

EXAMINING SUCCESSFUL  
STATE FARM BUREAU MEMBERSHIP PROGRAMS

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STATE FARM BUREAU MEMBERSHIP PROGRAMS

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Abstract: Using a conceptual framework based on the uncertainty-identity theory, loyalty effect, identity fusion and sociometer model, I conducted a collective case study of five state Farm Bureau associations who were recognized for their membership programs by American Farm Bureau Federation with a Pinnacle Award for their efforts in 2019. The scope of this collective case study included Farm Bureaus in Arizona, Louisiana, Massachusetts, Texas, Utah, and Virginia. As I work for Massachusetts Farm Bureau Federation, that organization was excluded. None of the respondents were interviewed twice.

This qualitative study utilized collective case study interviews with state Farm Bureau staff to answer the following research questions: (1) What are key components of successful membership recruitment programs? (2) What are key components of successful membership retention programs? (3) How involved are Farm Bureau volunteer leaders in successful membership recruitment and retention programs?

Respondents' answers were reviewed and grouped into themes. From these themes I was able to determine member benefits, specifically insurance, was a key component of a successful membership recruitment and retention programs for the state Farm Bureaus interviewed. I concluded these findings refuted Hogg et al.'s (2008) uncertainty-identity theory as a key motivator to join Farm Bureau but supported Reichheld's (1996) loyalty effect as a key motivator to remain a Farm Bureau member.

Additional key components of a successful Farm bureau membership program included a Young Farmers and Ranchers committee; individual phone calls to farmer members to discuss concerns and offer assistance; and a welcome packet. I concluded these findings support Hogg et al.'s (2008) uncertainty-identity theory as a motivator for joining. Those individuals reduced uncertainty about themselves and their place in the world by being a Farm Bureau member.

I also determined that volunteer leader involvement with successful membership programs was limited. While a few of the Farm Bureaus indicated county leaders would call agricultural producers to renew their membership or potentially recruit a new member, they also indicated this pool of leaders was small. As such, I concluded these findings did not support or refute Swann et al.'s (2009) identity fusion model as a motivator for members to recruit other members.

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## CHAPTER I

### INTRODUCTION

With nearly 6 million members, the American Farm Bureau Federation is a noted volunteer organization that began during the agrarian movement (American Farm Bureau Federation, 2019a; Kile, 1921). Through its innovation, strong leaders, and solid values, the American Farm Bureau Federation has been a membership organization for more than 100 years (Truelsen, 2019). “When the American Farm Bureau Federation was formed in Chicago in 1919, its mission was to promote, protect, and represent farmers by coordinating the work of state Farm Bureaus” (Truelsen, 2019, para. 2). The American Farm Bureau filled an immediate need for farmers as they had no voice legislatively (Truelsen, 2019).

Today, Farm Bureau depends on families to join and sees itself as the Voice of Agriculture (American Farm Bureau Federation, 2019a). Each state Farm Bureau manages membership recruitment and retention (American Farm Bureau Federation, n.d.). To be successful at membership, an organization needs to focus on customer retention and tailor its offerings to meet the evolving needs and expectations of potential members (Baxter & Pile, 2016). “When the member-to-benefit ratio is high, people stay engaged and satisfied” (Baxter & Pile, 2016, p. 3). But, the true challenge is delivering the message these prospective members want to hear at the right time (Baxter & Pile, 2016). According to Reichheld (1996), members should be thought of as annuities whose loyalty impacts an association’s financial stability. By having loyal members, an association is likely to be successful and stable (Reichheld, 1996).

The American Farm Bureau Federation recognizes this need to grow and serve its membership so it annually presents awards to state Farm Bureaus to “recognize excellence in the implementation of outstanding member programs and membership achievements” (American Farm Bureau Federation, 2020, para. 1). The Pinnacle Award is the highest honor a state can receive and indicates the state met its membership quota of one more member than last year (American Farm Bureau Federation, 2020).

Companies value repeat customers, or loyal members in the case of American Farm Bureau Federation, as they improve the value of the organization (Gremler & Brown, 1999). “Loyal customers can lead to increased revenues for the firm, result in predictable sale and profit streams, and these customers are more likely to purchase additional goods and services” (Gremler & Brown, 1999, p. 271). But, many believe loyalty is dead, and typically, accountants find loyalty difficult to quantify (Reichheld, 1996). “On average, U.S. corporations now lose half their customers in five years, half their employees in four, and half their investors in less than one” (Reichheld, 1996, p. 1). This means most transactions for business are occurring with virtual strangers (Reichheld, 1996).

Since its beginning, the American Farm Bureau Federation has relied on local Farm Bureaus to recruit members and increase its ranks (Truelsen, 2009). This type of word-of-mouth advertising set Farm Bureau apart, and as research suggests “personal recommendations received about service providers are often very influential in consumers’ purchase decisions” (Gremler & Brown, 1999, p. 273). This means the influence of a loyal member goes beyond the financial implications to a company (Gremler & Brown, 1999).

We view this impact as analogous to the ripple caused by a pebble tossed into a still pond – the effect the small stone can have on the surface of the pond goes well beyond the original water displacement – and introduce the loyalty ripple effect to illustrate the far

reaching influence a loyal customer can have on other customers and on an organization.  
(Gremler & Brown, 1999, p. 274)

For this reason, Reichheld (1996) recommends searching out members who are inherently loyal, profitable, and fit into the organization. “Still, getting the right customers is only the critical first step. Once you have them, and the cash-flow surplus they can provide, you have to reinvest part of that cash in delivering the kind of value that will earn their continued loyalty” (Reichheld, 1996, p. 90). This test of loyalty can be seen in Farm Bureau through four areas, which according to Truelsen (2009) include the following:

1. Farmer members develop the policies.
2. Members participate in free elections to choose their leaders.
3. Each year, farm families must decide whether to become members or not.
4. Each year, more farmers join the organization than the year before. (Truelsen, 2009, p. 141)

While the leaders of Farm Bureau in the 1930s would not believe the membership numbers of today’s Farm Bureau, challenges remain, including the continual retention and recruitment of loyal members (Truelsen, 2009). “The cultivation of customer loyalty is an important, if not the most important, challenge facing most businesses” (Gremler & Brown, 1999, p. 271). To this end, Reichheld (1996) holds loyalty is not dead and “it remains one of the great engines of business success” (p. 1).

### **Statement of the Problem**

As a membership-based organization, American Farm Bureau Federation depends on continued loyalty from its members to be successful and support the organization (American Farm Bureau Federation, n.d.). State Farm Bureau associations gain the financial wherewithal to lobby effectively for farmers from the dues revenue generated by increasing membership

numbers (Truelsen, 2009). To encourage state Farm Bureau associations to meet their membership goals, the American Farm Bureau Federation created a Pinnacle Award where state Farm Bureau associations can demonstrate their excellence in implementing membership programs in a given year (American Farm Bureau Federation, 2020). The state Farm Bureau associations receiving this award have proven the success of their programs to recruit and retain members by expanding their membership base (American Farm Bureau Federation, 2020). Adding members to the state Farm Bureau association base is becoming more challenging as traditional door-to-door marketing of Farm Bureau membership declines (Truelsen, 2009). Therefore, research is needed to determine key components of successful membership recruitment and retention programs of state Farm Bureau associations that meet their membership goals and received the Pinnacle Award for their efforts.

### **Purpose of the Study**

The purpose of this study was to determine key components of successful membership programs of state Farm Bureau associations.

### **Research Objectives**

The objectives used to guide this study are as follows:

1. Describe key components of membership recruitment programs of state Farm Bureau associations recognized by American Farm Bureau Federation with a Pinnacle Award for their efforts in 2019.
2. Describe key components of membership retention programs of state Farm Bureau associations recognized by American Farm Bureau Federation with a Pinnacle Award for their efforts in 2019.
3. Describe membership involvement of state Farm Bureau associations recognized by American Farm Bureau Federation with a Pinnacle Award for their efforts in 2019.

## **Scope**

The scope of this study included state Farm Bureau association employees who applied on behalf of their organizations and received the Pinnacle Award from American Farm Bureau Federation for their efforts in 2019. Those state Farm Bureaus included Arizona, Louisiana, Massachusetts, Texas, Utah, and Virginia. Massachusetts was excluded from this study as I, the researcher, was employed at that state organization during the time of the study.

## **Significance of the Study**

American Farm Bureau Federation works with farm and ranch families to build a “sustainable future of safe and abundant food, fiber, and renewable fuel for our nation and the world” (American Farm Bureau Federation, n.d.). The federation was dubbed the Voice of Agriculture “during the 2008 Farm Bill debate when so many editorial writers and pundits were against farmers” (Truelsen, 2009, p. 295). To be this leader, American Farm Bureau Federation relies on “members joining together from coast to coast” (American Farm Bureau Federation, n.d.). However, while membership has grown to 6 million farm families across the United States, membership continues to be an area of focus for the organization (American Farm Bureau Federation, n.d.). With local Farm Bureaus responsible for recruitment and retention of members, the American Farm Bureau Federation has developed an annual award known as the Pinnacle Award to recognize state organizations that reach their membership goals with quality programs (American Farm Bureau, 2020).

This study of the Pinnacle Award-winning state organizations for programs completed in 2019 could assist other state Farm Bureau associations in developing and implementing strategic membership programs to improve their recruitment, retention, and potentially engagement. In addition, if the implementation of these membership programs is successful, a larger, engaged membership base could assist the Farm Bureaus with lobbying efforts on a local, state, and

national level. By examining successful membership recruitment and retention programs, this research contributes to previous research done on motivators to join and remain members of groups and formal organizations, specifically, Hogg et al.'s (2008) examination of uncertainty-identity theory and the sociometer model, Reichheld's (1998) loyalty effect, and Swann et al.'s (2012) identity fusion.

### **Limitation**

The following limitation was noted in this study:

1. Difficult to Replicate: Collective case studies are difficult to replicate “because a case study deals with only one person/event/group, we can never be sure whether the conclusions drawn from this particular case can apply elsewhere” (McLeod, 2015).

### **Assumptions**

The following assumptions were present in this study:

1. Each collective case study interviewee was honest regarding his/her state Farm Bureau association's membership programs.
2. High-quality information was obtained during the interviews as this is largely dependent on the skills of the interviewer. “Any evaluator, or any interviewer, faces the challenge of making it possible for the person being interviewed to bring the interviewer into his or her world” (Patton, 2001, p. 341).

### **Definition**

Pinnacle Award – the highest honor a state Farm Bureau receive for program and membership achievement each year (American Farm Bureau Federation, 2020).

## CHAPTER II

### REVIEW OF LITERATURE

This chapter is a review of appropriate literature, which provides a framework to this study. Topics include background on the organization of Farm Bureau; a historical overview of the organization's membership structure; an overview of the organization's awards programs; and an examination of membership organizations in today's world of non-joiners, including all organizations, non-profits, and Farm Bureaus. Finally, a discussion is presented about the study's conceptual framework, which is based on the uncertainty-identity theory, loyalty effect, sociometer model, and identify fusion.

#### **Background on American Farm Bureau Federation**

The first county Farm Bureau was formed in Broome County, New York, in the 1910s and was funded through several sources in addition to membership dues (Truelsen, 2009). With the creation of county extension agents, Farm Bureaus began to flourish across the country (Truelsen, 2009). "State federations of county Farm Bureaus formed as a result of yearly meetings with county agents and farmers at state agricultural colleges" (Truelsen, 2009, p. 9). By the end of 1919, there were 22 formally organized state Farm Bureaus, 800 county Farm Bureaus and 300,000 farmer members (Truelsen, 2009).

The Farm Bureau came about as other organizations faltered; however, these groups all had the same two objectives, which included "to secure higher returns for farm products sold, and

to curb the rapacity of ‘monopolies’” (Kile, 1921, p. 4). But what set Farm Bureau apart from the rest occurred when World War I broke out and Farm Bureau joined forces with the county agents to act as “aids to agriculture” (Kile, 1921, p. 100). “The experiences of the war had shown more clearly than ever the mutual independence of the local Farm Bureau and the county agent” (Kile, 1921, p. 102). To complete more work on behalf of farmers, state legislators and colleges agreed to allow the county agents to be “directed by the local Farm Bureau and the college would act in simply an advisory capacity” (Kile, 1921, p. 102).

With the county Farm Bureaus becoming numerous and active in many of the states, and with the idea of centralization already established through the existence of the state leaders of county agents, usually located at the state college of agriculture, crystallization into state associations or state Farm Bureaus was a natural and logical development. (Kile, 1921, p. 111)

This obvious progression was noted when the county Farm Bureaus “saw the possibilities of united action in getting financial support from the state for the furtherance of the county Farm Bureau work” (Kile, 1921, p. 111), which we now consider lobbying for financial aid. Among the first to form state organizations included New York, California, Minnesota, West Virginia and Vermont (Kile, 1921).

The final stage of organizing Farm Bureau was on a national level (Kile, 1921). “Representatives of 12 states gathered at Ithaca on Feb. 12, 1919 – just two years after the first state federation of county Farm Bureaus had been organized – to consider the advisability of forming a national organization” (Kile, 1921, p. 113). During this meeting, a committee was formed to develop a plan for a national organization (Kile, 1921). “This committee recommended that a meeting be held at Chicago on Nov. 12 and 13 to perfect such an organization and that in the meantime unorganized states should be urged to form state federations of county Farm



Bureaus” (Kile, 1921, p. 114). While much rife occurred among the delegates of this meeting, eventually a national organization was agreed upon and formed with a later meeting scheduled to outline the mission of the organization (Kile, 1921). It was decided at a March 1920 meeting that the national Farm Bureau should not be focused on educational or social events and instead should investigate lobbying (Kile, 1921). “The Chicago meeting was continued en route to Washington, whence the entire committee regrouped to look into the legislative situation” (Kile, 1921, p. 123).

### **History of Farm Bureau Membership**

“With the organization of the national Farm Bureau federation, the Farm Bureaus’ work again passed into a new phase. In the states already well organized, carefully planned membership campaigns were inaugurated with county solicitors being supplied from state headquarters” (Kile, 1921, p. 124). Most states in the beginning only charged a nominal annual dues fee of \$1; however, with the national organization forming that “changed over to a ten-dollar basis in most cases, although several of the less prosperous agricultural states decided on a five-dollar rate” (Kile, 1921, p. 124). When membership campaigns took place, solicitors worked with a volunteer leader from the state or national Farm Bureau to call at every farmhouse (Kile, 1921).

A favorite method adopted was to have the prospect sign a membership application blank, which was also a check on the farmer’s local bank authorizing the cashier to pay the Farm Bureau the sum of ten dollars on the first of January of each succeeding three years, specifically, and of every year thereafter until otherwise ordered. (Kile, 1921, p. 125)

“The percentage of signers secured in these membership drives, particularly in the winter and spring of 1919 and 1920, was truly amazing” (Kile, 1921, p. 125). According to Truelsen (2009), the organization’s membership drive in 1919 was exciting with “speeches in every

county, headlines in local newspapers, and prominent mentions in the farm press” (p. 25). This enthusiasm continued in the 1920s as increasing membership became a top priority for the organization (Truelsen, 2009). “Farmers join Farm Bureau at the county level; the counties belonged to the state federation; and states belonged to the American Farm Bureau Federation” (Truelsen, 2009, p. 26). While the states were the joiners of the American Farm Bureau Federation, a family’s membership allowed them to join all three levels (Truelsen, 2009). At that time, \$0.50 per member was paid to the national organization, \$3.50 went to the state organization, and \$6.00 to the local (Kile, 1921). By 1921, membership was up to 466,422, and while the organization saw a slight dip in membership in 1922 as members were concerned about commodity prices, many of the regions posted gains during that year and the Farm Bureau organization was off to a good start with membership (Truelsen, 2009).

Some of these jumps in membership were made possible by American Farm Bureau Federation sending leaders to assist in membership campaigns (Truelsen, 2009).

Farm Bureau was linked to a giant wheel in an early handbook. In the center was the hub or the county Farm Bureau. The spokes were the state Farm Bureaus that carry on service programs demanded by its members. The rim and the tire holding the entire structure together was the American Farm Bureau Federation. If any part of the wheel is weak, injured, or missing, the whole thing is shaky and unsafe. (Truelsen, 2009, p. 28-29)

Farm Bureau recognized the strength of its membership drives and refined them in the 1920s to a 12-step program, which began with a county Farm Bureau board meeting (Truelsen, 2009). When the Great Depression struck, membership within Farm Bureau declined, and the national organization shrunk to half the members it would need to survive (Truelsen, 2009). “Just as the organization hit rock bottom, an amazing thing happened. The New Deal raised farmers’ hopes, and there was a renewed interest in Farm Bureau and an infusion of membership”

(Truelsen, 2009, p. 95). During this time period, “some farmers joined Farm Bureau because of the excitement and to satisfy neighbors who asked them to join” (Truelsen, 2009, p. 96).

Eventually, the organization set up training schools to recruit Farm Bureau members across the country (Truelsen, 2009).

Guideposts for recruiters were kept simple: (1) Membership is the lifeblood of the organization. (2) Leadership is developed by placing responsibility. (3) Farm Bureau membership must be sold. (4) When 10 or 20 percent of the people are kicking and finding fault with plans and policies, then conditions are normal. (5) Recruiter must have a definite membership goal. (Truelsen, 2009, p. 97-98)

But recruiters were not the only ones working to find new members as Farm Bureau membership increased in part through the organization’s involvement with insurance companies (Truelsen, 2009). “Over the years, the success of Farm Bureau insurance companies helped fuel the growth of county and state Farm Bureaus, and consequently the American Farm Bureau Federation” (Truelsen, 2009, p. 105). To gain insurance from these companies, a farmer had to join Farm Bureau, which “cut down on the number of ‘free riders,’ or people who liked what Farm Bureau stood for (and accomplished) but never got around to joining” (Truelsen, 2009, p. 105). This type of affinity program grew the organization as farmers became more aware of the power of Farm Bureau and its importance (Truelsen, 2009). “Farmer advocacy combined with member benefits and services have given the organization tremendous appeal in rural America” (Truelsen, 2009, p. 110).

When comparing the organization’s structure from its beginning to today, Truelsen (2009) said “membership remains the lifeblood of the organization” (p. 292). The organization hit 1 million members in 1946 and has grown to more than 6 million member families today

(Truelsen, 2009). “The size and scope of Farm Bureau today would be totally incomprehensible to AFBF leaders of the 1930s” (Truelsen, 2009, p. 95).

### **Overview of American Farm Bureau Federation’s Membership Awards Program**

During the American Farm Bureau Federation’s annual convention, the organization presents awards to state Farm Bureaus that demonstrate excellence (American Farm Bureau Federation, 2020). One of the highest awards a state Farm Bureau can receive is called the Pinnacle Award (American Farm Bureau Federation, 2020). State Farm Bureau association staff apply for this award annually through a process developed by the American Farm Bureau Federation (American Farm Bureau Federation, 2019b).

To receive the Pinnacle Award, a state Farm Bureau must first meet its membership quota goal from American Farm Bureau Federation, which is one more member than last year (American Farm Bureau Federation, 2019b). The organization then must apply for American Farm Bureau Federation’s State Awards in Excellence in four program areas, which include advocacy, engagement and outreach, leadership and business development, and membership value (American Farm Bureau Federation, 2020). These applications are reviewed by a committee of state Farm Bureau staff, who score the applications against other similarly sized state Farm Bureaus (American Farm Bureau Federation, 2020). Currently, there are six size groups, which include: 0 – 8,999 members; 9,000 – 24,999 members; 25,000 – 64,999 members; 65,000 – 144,999 members; 145,000 – 269,999 members; and 270,000+ members (American Farm Bureau Federation, 2019b). To receive an Award of Excellence for a program area, a state must score at least 70 points of 100 possible (American Farm Bureau Federation, 2019b).

If a state receives the four Awards of Excellence and met quota, it is eligible for the Pinnacle Award (American Farm Bureau Federation, 2019b). The state Farm Bureau that received the most points in its size group receives the Pinnacle Award during annual convention (American Farm Bureau Federation, 2020). Six of these awards are presented each year at

American Farm Bureau Federation's annual convention and after the event, executive summaries of the Awards of Excellence are included on a password protected website, Reviewr.com, for state Farm Bureau staff to review (American Farm Bureau Federation, 2019b).

### **2020: A World of Non Joiners**

American Farm Bureau Federation has long viewed itself as a professional organization for farmers, which means it “advocates for members on issues and influences the public on policy and informs the public within their areas of expertise” (Bauman, 2008, p. 164). While the importance of such organizations cannot be understated, “membership in professional organizations in the United States peaked in the 1970s; since then, most organizations have had a decrease in the percentage of members of a profession who join their professional associations” (Bauman, 2008, p. 164). “Loyalty is dead, the experts proclaim, and the statistics seem to bear them out” (Reichheld, 1996, p. 1).

When studying factors that lead to people joining organizations, Bauman (2008) stated “membership in professional organizations was associated with higher levels of job satisfaction” (p. 165). Additionally, research found members value the benefits of organizations, such as social or educational benefits, more highly than nonmembers (Bauman, 2008). “Monetary benefits and personal development opportunities were valued by both members and nonmembers” (Bauman, 2008, p. 165). The monetary cost of joining the organization compared to the perceived benefits were weighted similarly by both members and nonmembers; however, more nonmembers were unaware of potential benefits (Bauman, 2008).

Research also has indicated members are likely to remain members of an organization if they view the membership as prestigious or if they have a long history with the organization (Gruen et al., 2000). Additionally, donations to a membership cause and involvement in related interest groups indicate a member would likely remain a member (Gruen et al., 2000). But, an

interesting concept to discuss relative to membership organizations is known as coproduction (Gruen et al., 2000). This occurs when “customers go beyond consuming a product of the organization and they become coproducers who participate in the value of selling the organization” (Gruen et al., 2000, p. 35). For years, American Farm Bureau Federation has relied on coproducers, such as its county members, in addition to insurance companies, to sell membership in its organization to other farmers in their local areas (Truelsen, 2009).

### **Successful Membership Organizations Today**

The definition of a membership organization has continued to change with technology, and Baxter and Pile (2016) define a membership organization as “any customer-centric firm that develops continuing, formal relationships with customers” (p. 2). Examples of such organizations include YouTube, DIGG, Reddit, Flickr, and Pinterest (Baxter & Pile, 2016). “Existing businesses of all sizes can incorporate the principles of the membership economy. For example, a California salon offers subscription haircuts” (Baxter & Pile, 2016, p. 2). The key principle behind the membership economy is building relations with customers over time (Baxter & Pile, 2016).

However, research shows growing distrust between people and the organizations they join (Bhargava, 2012). “This not only is a story about people losing trust in business, but also a growing distrust in institutions of all sorts from the church to the government” (Bhargava, 2012, p. 14). Bhargava (2012) has dubbed this a modern believability crisis.

The reasons for the modern believability crisis come down to four areas, according to Bhargava (2012):

1. Real Spin and Actual Lies – For every nutritional label that declares a product ‘all natural’ or ‘heart healthy,’ a consumer’s faith in the truth dies just a little bit. The first and most basic reason for distrust is because there are so many companies and

people who choose to lie to us either by making misleading claims or simply by hiding the truth. Each time one of these lies erupts into a scandal for a company or a celebrity or a politician, the public loses a small piece of trust in the institutions around them. By far, this has been the largest contributor to the modern believability crisis.

2. Facelessness and Corporate Speak – We have no personal connection to messages that come from large corporate entities or institutions. As a result, we are less likely to believe them. The language they use is corporate and inhuman. Their policies are based on stupidity or greed. Faceless organizations and people are nearly impossible to like or believe in.
3. Volume – There are so many messages that most consumers are bombarded with each day that we are all conditioned to automatically distrust everything as a defense mechanism. Marketing firm Yankelevich estimates that consumers today encounter from 3,500 to 5,000 marketing messages per day, versus 500 to 2,000 in the 1970s. When the volume increases exponentially, we all have no choice but to start in a default state of distrust. You must earn our trust first, with no benefit of the doubt. This is a big fundamental shift that has contributed to a basic level of distrust in society.
4. Consumer Protection – There are many government agencies and third-party groups who have dedicated themselves to some form of ‘consumer protection.’ Typically, a key part of this involves educating consumers to be savvier. Ironically, this education can also lead consumers to automatically distrust organizations because it reminds them of how many of the messages they see around them are designed to manipulate them in some way, and encourages them to be suspicious of everything. (Bhargava, 2012, p. 15-16)

To build trust, “membership organizations must focus their efforts on meeting loyal members’ expectations and delivering the brand promise to new ones” (Baxter & Pile, 2016, p. 3). One suggestion Baxter and Pile (2016) had for organizations was to have new members become engaged during their first month of joining an organization so this engagement becomes a habit. In addition, by providing something of value right away, an organization is rewarding members for desired behavior (Baxter & Pile, 2016). With continued rewards, eventually “a small percentage of customers will become ‘superusers,’ or people with a special attachment to your company” (Baxter & Pile, 2016, p. 3). Superusers are likely to recruit other new members (Baxter & Pile, 2016). Based on these principles, companies such as SurveyMonkey and Match.com have seen success by being membership organizations (Baxter & Pile, 2016).

### **Nonprofit Membership Today**

When most people envision nonprofits, they think of organizations “relying on volunteers or underpaid, hard-working professionals, for whom compensation is neither required nor sought because of their unwavering commitment to a particular cause” (Carson, 2002, p. 430).

However, nonprofit hospitals, United Ways, international relief agencies, universities, and foundations are among the many types of nonprofit organizations that require full-time employees with high levels of skill, talent, and professionalism that cannot be reasonably expected of a part-time volunteer or from a poorly paid workforce. (Carson, 2002, p. 430)

Most nonprofits still need volunteer assistance and/or financial support; however, many of them rely on additional sources, as well (Carson, 2002).

This has created a situation where “the nonprofit sector’s brand identity is at best confusing and, during times of intense public scrutiny, can reasonably lead the average citizen to believe that the nonprofit organization in question is acting in an inappropriate manner” (Carson,



2002, p. 431). To change that perception, nonprofit organizations “need to coordinate their efforts to present an accurate picture of the operational realities of the nonprofit sector” to help regain trust among the public, their members, and potential members (Carson, 2002, p. 435). “In order to be believable, the most successful people and organizations always find a way to share their truth and build on it” (Bhargava, 2002, p. 61).

This trust building and brand management also explains why nonprofits also rely on voluntary spirit as opposed to the generic management principles many private businesses rely upon (Brainard & Siplon, 2004). “The voluntary spirit model views individuals as public-spirited and other-regarding” (Brainard & Siplon, 2004, p. 441). This model also suggests people become involved with nonprofits “out of an impulse for and drive for self- and mutual-empowerment” (Brainard & Siplon, 2004, p. 441).

Thus, whereas nonprofit organizations oriented to the economic model typically would attempt to provide primarily purposive and material incentives to supporters, nonprofit organizations oriented to the voluntary spirit model typically would stress the purposive and solidary benefits that would flow from participation, membership and support. (Brainard & Siplon, 2004, p. 441)

Therefore, nonprofits should shift to their voluntary spirit roots (Brainard & Siplon, 2004). “Nonprofits seeking to reorient themselves to the voluntary spirit model would attempt to reinvigorate their role as important participatory forums for the date, testing, and transmission of ideas and democratic values” (Brainard & Siplon, 2004, p. 441). This means an organization should “attempt to stress the sociability and mutual obligation aspects of organizational involvement to membership and supporters” (Brainard & Siplon, 2004, p. 441). This can be done with current technology simply by designing a website to not only fundraise and advertise but also “to serve as a forum for interactive communication between and among nonmember

beneficiaries, members, supporters, and volunteers” (Brainard & Siplon, 2004, p. 442). This type of transparency with technology can also assist with narrowing the divide between public expectations of nonprofits and the realities (Carson, 2002).

Most important, foundations and nonprofit organizations must affirm at every opportunity, that the larger purpose of nonprofit organizations and foundations is to be social change agents. These institutions must balance narrow self-interest with the larger purpose of fulfilling the coming good. This will be difficult, require national and local membership organizations to take risks, and will not be universally accepted within or outside of the nonprofit sector (Carson, 2002, p. 436).

### **American Farm Bureau Membership Today**

With American Farm Bureau Federation depending on its members to sustain the organization, loyalty has gained importance to this organization (Truelsen, 2009). “Creating a membership organization requires inspiring everyone in the company to live and breathe the culture of membership” (Baxter & Pile, 2016, p. 3). One of the biggest challenges to gaining membership, according to Baxter and Pile (2016), includes “attracting enough members to create value and offer full benefits from the first sign-up” (p. 5). By starting with a simple concept and then growing into more services, a membership-based company can be the most successful (Baxter & Pile, 2016). Membership growth in Farm Bureaus should be a key component of company culture that is reinforced “with language, titles, and procedures used throughout the organization” (Baxter & Pile, 2016, p. 5).

American Farm Bureau Federation was formed as a “movement for economic and social advancement” (Truelsen, 2009, p. 25). This simple concept was new when American Farm Bureau Federation was formed as many people did not believe farmers had the will or knowledge to organize at such a large level (Truelsen, 2009). “Farm Bureau was built on solid ground as a

grassroots organization with sound principles and strong leadership from the top ranks of agriculture” (Truelsen, 2009, p. 27). This simple idea was communicated in all of American Farm Bureau Federation’s recruitment material and was echoed during membership drives which, according to Truelsen (2009), began with “a Farm Bureau membership talk and one of the movies” (p. 31). And after the drive, Farm Bureau members were asked to focus on their commitment to the organization (Truelsen, 2009).

“Today, the American Farm Bureau Federation is by far the largest farming organization” (Truelsen, 2009, p. 95). It is much larger than the leaders in the 1930s would have expected as “in 1933, there were only 163,246 dues-paying Farm Bureau members” (Truelsen, 2009, p. 95). This was only a portion what the organization needed to stay alive at the time (Truelsen, 2009). Luckily, the organization was able to increase interest in joining, and by 1945, the American Farm Bureau Federation had 444,485 members, which was enough to survive (Tontz, 1964). Despite its longevity and 100-year survival, the American Farm Bureau Federation still has “a plateful of challenges (not just animal rights or farm program spending)” including membership (Truelsen, 2009, p. 298).

### **Conceptual Framework**

A conceptual framework is a “network or ‘a plane’ of interlinked concepts that together provide a comprehensive understanding” (Jabareen, 2009, p. 51). According to Jabareen (2009), this type of framework “possess ontological, epistemological, and methodological assumptions, and each concept within a conceptual framework plays an ontological or epistemological role” (p. 51). Ontological assumptions are based on the nature of reality while epistemological assumptions related to how things work (Jabareen, 2009). “The methodological assumptions relate to the process of building the conceptual framework and assessing what it can tell us about the ‘real’ world” (Jabareen, 2009, p. 51). The conceptual framework for this study is guided by

the three research objectives and examines the life cycle of membership starting with motivation to join, moving to the loyalty to remain members, and finally examining the motivation to recruit other members. The hopeful outcome is identity fusion with Farm Bureau, in which “the stable conceptions of themselves as individuals becomes fused with their identities as group members” (Swann et al., 2009, p. 995).

### **Motivation to Join: Uncertainty-Identity Theory**

The original motivation to join a group, such as Farm Bureau, can be associated with needs that are “deep seated in our psyche and they may be central to our existence” (Hogg et al., 2008, p. 1270). As such, members turn to groups to find identity and “reduce feelings of uncertainty about themselves and the world that they live in” (Hogg et al., 2008, p. 1274). When examining the history of American Farm Bureau Federation, the Food Administrator charged with marshalling the forces of America’s heartland realized farmers had no collective national voice during World War I, according to Truelsen (2009). In this time of great uncertainty, farmers looked to “resolve this self-relate uncertainty through identifying with a group” (Hogg et al., 2008, p. 1275) in this case, the American Farm Bureau Federation.

This uncertainty-identity theory is based on the concept of social identity process, which states “people cognitively represent social groups as fuzzy sets of attributes that define one group and distinguish it from relevant other groups” (Hogg et al., 2008, p. 1274). These traits are called prototypes, which “not only describe the group’s attributes, bust also, prescribe how one should think, feel, and behave as a member of the group” (Hogg et al., 2008, p. 1274). Creating this set of social guidelines within a group allows individuals “to predict, with more or less accuracy, how others will think of and interact with you” (Hogg et al., 2008, p. 1275). In essence “group membership furnishes one with a social identity that describes and prescribes perceptions, attitudes, and behaviors that define the group” (Hogg et al., 2008, p. 1275).

The core premise of uncertainty-identity theory “is that feeling uncertain about one’s perceptions, attitudes, values, and ultimately oneself is uncomfortable and powerfully motivating” (Hogg et al., 2009, p. 73). When Farm Bureau established its value to members, it saw strong, steady growth in the organization, such as during the Farm Bureau movement (Truelsen, 2009). However, “during the Farm Bureau movement, some farmers had joined Farm Bureau because of all the excitement and to satisfy the neighbor who asked them to join” (Truelsen, 2009, p. 96). As these members were not looking to identify with a group, they did not take on the attributes of those around them and instead chose to “slip quietly out the back door when they became discouraged and dues seemed like an extravagance” (Truelsen, 2009, p. 96). Luckily, soon after this decline in membership occurred, the New Deal took place and farmers felt a need to identify with a group, like the industrial workers had done, so they joined Farm Bureau (Truelsen, 2009).

### **Members Remain Members: Loyalty Effect**

The loyalty effect by Reichheld (1996) claims loyalty is not dead and the principles of loyalty “are alive and well at the heart of every company with an enduring record of high productivity, solid profits, and steady expansion” (p. 1). Companies in the past used a profit theory in which all activities within a company must be used to generate profit (Reichheld, 1996). However, Reichheld (1996) said “the fundamental mission of a business is not profit, but value creation” (p. 5). This theory makes loyalty a test of performance more than profits (Reichheld, 1996). “Since the only way a business can retain customer and employee loyalty is by delivering superior value, high loyalty is a certain sign of solid value creation” (Reichheld, 1996, p. 5). As Farm Bureau is a voluntary membership organization and farmers chose whether or not to invest their membership dollars within the organization, they are customers and investors within this general farming organization (Truelsen, 2009).



mutually beneficial relationships built on trust with employees, customers, and suppliers” (Finnie & Randall, 2002, p. 25). The six loyalty principles include, according to Finnie and Randall (2002):

1. Play to win/win. Profiting at the expense of partners is a shortcut to a dead end. An unrelenting focus on customer value creates the conditions for trust, commitment, and mutual success. Don't waste resources on businesses and customers where you can't be the very best.
2. Be picky. Membership is a privilege. Make recruiting an executive priority. Be picky about who stays and who gets promoted. Be just as picky in targeting customers. Identify the source of loyal customers. Reallocate marketing to programs that produce loyal customers.
3. Keep it simple. Complexity is the enemy of speed and responsiveness. Keep scorekeeping stable and simple. Organize into small teams to maximize responsibility, flexibility, and accountability. Shrink headquarters and stay allergic to hierarchy.
4. Reward the right results. Worthy partners deserve worthy goals. Measure retention of the right customers and right employees. Align incentives by rewarding value creation, not value grabbing. Get people to reach for the stars by eliminating ceilings on incentives. Reward loyal customers.
5. Listen hard, talk straight. Long-term relationships require honest, two-way communication and learning. Let all partners know where they stand. Use fewer and better surveys, and link them to actions.
6. Preach what you practice. Actions often speak louder than words, but together they are unbeatable. Write down your guiding principles, and then preach them with

passion. Make journalists your allies so they will help spread the gospel. (Finnie & Randall, 2002, p. 26)

“The ability to build and nurture loyalty over time with stakeholders has become an invaluable differentiator for great organizations” (Finnie & Randall, 2002, p. 25). As discussed by Truelsen (2009), membership in Farm Bureau is completely voluntary and “each year farm families must decide whether to become members or not” (p. 141). As such the Farm Bureau depends on member loyalty to build a strong organization where “farmers speak for farmers through their own general farm organization” (Truelsen, 2009, p. 133).

### **Members Spread Word to Friends: Sociometer Model**

After loyalty is established within a group, it becomes important for them to begin to bring in other individuals with an interest in the organization – which means making other people feel included through sociometer theory (Hogg et al., 2008, p. 1271). This theory “assumes that it is vitally adaptive for people to build effective relationships with other people and be included in groups, and that people should feel more positive about themselves (self-esteem) when they are included rather than excluded” (Hogg et al., 2008, p. 1271).

This theory is different than most explanations of self-esteem in suggesting that people neither need self-esteem nor are motivated to pursue it for its own sake. Rather according to the theory, when people do things that appear intended to protect or increase their self-esteem, their goal is usually to protect and enhance their relational value and, thus, increase the likelihood of interpersonal acceptance. (Lange et al., 2011, p. 141)

This theory stated when people are asked and guaranteed acceptance, they are likely to join an organization (Hog et al., 2008). To do this, word-of-mouth advertising must be completed by loyal volunteers, which demonstrates the “loyalty ripple effect” where a loyal customer adds value to a firm (Gremler & Brown, 1999). This influence can be direct and/or indirect through



“generating interest in the firm by encouraging new customer patronage; or other actions or behaviors that create value for the organization” (Gremmler & Brown, 1999, p. 274). For many years, Farm Bureau has relied on the salesmanship of its members to recruit other members and at one point “membership recruitment was taught at training schools across the country” (Truelsen, 2009, p. 97). For this reason, this type of word-of-mouth advertising illustrates the sociometer theory as farmers look to be included in Farm Bureau and boost their acceptance within the farming community (Hogg et al., 2008).

### **Identity Fusion Occurs**

“Just as people have identities that usually refer to their personal properties, such as intelligent or extravert, groups also have identities, which individuals can align themselves, such as American, Democrat, or family member” (Swann et al., 2009, p. 995). Some individuals, however, may feel one or fused with a group (Swann et al., 2009). This happens when the individual blurs the line between the group and their individualism and “the group comes to be regarded as functionally equivalent with the personal self” (Swann et al., 2009, p. 995). According to Swann et al. (2012), this union with the group can be so intense that “the boundaries that ordinarily demarcate the personal and social self becomes highly permeable” so that aspects of both identities can flow between each other (p. 2). When this occurs, a person can influence the group, much the same way the group can influence a person (Swann et al., 2012).

According to Swann and Buhrmester (2015), the four unique principles of identity fusion include the following:

1. Personal-self principle – this suggests the personal self and motive pro-group behavior are connected by channeling personal agency into pro-group action.
2. Identity-synergy principle – this suggests the personal and social identities of highly fused persons may combine synergistically to motivate extreme pro-group behavior.

3. Rational-ties principle – this recognizes strongly fused persons care about individual members of the group as well as the abstract collective.
4. Irrevocability principle – indicates once people become highly fused with a group their feelings of fusion will be supported not only by their alignment with the collective but also their personal selves and ties to other group members. (Swann & Buhrmester, 2015, p. 53-55)

American Farm Bureau Federation and its state Farm Bureau associations have always been a grassroots organization, in which members set the direction of policy (American Farm Bureau Federation, n.d.). According to Truelsen (2009): “At the start in 1919, farmers showed great enthusiasm for this new farm organization that represented their legislative interests and upheld their fundamental beliefs” (p. 25). This fusion between the farmer members and the American Farm Bureau Federation should magnify “feeling of connectedness to the group category” and “foster connections to other ingroup members” (Swann et al., 2012, p. 2). As seen in Truelsen (2009), several tests were applied to make sure Farm Bureau speaks for farmers, and while “not every farmer would take the time to participate, involvement was encouraged and opportunities provided” and those who partook in the grassroots policy process had the opportunity to experience identity fusion with the organization (p. 141).

## CHAPTER III

### METHODOLOGY

This chapter explains the methods used to conduct this study, including approval by the Oklahoma State University Institutional Review Board, research design, scope, researcher reflexivity statement, data collection procedures, measures of validation, and data analysis procedures.

#### **Institutional Review Board**

Oklahoma State University policy and federal regulations require approval of all research related to human subjects before the researcher can begin investigation so the first step in this process was for the researcher to apply for this approval (Oklahoma State University, 2020). The Oklahoma State University Office of University Research Services and the Institutional Review Board (IRB) review research methods to protect the welfare of human subjects involved in biomedical and behavioral research (Oklahoma State University, 2020). In April 2020, I submitted a plan to the Oklahoma State University IRB for approval. This research plan was reviewed by Oklahoma State University IRB and received approval April 16, 2020. The application number assigned to this study was IRB-20-199 (see Appendix A).

## Research Design

A collective case study was used to determine the key components of successful membership programs among state Farm Bureau associations recognized by the American Farm Bureau Federation for growth in their membership programs. This research is considered a collective case study because I wished to study one issue (successful membership programs) but used data from five state Farm Bureaus (or five different case studies) to illustrate the issue, which according to Creswell and Poth (2018) is the definition of a collective case study. During a collective case study “the researcher seeks to develop an in-depth understanding of the case;” in this study, I sought to understand what made a state Farm Bureau successful in membership (Creswell & Guetterman, 2018, p. 477).

This collective case study “seeks depth over breadth and attempts to learn subtle nuances of life experiences” (Whittemore et al., 2001, p. 524). To accomplish this, I developed 18 open-ended questions based on my experience with the Farm Bureau organization and the research objectives of this study. The questions were reviewed by a committee of professors for approval and/or modification. Upon approval of the interview questions, I began contacting state Farm Bureau staff members to arrange interviews.

I used executive summaries of the state awards programs, which were provided by the American Farm Bureau Federation for the 2019 Pinnacle Award winners, to contact staff at the state Farm Bureaus that received a Pinnacle Award in 2019 and to arrange an interview. If someone else on staff was better able to answer the questions, I allowed the contact to refer me to another individual employed by the organization. An interview was arranged when I was connected to the right staff person who could provide in-depth answers.

This research was designed to “empower individuals to share their stories, hear their voices, and minimize the power relations that often exist between a researcher and the

participants in a study” (Creswell & Poth, 2018, p. 45). To do this, when I contacted the participants, they were informed this was a research project and asked to sign a consent form (Appendix B), which according to Creswell and Poth (2018) helps minimize power imbalances. The interviewees also were provided a copy of the interview questions (Appendix C) a week prior to the interview. To further reduce power imbalances, the interviews were conducted in a setting comfortable for the participants using Zoom.com (Creswell & Poth, 2018).

On the day of the interview, I conducted semi-structured video-recorded interviews to collect qualitative data. By leaving the interviews as semi-structured and recorded, I could rely “on general interviews or observations and to not restrict the views of participants” (Creswell & Guetterman, 2018, p. 93). During the interview, I recorded the interview using Zoom.com software and the Voice Memo application on my iPhone. Upon conclusion of the interview, transcripts were completed using Rev.com, and the interviewees and I reviewed transcripts for accuracy.

## **Scope**

The scope of this study was state Farm Bureau associations that received the Pinnacle Award from American Farm Bureau Federation for programs completed in 2019. Those state Farm Bureaus included Arizona, Louisiana, Massachusetts, Texas, Utah, and Virginia. As I worked for Massachusetts Farm Bureau Federation, that state organization was excluded. None of the respondents were interviewed twice. Outlined below is an overview of each state Farm Bureau that was interviewed.

### **Arizona Farm Bureau Background**

Located in Gilbert, Arizona, this state Farm Bureau is “Arizona’s largest farm and ranch organization with membership that represents production agriculture throughout the state of Arizona” (Arizona Farm Bureau, n.d.-a, para 3). With 15 county Farm Bureaus across the state,

this organization has about 25,000 members and 14 staff members (Arizona Farm Bureau, n.d.-a). There are two membership levels: non-agriculture producers, which costs \$59 per year, and producers, which costs between \$142 and \$180 depending on which county the member is located (Arizona Farm Bureau, n.d.-b).

When a member joins Arizona Farm Bureau, they “insure their own, and the country’s food security” (Arizona Farm Bureau, n.d.-b, para. 1). They also “support an organization that works for Arizona’s farmers, strengthens communities, promotes all methods of farming including urban farms, invests in education, and promotes quality healthcare for all Arizonans” (Arizona Farm Bureau, n.d.-b, para. 1). All the members also enjoy a range of members benefits, including the following according to Arizona Farm Bureau (n.d.-b):

- More than 170 statewide and local entertainment, travel, service, healthcare, and restaurant benefits.
- Complimentary subscription to Arizona Farm Bureau's weekly ag e-Newspaper; *CHOICES*, which is Arizona Farm Bureau’s quarterly publication for non-agriculture members; and Arizona Farm Bureau’s monthly *Arizona Agriculture* for farmers and ranchers.
- Free access to exclusive events, webinars, risk management resources, and other events. (Arizona Farm Bureau, n.d.-b, para. 2)

Arizona Farm Bureau has a working relationship with Farm Bureau Financial Services to provide insurance and financial services to its members (Arizona Farm Bureau, n.d.-c). To carry this insurance in Arizona, an individual must become a member of the Arizona Farm Bureau (Arizona Farm Bureau, n.d.-c). According to Arizona Farm Bureau (n.d.-c), the Farm Bureau Financial Services, based out of Des Moines, Iowa, helps their members “meet individual and

business needs through all stages of life with home, vehicle, farm/ranch, and life insurance along with products for retirement and education funding, estate preservation, and more” (para. 1).

### **Louisiana Farm Bureau Background**

Headquartered in Baton Rouge, Louisiana, “the Louisiana Farm Bureau is made up of volunteer leaders at the local, parish, and statewide levels” (Louisiana Farm Bureau Federation, n.d.a, para. 1). “Each parish has a parish Farm Bureau, with its own president and board members” (Louisiana Farm Bureau Federation, n.d.a, para. 1). With 64 parish Farm Bureaus across the state, Louisiana Farm Bureau has more than 148,000 members and 47 staff members (Louisiana Farm Bureau Federation, n.d.b). “The Louisiana Farm Bureau Federation is the state’s largest general farm organization, representing farmers, ranchers, and rural residents” (Louisiana Farm Bureau Federation, n.d.b, para. 1). It was established in 1922 and is a private, non-profit, non-governmental agency meant to “bring a voice to agricultural issues” (Louisiana Farm Bureau Federation, n.d.b, para. 1).

Louisiana Farm Bureau has one membership level, which costs \$40 per year (Louisiana Farm Bureau Federation, n.d.c). “Membership in Louisiana Farm Bureau gives you a multitude of benefits and members don’t have to be farmers” (Louisiana Farm Bureau Federation, n.d.c, para. 1). The organization offers discounts on travel and automobiles; farm and home products; health and life insurance; and more, which can be found on their website and member benefits app (Louisiana Farm Bureau Federation, n.d.d). One of those member benefits includes access to insurance from Louisiana Farm Bureau Insurance (Louisiana Farm Bureau Federation, n.d.d).

“The mission of the Farm Bureau Insurance company in Louisiana is to care for its customers when they need it most” (Louisiana Farm Bureau Insurance, n.d., para. 1). This company has operated for more than 70 years and works in six states, including Louisiana (Louisiana Farm Bureau Insurance, n.d.). It offers automobile, home, and farm insurance as well

financial services, life insurance, storm protection, and more (Louisiana Farm Bureau Insurance, n.d.).

### **Texas Farm Bureau Background**

“Texas Farm Bureau’s mission is to be the Voice of Texas Agriculture” (Texas Farm Bureau, n.d.a, para. 1). With more than 500,000 members in 205 counties, Texas Farm Bureau currently employs 35 staff members (Texas Farm Bureau, n.d.a). “From a tiny organization in 1933, to the largest and most influential group of farmers, ranchers, and rural families in Texas,” this organization works for its grassroots members and is known for having a voice in Austin, Texas, and in Washington, D.C.” (Texas Farm Bureau, n.d.a, para. 22).

Texas Farm Bureau Federation has one membership level, which costs \$40 per year (Texas Farm Bureau, n.d.b). Every member who joins is eligible for discounts, including vehicle incentives and fleet sales; insurance services; savings on prescription drugs, eyewear and hearing aids; banking services; discount travel and hotels; defensive driving course; paint and industrial supplies; discount amusement park tickets and movie tickets; and more (Texas Farm Bureau, n.d.c).

For an individual to have an insurance policy with Texas Farm Bureau Insurance, they must be a member of the Texas Farm Bureau (Texas Farm Bureau Insurance, n.d.).

Headquartered in Waco, Texas, this insurance company provides automobile, home/property, farm/ranch, life, and health insurance throughout the state (Texas Farm Bureau Insurance, n.d.). According to Texas Farm Bureau Insurance (n.d.) the organization was rated “highest customer satisfaction among auto insurers in Texas, nine years in a row by J.D. Power 2020” (para. 1).

### **Utah Farm Bureau Background**

Located in Sandy, Utah, this organization’s mission is to “inspire all Utah families to connect, succeed, and grow through the miracle of agriculture” (Utah Farm Bureau, n.d.a, para.



3). With more than 34,000 members in 29 counties, Utah Farm Bureau is an “independent, non-governmental, voluntary organization of farm and ranch families united for the purposes of addressing their problems and formulating action to achieve educational improvement, economic opportunity and social advancement and, thereby, to promote the national well-being” (Utah Farm Bureau, n.d.b, para. 1). The organization currently employs 15 staff members (Utah Farm Bureau, n.d.c).

Utah Farm Bureau has two membership levels, one for agriculture producers called regular members, and one for non-agriculture producers called associate members (Utah Farm Bureau, n.d.d). Both cost \$72 per year (Utah Farm Bureau, n.d.d). When a member joins Utah Farm Bureau, they are “supporting an organization that works for Utah’s family farmers and ranchers, strengthens Utah’s rural communities, invest in education, preserves open space, and works to support quality of life for all residents of Utah” (Utah Farm Bureau, n.d.e, para. 1). In addition, when members join, they access a wide array of benefits including, according to Utah Farm Bureau (n.d.e):

- A complimentary subscription to Utah Farm Bureau's quarterly magazine, *Countryside*.
- Discounts on a wide array of services you use every day, from health & wellness, to financial planning, recreation, and more.
- Access to members only content online. (Utah Farm Bureau, n.d.e, para. 3).

A member of Utah Farm Bureau can also hold an insurance policy with Farm Bureau Financial Services based in Des Moines, Iowa (Utah Farm Bureau, n.d.f). “Although Utah Farm Bureau Federation and Farm Bureau Financial Services are two separate companies, they partner together to enhance the lives of people living in Utah” (Utah Farm Bureau, n.d.f, para. 3). There are 90 agents across the state of Utah who sell insurance policies (Utah Farm Bureau, n.d.f).

## **Virginia Farm Bureau Background**

Located in Richmond, Virginia, this company “is the largest non-profit agricultural advocacy organization” in that state (Virginia Farm Bureau, n.d.a, para. 1). With almost 130,000 members located in 88 counties, Virginia Farm Bureau employs about 800 people across that state as it owns its insurance company and considers agents staff (Virginia Farm Bureau, n.d.a).

Virginia Farm Bureau has two membership levels, one of agriculture producers called producer members and one for non-agriculture producers called associate members (Virginia Farm Bureau, n.d.b). Both cost \$40 per year (Virginia Farm Bureau, n.d.b). These annual dues “support programs, educational tools, and events that help agriculture prosper in Virginia, and members get discounts on travel, hotels, car rentals, and much more” (Virginia Farm Bureau, n.d.b, para. 1). While farmers receive access to grain marketing, business development, savings on equipment, and lobbying support, the consumer members receive personalized insurance from local agents, deals and savings, and the ability to state they support farmers in their community (Virginia Farm Bureau, n.d.b).

One of the benefits of being a member of the Virginia Farm Bureau is access to Virginia Farm Bureau Mutual Insurance, which includes vehicle insurance; home and property insurance; farm and crop insurance; business insurance; life insurance; and more (Virginia Farm Bureau n.d.c). According to Virginia Farm Bureau (n.d.c) “no one knows Virginia insurance like Virginia Farm Bureau” (para. 3). This insurance company “was founded to protect the lives and livelihoods of Virginia’s farmers, but today, continues to offer the same reliable coverage to all Virginians” (Virginia Farm Bureau, n.d.c, para. 9).

## **Researcher Reflexivity Statement**

At the time of the study, I had served as director of marketing and communications for the Massachusetts Farm Bureau Federation (MFBF) for four years. In this role, I directed the

organization's marketing and communications strategies; enhanced the public profile of MFBF; assisted county Farm Bureaus and volunteers; provided staff support for advisory committees, including the Promotion and Education committee and the Young Farmers and Ranchers committee; and other duties as assigned. As a MFBF staff member, I saw my organization struggle with membership and funding, which drew me to this research topic.

My organization experienced difficulty in expanding its membership base. With about 7,000 farmers in the Commonwealth, the organization only has about 2,500 farmer members and 3,5000 non-farmer members (USDA National Service of Agricultural Statistics, 2019). According to this information, theoretically 4,500 farmers in the Commonwealth are not members of the organization but considered themselves farmers. During my employment with MFBF, I have witnessed my organization try multiple marketing approaches to draw in those non-member farmers, but none were successful. As the dues revenue was the foundation of funding for Massachusetts Farm Bureau, membership numbers were critical. Any increase in Massachusetts Farm Bureau Federation membership would increase dues revenue for my organization. However, as the cost of business increased in Massachusetts and membership remains stagnant, it was important to consider what makes other state Farm Bureau membership programs successful and if those programs are transferable.

The interview questions I developed for this study relied on my training as a journalist to ask the tough questions that needed to be asked for this collective case study. While this may cause friction with some interviewees, this collective case study was different. In my role, I have networked with many of the state Farm Bureau staff members who were interviewed at American Farm Bureau Federation conferences and events. Because of my prior connection with some and their roles within Farm Bureau, I was likely to have a more candid and honest conversation with the state Farm Bureau staff members I interviewed. These connections also assisted me with setting up interviews.

Finally, it is important to note that in my role at MFBF, I was responsible for applying for the state awards programs ran by the American Farm Bureau Federation. As such, I had pre-conceived bias about the programs my organization implemented and ran for membership recruitment, retention, and volunteer engagement. It was deemed necessary to exclude my state from being interviewed as I would have too much bias when trying to draw conclusion from my organization's responses. Additionally, my state organization was typically the only one in its size category to apply for these awards, so the Pinnacle Award was usually automatically awarded to MFBF upon completion of the application.

### **Data Collection Procedures**

I contacted staff members from the state Farm Bureau associations that received the American Farm Bureau Federation's Pinnacle Award for their efforts in 2019. All interviewees signed and returned an adult consent form (Appendix B). The state Farm Bureau staff members who agreed to be interviewed were then provided with 18 open-ended interview questions (see Appendix C), four of which were multiple-part items. The interview questions focused on the three main areas: membership recruitment, retention, and volunteer involvement in membership programs. Not all participants were required to complete all questions as not every state Farm Bureau had a relationship with an insurance company and those who did not were excluded from answering question 16: Do you have a relationship with an insurance agency? If so, please tell me how they work with your organization regarding membership.

Each interview was recorded through Zoom.com conference call platform and the Voice Memo application on my cell phone. Upon completion of the interviews, the interviews were transcribed as quickly as possible through the automated service, Rev.com. After the transcripts were complete, they were reviewed for accuracy and sent to the interviewees for approval. Upon approval, they were included in this study. Transcripts are presented in Appendices D through H.

## **Interview Process**

All interviewees were conducted on Wednesday afternoons between May and June 2020 on Zoom.com. During this timeframe, the world was experiencing the COVID-19 global pandemic, and many organizations, including these state Farm Bureaus, were starting to return to their usual schedules with individuals returning to work in the office. However, at that time, some still were working from home.

During this pandemic, the United States experienced several weeks where food processed in factories, such as chicken, beef, pork, flour, and more was unavailable to the consumer in grocery stores as the virus infected these plants and caused them to close. This short supply of food caused consumers to become more aware of where their groceries come from and how food flows through the supply chain (Cargill, 2020). Many of the state Farm Bureaus interviewed discussed this concept and the potential impact it may have on their membership in the future. Below is a chronological, thick description of each interview.

### ***Virginia Farm Bureau***

A Virginia Farm Bureau staff member was interviewed on Wednesday, May 6, 2020, at 12 noon EDT. The interview was conducted over Zoom.com with the interviewee and me working from home because of the COVID-19 pandemic. While the internet connection was able to hold throughout the call, there were a few instances when I was notified that the interviewee's connection was unstable. The interviewee was dressed in business casual. The ability to adjust to working remotely during a pandemic, likely increased the interviewee's satisfaction with Virginia Farm Bureau.

I provided a copy of the interview questions to the interviewee about a week prior to being interviewed. The interviewee emailed the night before a few responses for me to consider. I orally asked the interviewee all the questions and any additional questions that the interviewee's

responses drew. This interview was conducted in roughly half an hour. After the interview was concluded, the interviewee sent me some marketing materials their organization used for membership recruitment and retention. The interviewee's trust in the marketing materials, suggested they believe in the mission of their organization and supports its cause.

### ***Utah Farm Bureau***

A Utah Farm Bureau staff member was interviewed on Wednesday, May 13, 2020, at 3 p.m. EDT. Originally, the interview was set to take place at 12 noon EDT, however, it was changed to 3 p.m. The interview was conducted over Zoom.com with the interviewee based in their office at the Utah Farm Bureau and me working from home because of the COVID-19 pandemic. The internet connection remained stable throughout the interview, which lasted one and a half hours. The interviewee was dressed in business. Their feelings about the pandemic were echoed in their responses as they felt the pandemic left agriculture on the minds of more and more consumers, which would increase the need for Farm Bureau and likely grow the membership base.

The interviewee was provided a copy of the interview questions about a week prior to the interview; however, they did not send any written responses prior to the interview. I asked the questions orally and followed up with any additional questions the interviewee's responses drew. In the week prior to this interview, Utah Farm Bureau launched a program called Farmers Feeding Utah, which delivered 18,000 pounds of lamb from Utah to a food pantry in Blanding for the Navajo Nation. The interviewee's enthusiasm for this project and the organization were shown in their answers.

I previously worked with this state Farm Bureau staffer as they were part of a panel sent from American Farm Bureau Federation to assist Massachusetts Farm Bureau Federation with strategic planning. In addition, we had previously discussed the formation of a promotion and

education committee, as Massachusetts looked to form one when Utah already had one in place. These connections helped build rapport with the interviewee and improved the flow of conversation.

### ***Texas Farm Bureau***

Texas Farm Bureau staff was interviewed on Wednesday, May 20, 2020, at 12 noon EDT. There were two Texas Farm Bureau staffers interviewed as they felt some of the questions would be better suited for one than the other (and vice-versa). The interview was conducted over Zoom.com, with each interviewee in their respective office to meet social distancing guidelines. It appeared one of the interviewees was using a standing desk. I was working from home because of the COVID-19 pandemic. While the internet remained connected throughout the interview, there were a few moments when it became unstable. The interviewees were dressed in business casual. This ability to adapt to the pandemic likely increased the employees' satisfaction with Texas Farm Bureau.

The interviewees were provided a copy of the interview questions a week prior to being interviewed, however, had not provided any written responses before the interview. I asked the interviewees all the questions orally and allowed the two interviewees to choose who responded to each question. I asked follow-up questions to any responses that needed clarification or expansion. The interview was conducted in about one hour. The ability for these two individuals to support each other during the interview reinforces the accuracy of their answers. This also helped to bolster our rapport.

### ***Louisiana Farm Bureau***

The Louisiana Farm Bureau staff member was interviewed on Wednesday, May 27, 2020, at 12 noon EDT on Zoom.com. The interviewee was working from home because of the COVID-19 pandemic. Based in their kitchen office, the interviewee's internet connection

remained stable the entire interview and the interviewee was dressed casually. I was working from home as well because of the COVID-19 pandemic. This interviewee was concerned about accessing Zoom.com so the morning of the interview, they asked to do a test run. The test run was successful with connecting the interviewee to Zoom.com and the interview was conducted later that day at 12 noon EDT. By allowing the individual to work remotely during a pandemic, Louisiana Farm Bureau likely increased their satisfaction with the organization.

The interviewee was provided a copy of the interview questions a week prior to being interviewed, however, did not provided any written responses before the interview. I asked the interviewee the questions orally. I also asked follow-up questions to any responses that needed clarification or expansion. The interview was conducted in about one hour. It was interesting to learn that Louisiana has parishes instead of counties, so the interviewee had to make some adjustments to the questions. By teaching me about a subtle difference in their state Farm Bureau organization, I gained rapport with the interviewee.

During May, Louisiana Farm Bureau held its annual state convention and elected a new president for their organization. As this happened during the COVID-19 pandemic and the convention could not be pushed back because of harvest, the state Farm Bureau held a virtual meeting. The success of this event was seen with 100 percent participation from its delegates and the organization successfully electing a new president. This success right before the interview, likely gave the interviewee enthusiasm for their organization.

### ***Arizona Farm Bureau***

An Arizona Farm Bureau staff member was interviewed on Wednesday, June 3, 2020, at 1 p.m. EDT. The interview was originally scheduled for 12 noon EDT, however, it had to be pushed to 1 p.m. The interview was conducted on Zoom.com with both the interviewee and I was working from home because of the COVID-19 pandemic. The interviewee was dressed in



business casual attire. As the interviewee was able to work remotely during the COVID-19 pandemic, the person was likely to be satisfied with their organization.

The interviewee had been provided a copy of the interview questions a week prior to being interviewed. They provided me with written responses before the interview; however, I asked the interviewee all the questions orally. I asked follow-up questions to any responses that needed clarification or expansion. The interview was conducted in about one hour, at which time the interviewee had to leave the meeting to conduct a webinar for Arizona Farm Bureau's Young Farmers and Ranchers committee. The fact that this program was on their mind may have influenced their answers.

I had previously met the interviewee at an American Farm Bureau Federation event and was able to build on that rapport during this interview. Additionally, the interviewee had made connections with Massachusetts Farm Bureau Federation members and felt a connection with the state. This helped to create a strong sense of camaraderie, which is important for building rapport.

### **Measures of Validation**

“Values for quality, like all social knowledge, are ever changing and situated within local contexts and current conversation. As such, it is important to regularly dialogue about what makes for good qualitative research” (Tracy, 2010, p. 837). Tracy (2010) advises that through examining a study's rigor, face validity can be determined. “A large part of many methodology books are devoted to advice pertaining to rigorous qualitative method practice. These various practices serve as the means to achieve rigor” (Tracy, 2010, p. 841). According to Lincoln and Guba (1985), credibility, transferability, dependability, and confirmability are terms that describe the trustworthiness of a study.

## **Credibility**

According to Trochim (2020), credibility is “establishing that the results of qualitative research are credible or believable from the perspective of the participant in the research” (credibility, para. 1). “In short, credible reports are those that readers feel trustworthy enough to act on and make decisions with” (Tracy, 2010, p. 842). In this study, credibility was assessed through triangulation. I reviewed the transcripts of the state Farm Bureau staff interviewed and confirmed their answers by comparing them to two other sources. The first source was the executive summary of the state Farm Bureau’s award application, which I accessed from the American Farm Bureau Federation. The second source was the state Farm Bureau’s website and social media presence. By comparing the information from these three sources, I was able to determine that the results from this research were true and accurate. Additionally, credibility was established by having state Farm Bureau staff members review their transcripts, which further confirmed the research results were true and accurate.

## **Transferability**

According to Lincoln and Guba (1985), transferability is achieved when I provide a thick description of data collection and analysis procedures so a future researcher could repeat the study and make it transferable. Using a thick description is critical as “any single behavior or interaction, when divorced from its context, could mean any number of things” (Tracy, 2010, p. 843). “A thick description requires that the researcher account for the complex specificity and circumstances of their data” (Tracey, 2010, p. 843). There are various ways to achieve a thick description, which include field notes, observation protocols, and transcripts of participant response (Lincoln & Guba, 1985). This study includes a thick description section with notes on each interview and the influential factors surrounding each interview.

## **Dependability**

According to Lincoln and Guba (1985), dependability is the criteria in qualitative research that replaces reliability in quantitative research. “The traditional quantitative view of reliability is based on the assumption or replicability or repeatability” (Trochim, 2020, dependability, para. 1). However, as this is a qualitative study, I used the idea of dependability, which “emphasizes the need for the research to account for the ever-changing context within which research occurs” (Trochim, 2020, dependability, para. 2). Dependability is established through an audit of the research process (Lincoln & Guba, 1985). In this study, dependability was confirmed when a post-doctorate researcher reviewed the study’s research process outlined in Chapter 3 of this document. This audit was completed in late September 2020.

## **Confirmability**

Confirmability, also known as the neutrality of a study, can be achieved by an audit (Lincoln & Guba, 1985). According to Lincoln and Guba (1985), Halpern’s six categories of materials need to be provided in an audit for confirmability, which include raw data, data reduction and analysis products, data reconstruction and synthesis products, process notes, materials relating to intentions and dispositions, and instrument development information. To achieve confirmability in this study, a post-doctorate student reviewed Chapter 4 and appendices of this study to ensure relevant and important information was brought forth in the findings and the correct conclusions were drawn from the data. This audit was completed in late September 2020.

## **Data Analysis Procedures**

As this is a collective case study, “through data collecting and analysis, a detailed description of the case emerges in which the research details such aspects as the history of the case, the chronology of events, or a day-by-day rendering of the activities of the case” (Creswell

& Poth, 2018, p. 100). To do this, I analyzed the interview transcripts to determine themes, and while these cannot be generalized beyond the case, they can be used to gain an understanding of the complexity of the case (Creswell & Poth, 2018). I began by reading the interview transcripts twice to “get a sense of the interview as a whole before breaking it into parts” (Creswell & Poth, 2018, p. 187).

Upon a thorough reading, I determined themes through the formation of codes (Creswell & Poth, 2018). Based on the research objectives, I used a deductive approach to coding and sorted each answer into three categories, membership recruitment, membership retention or membership involvement. From there, I found common themes within these categories based on the data. This inductive approach allowed the data to determine the themes under each pre-determined category. The themes that emerged under each category were as follows: under membership recruitment: membership categories, members benefit package, and the Young Farmers and Ranchers committee; and under membership retention: insurance, new member welcome and personalized contact, and invoicing and billing. There were no additional categories under membership involvement. Due to the small number of themes, categories and shorthand labels, Creswell and Poth (2018) would consider this lean coding.

When the lean coding was complete, I then drew out findings and conclusions from the data and the conceptual framework, as prescribed by Creswell and Poth (2018). After reviewing the findings and literature, I was able to draw the conclusions included in this study, which as Creswell and Poth (2018, p. 202) stated “analyzing the data for themes, different approaches to examine the information and considering the guides for reflection should yield an explicit structure of meaning of the lived experience.”

## CHAPTER IV

### FINDINGS

This chapter discusses the findings of the research completed through collective case study interviews. This chapter includes the demographics of the interviewees and findings as they apply to the research objectives.

#### **State Farm Bureau Staff Demographics**

At least one staff member from Arizona, Louisiana, Texas, Utah and Virginia state Farm Bureaus was interviewed for this research. In Table 1, I outlined the basic demographical information collected during each interview about the interviewees, their roles at Farm Bureau, their tenure with Farm Bureau, and previous experience with membership organizations. This demographical information provides context for the answers provided by the state Farm Bureau staff members during this collective case study.

**Table 1**

*Participant Demographical Information*

State Farm Bureau Appendix Interview	Department	Years In Current Role	Years At Farm Bureau	Previous Membership Experience
State Representative A	CEO	3	6	No
State Representative B	Membership	44	44	No
State Representative C	Membership/Communications	14	14	Yes
State Representative D-1	Membership	4	42	Yes
State Representative D-2	Field Operations	3	30	No
State Representative E	Field Services	6	23	No

## **Findings Related To Objective 1: Key Components of Successful Membership Recruitment Programs**

Objective one sought to identify key components of successful membership recruitment programs among state Farm Bureau associations that received the Pinnacle Award from the American Farm Bureau Federation for their efforts in 2019. All of the state Farm Bureaus that were included in this case study met the American Farm Bureau Federation’s quota in 2019, which is one more new member than the year before. By meeting the American Farm Bureau Federation’s quota, they were deemed successful at membership recruitment. All of the state Farm Bureaus that were included in this collective case study had different size memberships, which are outlined in Table 2.

**Table 2**

*State Farm Bureau Self-Reported Annual Membership*

State Farm Bureau	Total Members Annually
Arizona	25,000
Louisiana	148,000+
Texas	529,871
Utah	34,557
Virginia	129,372

To identify the key components of successful membership recruitment programs of these state Farm Bureaus, I used responses to questions 7 through 11 and 16 found in the collective case study protocol in Appendix C. From the lean coding of those responses, I found three main themes relevant to the research objective: membership categories; the membership benefits package, including insurance; and the Young Farmers and Ranchers (YF&R) program. These themes appeared in all interviews regardless of the size of the state Farm Bureau, which varied from 25,000 to 529,871 members as shown in Table 2.

## Membership Categories

State Farm Bureaus can have a magnitude of categories, which are determined in the association’s bylaws. These categories create identities for the members as they seek to classify them into groups. As the conceptual framework discusses, members join groups to find identity and reduce feelings of uncertainty about themselves (Hogg et al., 2008). Based on the case study interviews, I developed an understanding of the categories of membership offered by the five state Farm Bureau associations that were included in this study, as shown in Table 3.

**Table 3**

*State Farm Bureau Self-Reported Structure*

State Farm Bureau Appendix Interview	Annual Farm Bureau Membership Dues (1 membership category)	Regular, Producer Membership Annual Dues (2 membership categories)	Associate, Non-Producer Membership Annual Dues (2 membership categories)
Appendix D	\$40	N/A	N/A
Appendix E	\$40	N/A	N/A
Appendix F	N/A	\$72	\$72
Appendix G	N/A	\$142 - \$180	\$59
Appendix H	N/A	\$40	\$40

As shown in Table 3, two of the state Farm Bureaus offer only one level of membership. The interviewee in Appendix D stated once you became a member of that state Farm Bureau, you were a “Farm Bureau member.” This state Farm Bureau had strong involvement on their county boards of directors, and he/she felt through robust bylaws and member involvement, the state Farm Bureau structure of being run by farmers is unyielding. In the other state Farm Bureau that only had one membership level, he/she hypothesized there was only a limited number of farmers in their state who were not Farm Bureau members or did not know of Farm Bureau (Appendix E). Both states with only one level of membership are known for having a largely rural population with roots in agriculture.

The other three state Farm Bureaus that were included in this study had two membership levels: voting and associate members. Voting members are involved in agricultural production and associate members are not involved in production agriculture, do not vote on grassroots policy positions, and usually hold insurance policies. These state Farm Bureau organizations called the voting level regular or producer members and the non-voting level associate members. When looking at the levels of membership, a discussion with the interviewee in Appendix F arose about who could be a regular member of their state Farm Bureau association. Their association recently changed its bylaws to define a regular member “as someone who's involved in production agriculture.” Thus, they can be a farmer or rancher; however, they can also be “someone who works for the [STATE] State University agriculture extension services, somebody in our farmers association, or with a large farmer cooperative” as stated in Appendix F.

As part of the discussion about how memberships are categorized, the interviewees discussed the percentages of their membership base that were regular members and the percentage that were associates (see Table 4).

**Table 4**

*State Farm Bureau Self-Reported Membership*

State Farm Bureau Appendix Interview	Percentage Regular/ Producer Members	Percentage Associate Members
Appendix F	20 %	80 %
Appendix G	15% - 20 %	80% - 85 %
Appendix H	26% - 27 %	73% - 74 %

Each state organization set its own annual dues structure, but all send \$5 per member to the American Farm Bureau Federation. One of state Farm Bureaus allowed their counties to set the membership dues and as such, had varying level of dues depending on which county a member joined. When examining the three Farm Bureaus with two membership levels, two charged different amounts for regular versus associate members, and the third state Farm Bureau



charged the same annual membership fee for both, as shown in Table 2. The interviewee for the organization with the same fee for both membership levels stated that both levels of membership receive the same benefits package, so they are charged the same fee, but associate members were not granted voting rights (Appendix F). The interviewee in Appendix F believed the members benefit package was a valuable recruitment tool.

### **Member Benefits Package, Including Insurance**

As mentioned above, state Farm Bureaus offer a membership benefits package, which all the state Farm Bureau staff members felt their association's member benefits package was an important factor in membership recruitment. These benefits typically included discounts on everyday items farmers, ranchers, and the agricultural community utilize. It also included the privilege of purchasing insurance through the company associated with each of the state Farm Bureaus in this collective case study. By providing members with opportunities to save every day, these state organizations created loyalty through superior value creation. For example, one interviewee stated the value of the membership benefits can be greater than the annual membership fee:

Here's a story from a couple that's got... three little kids, ... they're about 200 miles away from this amusement park. They're actual producing regular members, and they finally used these [AMUSEMENT PARK NAME] amusement park discounted passes. So, the five of them got the tickets, and what they saved on those five tickets paid for their membership for like six years. (Appendix F)

Every state Farm Bureau association is able to offer discounts as a member benefit because as the American Farm Bureau Federation negotiates on behalf of the collective for larger discounts, such as one with Ford Motor Company. This program was mentioned in Appendix D, where the interviewees stated their state Farm Bureau was "one of the largest states as far as the

actual numbers of folks that participate in the Ford discount program because they are Farm Bureau members.” By having a large state utilize the Ford discount program, like the one in Appendix D, the American Farm Bureau Federation is able to help all state Farm Bureaus, including those with smaller membership bases, build their membership package and offer discounts to all members across the country.

Insurance was deemed an important piece of the membership benefits package, and thus, membership recruitment, by all state Farm Bureau staff members interviewed. All the state Farm Bureau staff members who were interviewed indicated their associations have a working relationship with an insurance agency. To purchase insurance from that company, you must be a member of the state Farm Bureau.

We would be nowhere near as large and near as financially secure if it wasn't for a very effective relationship with Farm Bureau Financial Services (FBFS), which is a property casualty insurance company. That relationship has been just critical...Our new president and I think it's critical, and we've done everything we can to really partner with the agents and with FBFS. (Appendix F)

Throughout the interviews, staff members indicated insurance salespeople were the main recruiters for their organizations and brought people to the organization by offering a good insurance policy at a decent price.

### **Young Farms and Ranchers (YF&R) Program**

With its popularity among 18- to 35-year-old farmers, the Young Farmers and Ranchers (YF&R) program has become a recruitment tool for the state Farm Bureau associations. In Appendix E, the interviewee discussed how the local board members and agents recruit young members for this program, which establishes their connection to Farm Bureau. This is key in building future leaders who support the organization and want to be successful in their

businesses, according to the interviewee in Appendix G: “We’re not only developing future leaders. We’re also helping with business development with some of the webinars we host.” One state Farm Bureau staff member also said his/her state has additional programs to bring in and nurture future leaders:

We’re seeing graduates of these programs that are falling into leadership roles outside of agriculture and fulfilling them. We have two currently sitting in as state representative, as well, a county judge, county commissioner, county president, school board, hospital board, etc. That’s what we were trying to accomplish with our program. (Appendix D)

### **Findings Related To Objective 2: Key Components Of Successful Membership Retention Programs**

Objective two of this study sought to identify key components of successful membership retention programs among state Farm Bureau associations that received the American Farm Bureau Federation’s Pinnacle Award for their efforts in 2019. I used questions 12 to 15 in the collective case study protocol to determine these findings. As shown in Table 5, of the five state associations interviewed, all Farm Bureaus estimated they retained at least 87% of their members per year with the top Farm Bureau indicating their retention rate was around 94%. In the conceptual framework, the second step of a successful membership program was implementing the loyalty effect in members, which in this case means they renew their membership with their state Farm Bureau.

**Table 5**

*State Farm Bureau Self-Reported Retention Rate*

State Farm Bureau Appendix Interview	Annual Membership Retention Rate
Appendix D	88.71%
Appendix E	91%
Appendix F	87% - 88%
Appendix G	93% - 94 %
Appendix H	92%

**Insurance**

All state Farm Bureau staff members interviewed rely on their insurance companies to sell their organization to new members and to retain their current members who wish to keep their insurance policy. By partnering with an insurance company, state Farm Bureaus have built a loyal customer base that depends on the quality insurance package. This is shown in Appendix E, when the interviewee discussed the once-a-year process of calling non-member insurers.

If somebody didn't pay their membership and they still have an insurance policy, they get a letter saying, 'You've got until this date to pay your membership. Even though you've been paying your premium, your insurance is going to cancel.' (Appendix E)

When a member realizes they will lose their superior insurance policy, they renew their membership. In addition to building strong bonds with members through the insurance companies, the state Farm Bureau staff members also build strong ties to the agents selling their memberships. This is demonstrated in the case study interviews in Appendices D and G, as these organizations have a partnership with the insurance companies but do not directly own the insurance company. These two state Farm Bureau staff members worked hard to build a strong bond with the agents. For example, one state Farm Bureau introduced a thank you program for their agents:

We've done a thing on our website called "Not Without You." We can't do this without the agents. We sent them a little thank you card the other day... and basically, it says, "Thank you Farm Bureau agents," and it's got a little message with #notwithoutyou. And then there was a box of muffin mix or pancake mix or something like that in there. We just mailed that out to everybody about three weeks ago, and I've seen several emails back just thanking us for sending that out. (Appendix D)

Another interviewee stated their state Farm Bureau association worked with agents to host thank you picnics for the members and insurance clients (Appendix G). These types of partnering efforts allow the insurance agents to feel thanked for their efforts and built their loyalty to the organization, according to the interviewed state Farm Bureau representatives. This is important as the agents are on the frontlines and have to explain to the insurance customers why they have to pay a fee to Farm Bureau for their policies.

### **New Member Welcome and Personalized Contact**

All state Farm Bureau staff members interviewed discussed sending a welcome packet to their new members to build loyalty to their organizations. For example, as stated in Appendix E, a welcome package usually included a welcome letter from the state Farm Bureau president and a pamphlet outlining the member benefits package. As the discounts are part of providing customers with superior value, the state Farm Bureaus included in this study examined ways to promote this bundle of discounts. The interviewee in Appendix F stated their state Farm Bureau is looking to utilize an artificial intelligence company to send emails targeted to the members' demographics. According to this interviewee: "we've started to do a more thorough job of welcoming them, and one thing we wanted to do right out of the gate is thank them."

In addition to providing a strong welcome to the organization to build positive rapport, personalized contact two to three months before renewing was seen as a way to build loyalty and increase the likelihood of a membership renewal. As stated by an interviewee in Appendix D:

We have a program where we have some employees that call new members about two to three months before they renew. And say, "Hey, just a reminder, your membership is coming up due in X, Y, and Z. This is a reminder about what the state Farm Bureau is and what the state Farm Bureau does. Do you have any questions?" ... Even though it's late in their membership ... it is an attempt to welcome them one more time before they get their membership renewal.

Another interviewee (Appendix G) also mentioned making calls two to three months before a member renews to build loyalty. In addition, they stated their state Farm Bureau has a Customer Care Program, which involves calling three members a week:

I've actually instituted about two years ago, a Customer Care Program. It's a three-part strategy that has to be done weekly with my team. We'll call three members a week. One, to check on a current member and just say, "Thank you for being a member. Is there anything you have a question for us about?" ... We call expired members if the county leadership is not calling them. Third, we actually attempt to recruit someone that isn't a member who should be a member because they're involved in agriculture.

During the COVID-19 pandemic, the state Farm Bureau staff member in Appendix G mentioned their organization changed the Customer Care Program to focus on checking on their members. While the interviewee said most of the calls went to voicemail, the members who answered appreciated their state Farm Bureau staff checking on them and indicated satisfaction with the organization. According to the interviewee in Appendix G, this effort reminded

individuals about their state Farm Bureau and will likely encourage them to renew their annual membership when they receive their invoice.

**Invoicing And Billing**

When a member of a state Farm Bureau comes up on their membership anniversary, they are invoiced. All of state Farm Bureau offices handled the invoicing and billing for the county Farm Bureaus. As shown in Table 6, while four of the state Farm Bureaus handled the printing and mailing of invoicing in their offices, one of the state Farm Bureaus staff members interviewed indicated they hired a company to handle this process. This is because that organization does all its membership renewals on March 1, which created an overwhelming amount of work for a short period of time. The other four state Farm Bureaus utilized rolling membership years, where if a member joins at a certain date during the year, they renew on the same date in the following year.

**Table 6**

*State Farm Bureau Self-Reported Invoicing Structure*

State Farm Bureau Appendix Interview	Rolling Membership Year	Annual Membership Year	Handles Invoicing At State Farm Bureau Office
Appendix D	Yes	No	Yes
Appendix E	No	Yes	No
Appendix F	Yes	No	Yes
Appendix G	Yes	No	Yes
Appendix H	Yes	No	Yes

While all of these state Farm Bureaus have a relationship with an insurance company, who are the salesforce for their organizations, only two state Farm Bureau staff members indicated their organization could implement combined billing, where a member was sent a bill for their dues and policy premium. As stated in Appendix G, this is viewed favorable among staff; however, a member has to opt in for combined billing. It is important to note that the

combined billing concept was spoken favorably about among all those interviewed. However, it is not always possible because of state legal ramifications, as stated in Appendix F:

It would be nice to be able to combine the bills, but there are Bureau of Insurance legal issues. In all the years I've been here, that's been one of the things that we've always talked about and have never been able to accomplish.

### **Findings Related To Objective 3: Membership Involvement In Successful Membership Programs**

Objective three of this study sought to identify membership involvement in the recruitment and retention of state Farm Bureau associations that received the Pinnacle Award for their efforts in 2019.

The findings in this study indicated volunteers are unlikely to be engaged in the membership recruitment or retention process of their state Farm Bureaus. As seen in Appendix H, the interviewee indicated their state Farm Bureau association membership base is unlikely to undertake a traditional door-to-door membership drive. The interviewee in Appendix E stated most farmers are aware of their state organization and thus a door-to-door marketing effort is unnecessary. However, this was not the case throughout the country as stated in Appendix H: "we might have producer members or some of our active leaders contact folks they know." This sentiment of having county leadership drive a membership recruitment campaign, specifically new leadership, was seen in Appendix G, when the interviewee stated:

New presidents have new desires... They'll play with programming on a variety of ways, but the more traditional is for them just to simple meet one-on-one and recruit. As county leaders are embedded in the county and the community, they have a tendency to know the people.



Additionally, the interviewee in Appendix D stated most of the time, when there is a membership drive, it is agricultural producers, looking to recruit other agricultural producers. However, staff has assisted with membership recruitment and cold calling. In Appendix F, the interviewee stated they mainly recruit associate members through his connections. The same is seen in Appendix E, where the interviewee discusses their county Farm Bureau secretary membership recruitment incentive program. In that state Farm Bureau, county Farm Bureau secretaries who bring in members throughout the year are rewarded. This kind of loyalty to the state Farm Bureau organizations by its employees was echoed throughout the interviews and can especially be seen in a statement from Appendix H:

When I'm talking to a potential member, I like to tell them that when they join, they're joining a county Farm Bureau, their local community, the state Farm Bureau, and the national organization. So when you join, you're joining the whole organization. And from a national perspective there are over 6,000,000 Farm Bureau members. And when people hear that, I think it resonates with them.

As shown in Table 7, four of the five state Farm Bureau staff members interviewed mentioned staff members recruiting members. However, only two of the state Farm Bureau staff members interviewed mentioned members recruiting members.

**Table 7**

*State Farm Bureau Self-Reported Staff, Membership Recruitment*

State Farm Bureau Appendix Interview	Staff Recruiting Members	Members Recruiting Members
Appendix D	Yes	No
Appendix E	Not Mentioned	No
Appendix F	Yes	Yes
Appendix G	Yes	Yes
Appendix H	Yes	No

The loyalty of the staff members to their state Farm Bureau association was evident in their interviews as they discussed recruiting members. This was especially seen in Appendix G:

If you don't tell people what you did, they wouldn't ever know what you do. We have a variety of tools in the toolbox that allow us to engage our members and keep them on top of what we're doing on their behalf. (Appendix G)

Through careful scripted messages, this state Farm Bureau staff member reported recruiting both agriculture and non-agriculture members. The interviewee stated their messaging typically included: "You eat every day. You put clothes on every day. You and I, together, need to partner to make sure that the Ag industry in [STATE] stays in place" (Appendix G). This messaging, as reported by the interviewee, has been successful in membership recruitment efforts.

## CHAPTER V

### CONCLUSIONS, RECOMMENDATIONS, & DISCUSSION

This chapter includes conclusions for each objective based on the findings of the research study, recommendations for future research, and discussion of findings.

#### **Conclusions Related To Objective 1: Key Components Of Successful Membership Recruitment Programs**

Objective one sought to identify key components of successful membership recruitment programs among state Farm Bureau associations that received the Pinnacle Award from American Farm Bureau Federation for their efforts in 2019. Based on the findings, key components of successful membership programs included having two or less pre-determined membership categories, a Young Farmers and Ranchers (YF&R) committee, and a relationship with an insurance company where a policyholder must join Farm Bureau to be insured with that company. As the pre-determined membership categories define a member's role within the organization and the YF&R committee reduced young farmers' anxiety about their role within the organization, these two findings support Hogg et al.'s (2008) uncertainty-identity theory as a key motivator to join a state Farm Bureau. One finding that refutes the uncertainty-identity theory as a motivator to join was the reliance on insurance services as the most successful way to recruit members to join a state Farm Bureau association. The insurance agents utilize the sociometer model, which states individuals are likely to join an organization where they feel they are likely

to be accepted (Hogg et al., 2008). As this other model is a better fit for this finding, it refutes the uncertainty-identity theory as the key motivator to join a state Farm Bureau association.

### **Conclusions Related To Objective 2: Key Components Of Successful Membership Retention Programs**

Objective two of this study sought to identify key components of successful membership retention programs among state Farm Bureau associations that receive the American Farm Bureau Federation's Pinnacle Award for their efforts in 2019. Based on findings, state Farm Bureau staff members indicated a relationship with an insurance company where members had to maintain their Farm Bureau membership to hold a policy and personalized contact welcoming new members were key components of successful membership retention programs. These two findings increased the organizations' likeability and improved the chances that the organization will bridge the likeability gap (Bhargava, 2012). "The likeability gap describes the difference between what someone decides to do because they have to, and what they do because they want to" (Bhargava, 2012, p. 30). By building loyalty through likeability, both of these findings support Reichheld's (1996) loyalty effect as a key motivator for members to remain members of a state Farm Bureau association.

### **Conclusions Related To Objective 3: Membership Involvement In Successful Membership Programs**

Objective three of this study sought to identify volunteer involvement in membership programs of state Farm Bureau associations that received the American Farm Bureau Federation's Pinnacle Award for their efforts in 2019. Participants in this study indicated volunteer involvement in the membership programs was limited. This decline in involvement has happened in the past 100 years of the Farm Bureau organization as Truelsen (2009) stated a door-to-door membership campaign used to be commonplace for Farm Bureaus. This unfortunate

change led to fewer members joining because of referrals from neighbors. As state Farm Bureau associations have limited member involvement in their membership programs, these findings cannot support or refute Swann et al.'s (2009) identity fusion model as a motivator for members to recruit other members.

### **Recommendations**

The only limitation this study carried was that it would be difficult to replicate. As such, by examining this limitation with the study's findings, I was able to develop recommendations for practitioners (state Farm Bureau staff) and for future research based on the study's conclusions.

#### **Recommendations For Practitioners**

Findings indicated Farm Bureau associations with successful membership programs rely heavily on their relationships with insurance companies. However, Farm Bureau staff members should consider that companies can “undermine their own future health and welfare by embracing some form of adverse selection” (Reichheld, 1996, p. 84). By allowing insurance agents to sell the bulk of the membership, state Farm Bureaus could experience mission creep. “As customer quality declines, so does the firm's ability to deliver value; which in turn discourages good customers, stifles growth, demotivates employees, weakens the process of value creation, and encourages the salesforce to chase customers who are even less likely to be profitable and steady” (Reichheld, 1996, p. 84). As such, Farm Bureau staff should consider examining other avenues to recruit more loyal members who enjoy the value of Farm Bureau and its mission statement as opposed to customers who are shopping for insurance policies.

Findings in this study also indicated low involvement with Farm Bureau members recruiting other members. As Reichheld (1996) mentioned, customers (or members) recruited by other customers (or members) are more loyal to the business than customers brought in through advertisements or other recruitment methods. “In any organization, leaders can help develop

effective followers, just as effective followers can develop better leaders” (Daft, 2008, p. 197). When effective followership takes place, these individuals are more likely to “participate in charge, serve the needs of the organization, and leave the organization when necessary” (Daft, 2008, p. 201). Based on the findings of this study, Farm Bureaus could benefit from additional assistance from volunteer leaders in recruiting members to create a more integrated membership base.

### **Recommendations For Future Research**

As the findings indicated, state Farm Bureaus rely heavily on insurance to recruit members. As such, future researchers should repeat this study for non-profit membership organizations outside of Farm Bureau to find membership programs outside of insurance, as Truelsen (2009) mentioned recruiting Farm Bureau members through insurance has been a method used for 100 years. However, it remains to be seen if this partnership will continue in the future, and as such, it is important for Farm Bureaus to consider other avenues of membership recruitment if this affinity program becomes unviable in the future.

Future research should examine why members join a state Farm Bureau organization, instead of examining feedback from Farm Bureau staff as done in this study. “Once a company has loyal customers, and the cash-flow surplus they provide, it needs to reinvest a solid share of that cash in hiring and retaining superior employees” (Reichheld, 1996, p. 91). The employees interviewed in this study are examples where a loyal customer base has been established and their companies were able to invest in them. However, “getting the right customer is a critical step in building a loyalty-based business system” (Reichheld, 1996, p. 91). This means for other state Farm Bureaus struggling with building loyalty, the membership bases’ needs should be taken into consideration. Future research should examine why members join a Farm Bureau from a member’s perspective.

A future study should focus on how to motivate volunteer leaders to recruit members to join non-profit organizations. As indicated in both this study and by Reichheld (1996), current members of an organization are the best salespeople for an organization. They are more likely to recruit effective followers, who are integral to organizations (Daft, 2008). For these reasons, a study to examine methods to motivate volunteer leaders on recruitment would be beneficial to the Farm Bureau organization.

### **Discussion**

As I am an employee of a state Farm Bureau, I plan to implement the findings from this study as well as future membership studies in my organization's membership recruitment and retention strategies. For example, implementing a phone calling program, like the Customer Cares program mentioned in Appendix G, could benefit my organization's membership numbers. Additionally, I expanded my understanding of how other state Farm Bureaus successfully recruit members and allowed them to consider parts and pieces of their programs, which maybe beneficial to creating loyalty among their state Farm Bureau members. However, as my state organization only partners with an insurance company to offer a discounted rate on insurance (and does not require membership), other parts of these membership programs are not applicable.

This does lead into questioning if relying on insurance to sell membership is the safest strategy for building long-term stability within Farm Bureau. Due to increasing insurance regulations and a need to expand the insurance pool, Massachusetts Farm Bureau Federation opted to sell its insurance company. This created a strain on the organization's membership program as it is unable to recruit or retain at the same levels. What happens to other state Farm Bureau organizations and their membership base if they no longer can utilize insurance to sell their memberships?

Volunteer leaders offer an opportunity for growing membership as word-of-mouth advertising remains the best and most effective method of recruiting loyal members. However, it appears state Farm Bureaus are struggling with how to incentivize these leaders to assist with recruitment efforts. With the proper incentive, it is possible these county leaders would be the most effective salespeople for the organization. Until the proper incentive is identified, it is unlikely county volunteer leaders will step assist with these efforts.



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## APPENDICES



## APPENDIX A INSTITUTIONAL REVIEW BOARD FORM



### Oklahoma State University Institutional Review Board

Date: 04/16/2020  
Application Number: IRB-20-199  
Proposal Title: Examining Successful State Farm Bureau Membership Programs

Principal Investigator: Katelyn Parsons  
Co-Investigator(s):  
Faculty Adviser: Shelly Sitton  
Project Coordinator:  
Research Assistant(s):

Processed as: Exempt  
Exempt Category:

**Status Recommended by Reviewer(s): Approved**

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The IRB application referenced above has been approved. It is the judgment of the reviewers that the rights and welfare of individuals who may be asked to participate in this study will be respected, and that the research will be conducted in a manner consistent with the IRB requirements as outlined in 45CFR46.

**This study meets criteria in the Revised Common Rule, as well as, one or more of the circumstances for which continuing review is not required. As Principal Investigator of this research, you will be required to submit a status report to the IRB triennially.**

The final versions of any recruitment, consent and assent documents bearing the IRB approval stamp are available for download from IRBManager. These are the versions that must be used during the study.

As Principal Investigator, it is your responsibility to do the following:

1. Conduct this study exactly as it has been approved. Any modifications to the research protocol must be approved by the IRB. Protocol modifications requiring approval may include changes to the title, PI, adviser, other research personnel, funding status or sponsor, subject population composition or size, recruitment, inclusion/exclusion criteria, research site, research procedures and consent/assent process or forms.
2. Submit a request for continuation if the study extends beyond the approval period. This continuation must receive IRB review and approval before the research can continue.
3. Report any unanticipated and/or adverse events to the IRB Office promptly.
4. Notify the IRB office when your research project is complete or when you are no longer affiliated with Oklahoma State University.

Please note that approved protocols are subject to monitoring by the IRB and that the IRB office has the authority to inspect research records associated with this protocol at any time. If you have questions about the IRB procedures or need any assistance from the Board, please contact the IRB Office at 405-744-3377 or [irb@okstate.edu](mailto:irb@okstate.edu).

Sincerely,  
Oklahoma State University IRB

## APPENDIX B INFORMED CONSENT

### Consent Form

#### **Background Information**

You are invited to be in a research study to identify the key components of successful memberships programs of state Farm Bureau associations. You were selected as a possible participant because you submitted the application for your state association for American Farm Bureau's Pinnacle Award for work done in 2019 and your state received this award. We ask that you read this form and ask any questions you have before agreeing to be in this study. Your participation is entirely voluntary.

This study is being conducted by: Katelyn Parsons, Director of Marketing and Communications, Massachusetts Farm Bureau Federation, under the director of Dr. Shelly Sitton, Department of Agricultural Education, Communications and Leadership, Oklahoma State University.

#### **Procedures**

If you agree to be in this study, we would ask you to do the following things: Participate in an audio-recorded phone interview about your state Farm Bureau's membership program.

Participation in this study involves the following time commitment: 20 minutes

#### **Risk and Benefits of being in the Study**

The study involves the following foreseeable risks: Loss of privacy. In order to assist with the offset of this risk, all interviews will have identifiers removed, however, some indirect identifiers such as state Farm Bureau names may be left in.

The benefits to participation are: There are no direct benefit to you. More broadly, this study may help state Farm Bureaus learn more about improving their membership recruitment and retention programs.

#### **Compensation**

No compensation will be given for completing this survey.

#### **Confidentiality**

Because of the nature of the data collection, I cannot guarantee your data will be confidential and it may be possible that others will know what you have reported. The researchers will make every effort to ensure that information about you remains confidential but cannot guarantee total confidentiality. Your identity will not be revealed in any publications, presentations, or reports resulting from this research study.

We will collect your information through audio recordings, field notes, and collection of materials that you provide us. This data will be stored in a password protected computer at the Massachusetts Farm Bureau Federation office. When the study is completed and the data have been analyzed, any code lists linking names to pseudonyms will be destroyed. This is expected to occur no later than December 2020. The audio recordings will be transcribed. The recording will be deleted after the transcription is complete and verified. This process should take approximately 2 weeks after the completion of the interviews. This informed consent form will be kept for 3 years after the study is complete, and then it will be destroyed. Your data collected as part of this research project, may be used or distributed for future research studies.

It is unlikely, but possible, that others responsible for research oversight may require us to share the information you give us from the study to ensure that the research was conducted safely and appropriately. We will only share your information if law or policy requires us to do so.

**Voluntary Nature of the Study**

Your participation in this research is voluntary. There is no penalty for refusal to participate, and you are free to withdraw your consent and participation in this project at any time. The alternative is to not participate. You can skip any questions that make you uncomfortable and can leave the focus group at any time.

**Contacts and Questions**

The Institutional Review Board (IRB) for the protection of human research participants at Oklahoma State University has reviewed and approved this study. If you have questions about the research study itself, please contact the Principal Investigator at 413-387-2726, [katelyn@mfbf.net](mailto:katelyn@mfbf.net). If you have questions about your rights as a research volunteer or would simply like to speak with someone other than the research team about concerns regarding this study, please contact the IRB at (405) 744-3377 or [irb@okstate.edu](mailto:irb@okstate.edu). All reports or correspondence will be kept confidential. You will be given a copy of this information to keep for your records.

**Statement of Consent**

I have read the above information. I have had the opportunity to ask questions and have my questions answered. I consent to participate in the study.

Indicate Yes or No:

I give consent to be audiotaped during this study  
     Yes    No

I give consent for my data to be used in future research studies:  
     Yes    No

I give consent to be contacted for follow-up in this study or future similar studies:  
     Yes    No

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Investigator: \_\_\_\_\_ Date: \_\_\_\_\_

**APPENDIX C**  
**COLLECTIVE CASE STUDY INTERVIEW PROTOCOL**

**Interview Questions**

*Your participation in this research is voluntary. There is no penalty for refusal to participate, and you are free to withdraw your consent and participation in this project at any time. The alternative is to not participate. You can skip any questions that make you uncomfortable and can leave the focus group at any time.*

<b>NAME OF INTERVIEWEE:</b>
<b>STATE FARM BUREAU:</b>
<b>DATE OF INTERVIEW:</b>
<b>TIME OF INTERVIEW:</b>
<b>SEX OF INTERVIEWEE:</b>

1. What is your current role at your state Farm Bureau?
2. Into what department (membership, communications, etc.) does your current role at state Farm Bureau fall?
3. How many employees does your current department employ?
4. How long have you served in this position at Farm Bureau?
5. How long have you worked within the Farm Bureau system?
6. Do you have previous experience with membership organizations? If so, how would you describe those organizations (nonprofit, for-profit, large, small, etc.)?
7. How many members does your state Farm Bureau currently have?
8. What do you estimate your current state Farm Bureau's membership retention rate is?
9. Tell me about your membership recruitment program and what you believe makes it successful.
10. Tell me about your membership categories and which ones your organization has been most successful in recruiting. Why do you believe your organization has been the most success recruiting these members?
11. What activities does your organization undertake to recruit new members?

12. Tell me how your organization welcomes new members.
13. Tell me about your membership retention program and what you believe makes it successful.
14. What activities does your organization undertake to retain members?
15. Tell me about your invoicing procedures. Who handles this portion of the business? What is included with the invoice? How often are invoices distributed? How are they distributed (mail or electronic)? Is there an auto renewal option?
16. Do you have a relationship with an insurance agency? If so, please tell me how they work with your organization regarding membership.
17. What is one thing you would change in your membership programs that could improve your retention and/or recruitment?
18. Do you have anything else you would like to add?

APPENDIX D  
COLLECTIVE CASE STUDY INTERVIEW TRANSCRIPT 1

Speaker 1:

It's now recording. The first question is what is your current role at your State Farm Bureau?

Speaker 2:

My title is Director of Membership and Special Projects. My role is to look at membership from a strategic standpoint of what can we be doing to engage, communicate, and interact with our members; how can we increase retention; and how can we increase new members. On the special project side of things, I coordinate our [PROGRAM] program, which is an Advanced Agricultural Leadership Program (see footnote A1). We're in class 15. Other projects that I work will pop up from time to time. But that's the main crux of what I do. [SPEAKER 3]?

Speaker 3:

Yeah, so my current role is Director of Field Operations. In field operations, we have all of the field staff. There are 21 field staff, as well as two associate directors, myself and my assistant. Working in my department is the Associate Director of Membership. That responsibility has a clerk and an associate director, and we handle the day-to-day membership functions at [STATE] Farm Bureau.

Speaker 1:

Awesome.

Speaker 2:

[SPEAKER 3] and I are both on the senior management staff at the Farm Bureau. There's nine on that and it is led by our executive director.

Speaker 1:

How long have you both worked within the Farm Bureau system?

Speaker 3:

[SPEAKER 2], are you going to go first or you want me to? I'm the short timer. I've been here 30 years, working on 31

<sup>A1</sup> Brackets were used to redact identifying information in interviews.

Speaker 1:

Wow.

Speaker 2:

Yeah. I'm working on 42.

Speaker 1:

Congratulations

Speaker 2:

And previous I did spend about two and a half years with [STATE] Farm Bureau as a field representative before coming to [STATE] to take over Young Farmer Rancher program back in 1981.

Speaker 3:

[SPEAKER 1], I should add, your question says, how long have you served in this position at Farm Bureau? As I read it. So, in this position, I have been here three years.

Speaker 1:

Awesome.

Speaker 2:

This position, I've been here four years.

Speaker 1:

I actually jumped over number four. Good catch. Thank you.

Speaker 3:

Ah, okay.

Speaker 1:

You were both talking a little bit about it, working in [STATE]. So you have some previous experience with membership organizations. If you guys want to talk about that, if there's any additional experience and how you would describe those organizations?

Speaker 3:

My career, as far as with a membership organization has been solely with [STATE] Farm Bureau for 30 years.

Speaker 1:

Okay, awesome.

Speaker 2:

That's the way we address that. We talked about this question and how did you want it answered. Whether it be any of that volunteer work we've done with nonprofits or careers and we stuck to the career side of things.

Speaker 1:

How many members does [STATE] Farm Bureau currently have? Either one of you can answer that one.

Speaker 3:

529,871.

Speaker 1:

Wow. So many more than [STATE]. What would you estimate your current membership retention rate at?

Speaker 3:

88.71.

Speaker 1:

Wow. Tell me a little bit about your membership recruitment program and what you believe makes it successful.

Speaker 3:

You have to be a member of Farm Bureau to participate in any of our member benefits. We have a great array of member benefits. We participate in the Ford Discount program, like many state Farm Bureaus do. We are one of the largest States, as far as the actual numbers of folks that participate in the program because they are Farm Bureau members.

Speaker 3:

I will say insurance is a member benefit. That's a very successful membership tool, also. We also have [STATE] Farm Bureau scholarships that you have to be a member to be eligible for. In our leadership programs that we have, [SPEAKER 2]'s familiar with those, you have to be a member. We have a good array of member benefits and they just worked well for us.

Speaker 1:



Definitely. I don't know, [SPEAKER 2], if you want to talk a little bit about the leadership programs at all.

Speaker 2:

Well, basically what we looked at and the objectives have been from when we first started these back in the early 90s. It was to prepare agricultural leaders for whatever leadership table they may find themselves sitting at, whether it be a county board or whether it be a school board, be running for state office, local offices or whatever it may be. Then agriculture would have a voice at that table. That is the purpose of these programs.

Speaker 2:

We're seeing graduates of these programs that are falling into those roles and fulfilling them. We have two currently sitting in as state representatives, as well, county judge, county commissioners, county president, school board, hospital board, etc. That's what we were trying to accomplish with the [PROGRAM] type of program. There's other leadership development programs like the Young Farmers and Ranchers to introduce younger producers into the Farm Bureau and show them what it can do.

Speaker 2:

So those are the objectives then to funnel succession planning involvement at that local level state committees, etc. I would mention our current [STATE] Farm Bureau Board of Directors has seven who have been through the leadership development programs. We feel like they're helping us out.

Speaker 1:

Yeah. Wow. That's impressive. Tell me about your membership categories and which ones your organization has been the most successful in recruiting? Why do you believe your organization has been the most successful recruiting these members?

Speaker 3:

[SPEAKER 2], I'm going to toss that one to you.

Speaker 2:

Okay. As far as categories, we don't have categories. We have [STATE] Farm Bureau members. We address those as such. So to answer the second part of that question: How do we address those who just have insurance of those are agricultural members? Obviously that we would be communicating through our County Farm Bureaus. There is a lot of different communications are going on. We're looking at those to see how we can strategically improve those. That's... [SPEAKER 3], what would you throw in on that question?

Speaker 3:

The key thing is we do have one class of members and that's it. You are a [STATE] Farm Bureau member and the success of recruiting these, is from our great array of beneficial member benefits.

Speaker 2:

The thing we look at is the structure of [STATE] Farm Bureau. I think that's a very strong component of why we remain strong. Every county... The 205 County Farm Bureaus have Board of Directors that are responsible for the activities within that county. Within their county offices, they will have the contracted insurance agents. The County Farm Bureau does have oversight of the management of the insurance office. They do work that side of things, but the control of the organization is and still and always will be remaining with farmers and ranchers, per the bylaws of the County Farm Bureau and [STATE] Farm Bureau. [SPEAKER 3], did I say that right for it?

Speaker 3:

The County Farm Bureau office is the property of the County Farm Bureau membership. They own it through their membership. The employees of that office work directly for the County Farm Bureau. Any agent, whether it be the manager or whether it be the agency manager or an agent, are allowed to operate in that County office by the County Farm Bureau. They have a memorandum of understanding that says, "Yes, we will allow you to utilize our office as a place for you to meet members that are interested in your products or to take care of business." But as far as management, the management of that County Farm Bureau office is solely in control of that County Farm Bureau Board of Directors.

Speaker 1:

Wow. That's a lot different than [STATE]. I'm like, it's blowing me away a little bit.

Speaker 2:

That's why I thought it would be important to bring up the structure side of things, including how we function and how we operate from County level, all the way up to the state board level. The Board of Directors has oversight of everything that we do as a [STATE] Farm Bureau organization, as [STATE] Farm Bureau and affiliated companies,.

Speaker 1:

That's awesome. That is really great. Then what activities would you say your organization undertakes to recruit new members? This could even... If you guys don't mind talking a little bit about any sort of cool County level activities you've seen for membership recruiting, that would be interesting too.

Speaker 3:

I'll take a first stab at that. The reason is that a lot of these things are near and dear to me is because field operations. Field staff is directly involved in working with those County Farm Bureaus, the leadership, and the County Farm Bureau Board of Directors. A portion of the

membership dues stays in the County Farm Bureau. They get X number of dollars. The remaining is your [STATE] Farm Bureau dues, much like a portion of that is AFBF. The County Farm Bureau collects the entire amount. They send what they don't keep to [STATE] Farm Bureau. Then [STATE] Farm Bureau pays American Farm Bureau.

Speaker 3:

Our County Farm Bureau have scholarships that they will use that as a membership recruiting tool. We have junior livestock shows in [STATE]. We have a lot of County Farm Bureaus that say, "Hey, if you're a member of Farm Bureau, we're going to give you X number of dollars." Which, is sometimes more than your membership dues. Especially, if you have multiple kids. So you can pay for your membership dues multiple times. Those are all great things to use as a membership tool. I know some County Farm Bureaus set up at these junior livestock shows and say, "Hey, fill out this membership application and give us your check for XYZ and we guarantee your student, XYZ dollars." And you say, "Oh, gee, it's a no brainer."

Speaker 3:

That's a membership tool. We do have some County Farm Bureau leaders, not as many as we would like, but we do have County Farm Bureau leaders that say, "Hey, I'm going to go call my neighbor and say, you need to be a full member of Farm Bureau because this is what we do." Those are great attractions. Then, we have good benefits that is used as a recruitment of new members also.

Speaker 2:

[SPEAKER 3], I concur with everything you say. As we look at the largest member benefit we have [INSURANCE], they offer a broad variety that's tailored to agricultural interests from insurance perspective and for other consumers who see it as a viable product. So, I think that we have positioned ourselves from that rural perspective by offering that type of coverages, etc., that attract people's interest.

Speaker 1:

Very good. Can you tell me a little bit about how your organization then welcomes new members?

Speaker 3:

[SPEAKER 2], you want to go first and I'll follow up or you want me to go first? It doesn't matter to me.

Speaker 2:

I want to go first, [SPEAKER 3]. This is something that's come out of a field operations. Looking at strategic versus operational, is a very new thing for us. So far, we're moving in a pace that we can do things efficiently. The thing we found out is, changes to membership is throughout the

entire organization. One thing we're trying to do right now, it's involving eight different departments, because they all have a little piece of it that. We are looking at this, member engagement, member communication, and onboarding of new members as something that's on our bally wick to enhance from where it is. But [SPAEKER 3], what are we doing from your perspective now?

Speaker 3:

The first thing when we get a new membership, they get a contact from our state president, welcoming them to [STATE] Farm Bureau. The next piece of mail they get is their membership card. It's got some information about our member benefits in it. Then we have a program where we have some employees call new members about two to three months before they renew. And they say, "Hey, just a reminder, your membership is coming and in XYZ. This is a reminder about what [STATE] Farm Bureau is and what [STATE] Farm Bureau does. Do you have any questions?" If they have questions, those questions are transferred to the proper department to answer it. We try to be sure that they get an answer to their question. I include that last aspect, even though it's late in their membership, because they're a member for a year. But even though it's late in their membership, it is an attempt to welcome them one more time before they get their membership renewal.

Speaker 1:

It is very interesting to think about that. That sort of goes into the next question about, tell me about your membership retention program and what you believe makes it successful. I could say the call would be part of retaining them as well.

Speaker 3:

I agree. That call, one of its purposes is, "Oh, gee, I'm fixing to need a membership renewal." It is part of what I consider to be a new member welcome, but it's also a membership retention tool. You're fixing to get this bill in the mail. We have 205 organized County Farm Bureaus. That means they have employees. They have a board of directors, et cetera. They have County Farm Bureau secretaries that are their employees. We do send out a membership renewal.

We have an accidental death program that increases \$100 a year every time your membership is paid on time. The maximum, I think \$2,500 max. We send an email currently about that. Then, because everything evolves, it all begins with our members with being a grassroots organization. We develop member retention programs for our County Farm Bureau employees. 90% is always a goal, has been a goal of [STATE] Farm Bureau for years. We haven't gotten there yet, but we're striving to, we've gotten close. We're going to get closer. We're going to make it before I retire. Just saying, [SPEALER 2].

Speaker 2:

I would hope we could do it before I retire, but I don't know if that's going to happen by end of next year or not.

Speaker 3:

We'll get there. Also, County Farm Bureaus, because we have 21 field staff and they work somewhere between 7 and 11 County Farm Bureaus. They understand the importance of that County Farm Bureau secretary making contact with members in that county. So, County Farm Bureaus develop a renewal award program for their employees. There's an opportunity for the County Farm Bureau employee to say, "Hey, renewals are important." And they're a first point of contact, because everything we do at [STATE] Farm Bureau revolves around that County Farm Bureau, because of our grassroots structure.

Speaker 1:

Definitely.

Speaker 2:

Our county secretary membership renewal program really adds some focus to that, [SPEAKER 3]. They get rewards for certain percentages of renewal within the county. So, it's pretty a neat type of activity for them. With that number of counties, you've got to have some of those boots on the ground. There's around 750 County secretaries across the state that you've got to utilize their skillsets.

Speaker 1:

You guys were talking a little bit about it, but just in case you have more to add about what activities does your organization, again, all the way down to the County Farm Bureaus undertake to retain members, even if it's an interesting event or something like that. You're welcome to throw that in.

Speaker 2:

Well, I think [SPEAKER 3] has already mentioned all the different renewal program incentives that are out there that a County secretary can earn different awards for. Those seem to be the most effective, because they are the ones that know the people, as [SPEAKER 3] mentioned and are the ones who will be making those contacts. We push it down from the state level. It's pushed from the district level, the County Farm Bureau boards. Some of them have things in place as well. So it's kind of a combination wouldn't you say, [SPEAKER 3]?

Speaker 3:

Yes.

Speaker 1:

Awesome. That makes total sense. That leads into the next question about, tell me a little bit about your invoicing procedures, who handles that part of the business? What is included with the

invoice? How often are they distributed? Do they go out via mail or email and also, is there an auto renewal option?

Speaker 2:

Okay. So, right now we're currently sending a hard copy bill to every member. It has their membership cards for the upcoming year. We are in the process of enhancing that program. Some of those are the possibility of an auto renewal program and emailing billings. But, right now, the procedure is, everybody gets a hard copy.

Speaker 1:

Okay.

Speaker 3:

You asked how often they're distributed. They go out the month before membership dues become due. So, if you're a November member, you get it late October. You have that entire month to pay it. We do include information about member benefits in that billing. From my perspective of that's what we do. [SPEAKER 2], may have something he wants to add?

Speaker 2:

This totally comes from a state office, the membership billing side of things that we manage that for the County Farm Bureaus. [SPEAKER 3], as a COVID-19 thing we looked at what can we do to assist members? This was a program that was put in place, and that is wrapping up and ending. But it's a new approach that we looked at doing something from an email perspective on renewals and also embedding a short 30-second video about membership matters. And how a member can relate to this and how they're part makes for the whole. We're looking at that to see how that is going to work in the future. But, [SPEAKER 3] hit the nail on the head with the rest of it. Auto renewable option, we're working to put that in right now aren't we, [SPEAKER 3]? An ACH recurring payment type of process. That was that project I mentioned involves eight different departments.

Speaker 1:

It's never as simple as you think it would be. Just for clarification. So you said that the invoices come from the state office. Does it... Like, it also says it's from the state office? It doesn't just look like... It doesn't come from the state office and look like it's from the County Farm Bureau, just to confirm?

Speaker 3:

The billing actually has, when you open it up, the bill inside, it actually has XYZ County Farm Bureau on the bill.

Speaker 1:

Okay.

Speaker 3:

But I believe the envelope that it's comes in just has the Farm Bureau logo on it.

Speaker 1:

Okay. That helps clarify. Thank you. You guys have talked a little bit about your relationship with insurance. Can you tell me a little bit more about how it works with your organization regarding membership?

Speaker 3:

I don't have a big crystal ball. But, it is a separate billing for membership and insurance renewals. They go to different places within our companies. The relationship we have with an insurance is the fact that [STATE] Farm Bureau owns an insurance company. It is one of our member benefits just like anything else that we offer, very successful one.

Speaker 1:

Gotcha.

Speaker 2:

I think it's important to note that the insurance company, when they were started, rural farmers and ranchers were considered such a poor risk, their rates were extremely high. So, as a member service, as a member of benefit, we started our own insurance companies. And as mentioned before, our Board of Directors is the board of directors for everything that we do, including those insurance companies.

Speaker 1:

Awesome. If there was one thing you could change in your membership programs that would improve your retention and or recruitment, what would it be?

Speaker 2:

[SPEAKER 3}, I think I need to add another statement on 16, just for clarification. [STATE] Farm Bureau is a nonprofit organization. We're a 501C-5, [SPEAKER 3]?

Speaker 2:

The insurance companies are a for-profit organization. So, that relationship you have to manage from that perspective of profit. That's clearly understood and clearly managed, too. Next question?

Speaker 1:

The next question is, what is one thing you would change in your membership programs that could improve your retention and or recruitment?

Speaker 2:

As we look at utilizing data to help drive decisions relative to membership: Who are our members? What are their likes? What are their interests? Just some information about them that could help us better address their needs is one area that we think would help us from a retention standpoint and a recruitment standpoint. We're trying to look at getting away from same old, same old, to how does a millennial want to be communicated with? How do the Gen X? How does a Gen Y? How does a baby boomer? Just addressing those type of needs and becoming more personal with those 529,000 plus members.

Speaker 1:

Definitely.

Speaker 3:

[SPEAKER 2] summed it up in a nutshell. Number one, we're always looking for a better way to do things. The one thing I would change is to get a better renewal rate. How do we do that? I don't know yet. We haven't figured that out. If we had that figured out or we would have a 100% renewal rate. That's our opportunity. Our goal is to get 90% of them and we're going to get that one of these days. Then we're going to move it to 91, then to 92, then to 93. We're going to keep on looking forward. We just got to find the right tool to get that done. We haven't found it yet, but we're looking in new places that we've never looked at before. And that's member data, member information.

Speaker 1:

Definitely. Is there anything else that you guys would like to add today?

Speaker 3:

Not from my perspective?

Speaker 2:

I just want to reiterate this. Structure is key. Control by farmers and ranchers from the grassroots up.



APPENDIX E  
COLLECTIVE CASE STUDY INTERVIEW TRANSCRIPT 2

Speaker 1:

The first question, what is your current role at your State Farm Bureau?

Speaker 2:

I am the Director of Field Services.

Speaker 1:

And into what department does your current role at the State Farm Bureau fall?

Speaker 2:

Our department is called field services. I think other States call it organization or general directors. But in [STATE] it's still called Field Services.

Speaker 1:

Okay. How many employees does your current department have?

Speaker 2:

We have 10 that work all the time with field services. I have one guy that's part field services and the other half probably safety. So I guess 10 and a half.

Speaker 1:

Gotcha. How long have you served in this position at Farm Bureau?

Speaker 2:

6 years and 10 months.

Speaker 1:

Wow. How long have you worked within the Farm Bureau system?

Speaker 2:

23 years, 2 months.

Speaker 1:

Awesome. Do you have a previous experience with membership organizations? If so, how would you describe those organizations?

Speaker 2:

No. My position before that was with the Ag Center, so it wouldn't be a membership organization.

Speaker 1:

Gotcha. So how many members does [STATE] currently have?

Speaker 2:

A little over 148 now.

Speaker 1:

What do you estimate your current state Farm Bureau membership retention rate is?

Speaker 2:

About 91%.

Speaker 1:

That's very impressive. Tell me a little bit about your membership recruitment program and what you believe makes it successful.

Speaker 2:

I think the key thing is probably our Young Farmers and Ranchers program. We have that set up to where we have a lot of district. We have parish board meeting. We have a parish Young Farmers and Ranchers Committee and we have district Young Farmers and Ranchers meetings. I guess our primary recruitment program that we use most is the Young Farmer and Rancher Program.

Speaker 2:

Those people are serviced through parish board members, who know young farmers or people that are getting involved in agriculture. We do rely some on our insurance agents that are in the parishes. Maybe somebody comes in and gets insurance. The agent realizes this is a young guy that's starting to farm. They'll put our field staff in touch with them. Sometimes, if we are really looking for some people and having trouble, we'll go with the agent. A lot of times they know somebody that is outside of the Farm Bureau circle. We use different areas to gather those names. But I would say the Young Farmer and Rancher Program is probably our biggest recruitment program.

Speaker 1:

That makes sense. Can you tell me a little bit about your membership categories and which ones your organization has been the most successful in recruiting? Why do you believe your organization has been the most successful at recruiting these kinds of members?

Speaker 2:

If you look back on some of our original charters, there was something called an associate member. But in my 23 years, we just have a membership. We don't have a different level. We don't have a different cost. It's each parish that sets the membership dues. We have one parish that's \$27 a year membership, then we go all the way up to \$51 a year. We've got everything in between that. It's totally up to the parishes.

Speaker 2:

The state gets \$18, regardless of what the parish charges. Then we send the \$4 or \$5, up to American Farm Bureau Federation. We do have voting members but that deals only with our convention. When we have our annual convention, the people that are sent from the parish to be a voting delegate, go through a credentials committee. They have to be Bonafede farmers. There's a criteria in there that if you're going to be a voting delegate at our annual convention. But as far as membership categories, we just have a family membership that if, say it's in the husband's name and he pays the membership, his wife, his kids are all considered Farm Bureau members.

Speaker 1:

Okay. That's very interesting.

Speaker 2:

Yeah, and a lot of states do things different with that. I mean, they have a total different pay scale and everything on membership. Ours is not like that.

Speaker 1:

Yeah. Going from that, the next question is what activities does your organization undertake to recruit new members?

Speaker 2:

We do, and I've heard ever since I've been working, talking about membership drives. I think in the past, years ago, that was a big deal. You had a lot of parish board members that would go out and recruit. We do very little of that now. We have some parishes that do what I would call a membership drive. But primarily ag businesses. They're trying to get the ag businesses to become members in the parish.

Speaker 2:

We don't do a lot of knocking on doors and telling people about Farm Bureau. I would love to know, percentage wise, how many farmers in [STATE] are not Farm Bureau members, because I would think that number is very small. Most of our farmers know what Farm Bureau does and they're members already. We'll get to that question a little later on the insurance affiliation. But a lot of our memberships comes from people buying insurance.

Speaker 2:

Other ways would be the Young Farmers and Ranchers, because that's where probably our emphasis on recruitment comes the most. We've got our districts out there that'll have just informational family get-together-type meetings or maybe a crawfish boil, that they invite just young people in the community that are involved in agriculture,. They'll invite them to that crawfish boil and they'll have somebody from the state office come and tell a little bit about what Farm Bureau does.

So many people in [STATE] think it's an insurance company and that's all they know. When they hear Farm Bureau, they think insurance company. We have a state leadership conference for the Young Farmers and Ranchers that we set up around the state every year. It moves from North to South. We're open to anybody that wants to come to that that's in the 18 to 35 age group. They don't have to be members. We're trying to encourage people that are not members to come to that, to try to get them involved.

Then we have a big livestock show that our Young Farmers and Ranchers sponsor. I think we're in about the sixth year of that. That's been a great success in telling people that the Farm Bureau does something more than sell insurance, because livestock showing is pretty big in [STATE]. We'll have over 100 kids and usually over 200 animals. It's just a cattle show. I think they call them a jackpot or something like that. Our Young Farmers and Ranchers committee puts that on once a year. It's been a big success in just making people familiar with Farm Bureau and getting some more young farmers and ranchers involved through that.

Speaker 1:

Very good. That sounds really cool. Can you tell me a little bit about how your organization welcomes new members?

Speaker 2:

If somebody becomes a new member, they'll get a welcome letter from our state president. They get a packet and that'll be the first official exposure they get to our member benefit program, with a brochure in there. If somebody is a brand new member, that's what they're going to see first, which is that packet that comes welcoming them to the state.

Speaker 1:

Awesome. You said your membership retention was about 91%. That's really great. Can you tell me what you believe makes that successful?

Speaker 2:

The program that we've seen an increase in, and I think it's in the fifth year, is electronic funds transfer. This means that you can have your membership dues electronically transferred from your bank account. For years, you could have all your premiums drafted, but you couldn't have your membership drafted. But when we finally got that worked out. We've seen our retention change after that, just from the ease of being able to set it up. It's automatically drafted out of your bank account. You don't have to worry about it. You don't forget about it and then get mad because somebody called you and said you haven't paid your membership. We've seen a good step in the right direction since we've done that.

I think another reason for the retention would be social media on our member benefits. We're able to really push social media in the last few years. I think we get a lot more people. Maybe they joined Farm Bureau for the insurance, but through social media, they've realized there's a lot of different discounts that they could use, hotel programs, the Ford program and the different programs we're with. I think we're seeing people stay on because of the benefit package.

Was there something else? We've got our PR department. They daily email that goes out just to update people on farm issues. I think that's making people a little bit more aware of involvement in what's going on the legislative side with Farm Bureau. I think being able to get the word out, either through social media or electronically, has helped with our retention.

Speaker 1:

That makes sense. You've talked about some of the activities your organization does to retain members. Are there others you'd like to talk about?

Speaker 2:

I did mention social media and within the last two years, our PR department hired a social media coordinator. We also have a TV show that comes out every week. They're constantly putting out articles and interviews and things like that. The social media is able to do a little bit of both. They put the interviews out, talking to the farmers. Plus they put the member benefits out there too. I think social media is the main thing that we're using to make people aware.

Then we do the membership letters that we send out each year to tell people about the membership. They get brochures with all the benefits on it. We've got our websites and we see a lot more traffic on our website, looking at member benefits, than we do anything else.

Speaker 1:

That's interesting. Can you tell me a little bit about your invoicing procedure? Who handles this portion of the business? What is included with the invoice? How often are they distributed? Do they go out via mail or email? Is there an auto renewal option?

Speaker 2:

Out of the Southern States, us and Oklahoma, are the only ones that still send out once-a-year membership. All the other states are set up to where it's on an anniversary date. You became a member on March 1. Then next year, March 1, your membership will be due. Our memberships go out the first two weeks of October. I don't know what's good or bad. It's one of those things. That's what we've always done. I guess for us, when we think about if we had to change, what a nightmare that would be. But then the other states, once you get it automated, I think it works all right. But ours has just always been like that. It's our system.

The way it's divided up, the field service department, which membership falls under that field services umbrella, puts together the brochure with the member benefits that goes out to every member in October. We put an advertisement on the envelope. But then my department, Field Services, doesn't fool with the money. We have a Federation Accounting Department. Then, either it's paid credit card, check or drafted. If they mail in a check, it will go to the parish. Then the parish will send us our part. But on the fund transfers or the credit card, it comes to us and we send the parishes their part. But that's all handled by accounting.

For mailing the invoices, we use a company out of Florida. It used to be in Incepture, but I'm not sure if they swapped the name. We used to print invoices in house back four years ago. We had the machine that put them in envelopes and mail them out. We sent them out from Baton Rouge. But for the last three or four years, Florida has done it. It's a whole lot more efficient. It's actually saved us quite a bit of money and it's a lot quicker. They can run our hundred and something thousand in two days and they're done. It used to take us two weeks to get all of that and send out some each day. We've really like the program down in Florida that sends that out.

We don't have auto renewal. But I guess that would play into our electronic draft, because if you're signed up for it, you really don't have to do anything. You'll get a notice saying that your account's going to be drafted December 1. So I guess that would probably fall into the auto renewal option. Once you sign up for that draft, you still get the letters saying your memberships due and your account will be drafted December 1. But everything is distributed by mail. We're not to the electronic part yet. Everything goes out snail mail once a year, everybody gets their membership deal. It's a time for us to put that member benefit brochure in there too.

Speaker 1:

Do the bills look like they come from the parish or from the state office?

Speaker 2:

The parish. It has the parish president's signature on.

Speaker 1:

Gotcha. I just wanted to clarify that. The next question, you've talked about a little bit about your relationship with the insurance agency, but if you don't mind expanding on that and how that all works.

Speaker 2:

Okay. We're part of Southern Farm Bureau Casualty Insurance Company. There's six states that make that up. The headquarters is in Jackson, Mississippi. Each parish has an insurance agency. The Federation owns the buildings in the parishes and allowed the insurance agents to operate out of that building. There's a legal document that says what the Federation's required to provide. Just some highlights on that, the clerical help, the phone system, the Federation pays the utilities. The agency agents that work out of that office, they're responsible for their laptops and iPads and things like that. There's a legal document between what the Federation is required to pay for and what the insurance agents pay for.

Then in turn, the parish receives what's called service fees, which is based off the amount of insurance that's sold. The insurance company pays the parish service fees, which is kind of like a rental type deal on that. This is because one's a nonprofit and one's a profit company so everything has to be separate. It's not any overlapping of money. It's pretty laid out black and white, either this is Federation or this is insurance. Even down to the taxes that are paid, the buildings divided up and measured out to how many square feet is used for insurance and how many square feet's used for Federation. Then there's common areas, board rooms and things that are used for both. It's walking the line and make sure you don't cross over that Federation/insurance line.

We do have a good relationship with the insurance company because our membership is primarily driven by the insurance company. If we see Farm Bureau Insurance rates are better than everybody else's, we'll see membership go up. If our rates are higher than everybody else's, we'll see membership go down. We've got our core group of farmers that the

We've been fortunate with the Southern Farm Bureau Casualty Company and its Board of Directors is made up of farmers from the different states. So you still have that kind of grassroots organization. The insurance leadership looking out for the members more than some of the companies that are just the CEOs, looking out for the company. Farm Bureau differs in that, because our President, our state President and several of our executive committee members serve on the Casualty Board.

So they'll go every other month to Jackson to meet over there. They've got the people hired to look at the numbers and give them recommendations. You don't have farmers that understand all the details on it. But as far as the kind of the general direction of the company, I think it's a good mix that you got the farmers that are there making decisions. They're going to think about the membership more than a company that doesn't have farmers sitting on the Board of Directors. We've got a good relationship with the insurance company in the Southern Farm Bureau Casualty department.

Speaker 1:

To confirm, you said that they have to be members to buy the insurance, and they have to continuously be a member to have insurance through that company. They can't just buy it one year or something?

Speaker 2:

The member benefit packet has hotels, cars, car rental, paint, and more. Insurance is just another one of those benefits. When you pay your membership, you get to choose from all these benefits. Insurance is one of them. We have the way it's set up, if somebody is talking to the insurance agent and they decide, "Yeah, I like y'all's prices. I want to get insurance with you." That's fine. But you got to be a member of Farm Bureau to get the insurance.

Then once a year, we have a process called nonmember insurer, and my department's involved in that. Once a year, we look through the books. If somebody didn't pay their membership and they still have an insurance policy, they start getting a letter saying, "You've got until this date to pay your membership. Even though you've been paying your premium on your insurance, if you don't pay this membership by a certain date, your insurance is going to cancel out." We have to go through that every year. We also look at exemptions. If you're a full-time college student, you don't have to pay a membership if your parents are members, even if you live off and you have a car or a house in your name. If you're a full-time student, you're exempt.

Then also, we exempt churches and different organizations like that. They don't have to pay a membership. But that's looked at every year. Also, if it's a partnership, where you have two brothers that have a farming operation, and both brothers are members, the farm itself might have policies in the farm's name. But if both of these brothers are members, then the farm wouldn't have to pay membership. That's all tied into that exemption in that program.

Speaker 1:

Understandable. What is one thing you would change in your membership programs that you believe would improve your retention and or recruitment?

Speaker 2:

I think we're way behind the curve on emails as we don't have a good track record of collect them. On top of that, we don't have a software program to keep up with them. I think at some point, somebody is going to have to invest in whatever that takes. I know we've looked at it a couple of times. It was a pretty expensive program to come up with something that would work. But I think we miss a lot of opportunities by not having. Out of that 148,000 members, we're probably lucky if we could come up with half of the email addresses. So we don't have a program to send something out to even the current members.

We can put out information to our commodity groups and things that we can target. But I would love to be able to in the middle of the year let our members know about a new discount program. For example, if we sign a new program with Sherwin Williams on paint, some type of bigger discount or something. We don't have a way to let our membership know. If they don't go check



the website or look on social media, they might never know that we added this new company to our programs. I think we really miss some opportunities, especially with member benefits. I think we miss a lot of that by not having the software and being able to keep an active email list.

Speaker 1:

That makes sense. Do you have anything else that you would like to add?

Speaker 2:

No. I would tell you about one other program that we use that probably helps with retention. But we have something called Voter Voice. When [STATE] legislation is in session, we have contract lobbyists so we put together, it's a program called Voter Voice. If our members want to sign up, they can sign up for it.

Our lobbyists don't use it a lot. You get maybe two or three emails that come through Voter Voice. But because it has your mailing address in it, the system knows who your Representative and Senator are. Then our lobbyists are able to put in the name of the bill. They put in a little message in there. Then you can add to it if you want to. But you can just hit the submit button and it will send the email to the Representative and Senator which comes from your personal email. Even though they look the same it lets those people know.

Our lobbyists, I mean, they go on and on about how the program works. Because they said, "We can send something out in Voter Voice." The next day, we're getting the comments from the people, "Well I didn't know I had that many people interested in this bill." It's a good program. I mean, primarily we're dealing with agriculture issues, but every once in a while, we'll get out on some tort reform that's going on, which affects everybody. In [STATE], our insurance rates are so high. We're one of the top two, especially for loggers. If you got a logging company, the insurance on those trucks is putting people out of business. So yeah, we're getting involved in tort reform, which is really kind of outside of Ag, but it ties so close to Ag. But anyway, Voter Voice, it's a program that has really worked well for us in the last few years.

APPENDIX F  
COLLECTIVE CASE STUDY INTERVIEW TRANSCRIPT 3

Speaker 1:

So the first question is what is your current role at your State Farm Bureau?

Speaker 2:

I'm the CEO, and Secretary Treasurer.

Speaker 1:

So into what department does your current role fall? Probably all?

Speaker 2:

Well, all. I mean, everybody reports to me.

Speaker 1:

Okay.

Speaker 2:

We're a very small State Farm Bureau as we only have 15 of us so all the departments eventually report to me.

Speaker 1:

Okay. So that answers the next question as well, how many employees. How long have you served in this position at Farm Bureau?

Speaker 2:

I've served this position a little over three years.

Speaker 1:

And how long have you worked within the Farm Bureau system?

Speaker 2:

Six years

Speaker 1:

Do you have previous experience with membership organizations?

Speaker 2:

No. Most of my career's in the public accounting and insurance industries

Speaker 1:

Okay. How many members does your State Farm Bureau currently have?

Speaker 2:

The end of April 2020, we had 34,557.

Speaker 1:

Awesome. What do you estimate your current State Farm Bureau's membership retention is at?

Speaker 2:

We track that every month, and our 12 month moving average on that is 87.4%. It's been hovering around 87 to 88% for quite some time.

Speaker 1:

Awesome. So tell me about your membership recruitment program, and what you believe makes it successful.

Speaker 2:

Well, our membership recruitment program is kind of sporadic on the, what we call the volunteer membership side. That's where current members try to encourage somebody else to join [STATE] Farm Bureau. If I encourage somebody to join, whether they are regular members; associate members; they just know about us or me; we call those volunteer memberships. There is a combination of membership drives in the county level; a combination of me asking the consultants, and bankers, and others that we do business with, that we'd sort of like them to join Farm Bureau before they become a consultant; and then we have standing committees, they are always trying to encourage someone that they meet, or work with, to become a member, as well. But the majority of our memberships, and I don't have an exact number for you, but I would say it's around 95% , are brought to us through our partnership with Farm Bureau Financial Services. They're a property casualty insurance company based in Iowa, and we partner with FBFS in the sense that before you can buy an insurance policy from Farm Bureau Financial Services, you must be a member of [STATE] Farm Bureau.

Speaker 2:

And so we partner with them in a variety of ways. We partner with the agents, and we contribute to the [STATE] Insurance Agents Association. We also have a variety of meetings throughout the course of the year where we ask for input from agents as to how we can help them sell insurance policies, which thereby helps our membership recruitment efforts. We invite agents to our annual meeting, and we're invited to their banquet and awards presentations. We have a very active and very successful partnership relationship with Farm Bureau Financial Services. Speaker 2:

We would be nowhere near as large and near as financially secure if it wasn't for a very effective relationship with FBFS. And again, that stands for Farm Bureau Financial Services, that's a property casualty insurance company, a fully owned subsidiary of a company called FBL Financial Group, based in Des Moines, Iowa. And they have basically an eight state footprint in the Midwest, and then with three states out here. That relationship has been just critical. And it's much better the last four years or so, than it was in previous period of time. The previous administration in this role didn't see much value in that relationship. Our new president and myself think it's critical, and we've done everything we can to really partner with the agents and with FBFS.

Speaker 1:

Okay. Yeah, that's very useful. That's good information. Do you mind telling me a little bit about your membership categories, and which ones your organization has been the most successful recruiting? And why you believe they've been the most successful recruiting those?

Speaker 2:

Yeah, we're very simplistic in [STATE]. We have what's called regular members, and what's called associate members.

Speaker 1:

Mm-hmm (affirmative).

Speaker 2:

A regular member is defined, just revised our bylaws last year, but it's as someone who's involved in production agriculture. And they may be an actual farmer or rancher, someone who works for the [STATE] State University agriculture extension services, somebody in our farmers association, with a large farmer cooperative. So someone that's involved in production agriculture can and is categorized as a regular member. Everybody else is an associate member. So in our 34,500 members, about 20% are regular members. The other 80% are associate members. So myself, as an employee of the company, and someone who's not involved in production agriculture, I'm an associate member. All the rest of the staff members are associate members. Somebody that goes in and buys an auto insurance policy from FBFS, and is required to join [STATE] Farm Bureau, is an associate member.

Speaker 2:

So that's the only two types we have, regular and associate. We've discussed other types, like student memberships, but as of this point in time, we only have the two. They both pay the same membership fee, and they both receive the same member benefits programs. When our county Farm Bureau does a membership drive, generally those are directed towards regular members. To their peers that are in production agriculture.

Speaker 2:

So generally the insurance companies brings us most of our associate members. And then they will also bring us regular members. This is because if an FBFS agent goes out and sells a farm property casualty insurance policy to someone who is in production agriculture, then they would be classified as a regular member.

Speaker 1:

Yeah.

Speaker 2:

It's the same thing, if it wasn't for our strong relationship with FBFS, we wouldn't have nearly the success or the size we have now.

Speaker 1:

Definitely. I can definitely understand that. So I know you've talked quite extensively about recruiting new members, my next question was what activities does your organization undertake to recruit new members, I don't know if you have any more to add under that?

Speaker 2:

We used to do some other things, it mostly featured those standing committees. For example, we have one called Promotion and Education Committee, another one Women's Committee, and another one is the Young Farmers and Ranchers. So they will have activities in their sphere, throughout the state, generally in rural areas of the state. They might have something at a state and a county fair, a picnic, or a barbecue in the summertime. And while those are generally meant to be social activities for the members, they're also to some degree trying to sell new memberships. They might invite their neighbor who's not a member, hey come on to our summer barbecue, and hey, if you like what you see, we'd love to have you join us.

Speaker 2:

They don't have a little set up or anything. They're just, "Hey, if you'd like to join us, here's the deal. It costs \$72 a year, and helps us advocate for agriculture; keep farming and ranching alive in the state of [STATE]; and you would then receive x types of member benefits." If they join, great, if they don't, hopefully everybody's still friends with their neighbors.

Speaker 2:

So those are some of the things we do. We spend a lot of time advocating for agriculture in [STATE]. And that's one of the main goals of every Farm Bureau that I'm aware of. And so sometimes we use something called a Green Belt list. A Green Belt is under a state law passed several years ago. Actually it became part of the state constitution, which if you have land that is used for agricultural purposes, then it's taxed at a different rate, and usually a lower rate, than if that land was put to use as part of a ski resort or part of a hotel, or something else. And so we've got a lot of people benefiting from that Green Belt law. But they may not be members of Farm Bureau. So we've used that list sometimes to identify people and say, "Hey, John has got this property over here. He's benefiting from the Green Belt law. Hey, John, you got that law and you're paying that property tax because of the efforts we did at the state legislature. We'd certainly like you to join us."

Speaker 2:

So that's maybe one of the little more specific type of things we've done. We have farmers' markets in the state, but the ones we sponsor are all in the [CITY] metro area. And there again, we invite producers to come, serve, and have a booth. They pay a fee for that. They come to the farmers' market and we invite people to come but we don't absolutely require customer to join. They certainly know we sponsor it, and we would love to have you join us. All the vendors are members. We do require a vendor, of tomatoes, or peaches, or whatever vendor, to be a member of Farm Bureau. But we don't require the customers, but we're to provide something that's of value to them, and we would love to have them join us.

Speaker 1:

Yeah, wow. That's quite a bit. So after you get these new members, can you tell me a little bit about how your organization welcomes them?

Speaker 2:

Yeah, we just started an effort this year, we've used an artificial intelligence company based here in [STATE], because we've felt for some time that we weren't doing a good enough job to welcoming people. They do get a little welcome packet, with some materials in there, including a letter from our president, and a description of the member benefits that are offered. But we've started doing a more thorough job of welcoming them, and one thing we wanted to do right out of the gate is just thank them. Thanks for being a member of [STATE] Farm Bureau. And that's probably more important to the associate members, who may have no or little connection with agriculture. They're just insurance customers. And there's certain number that will join and not think of anything of it. Others you kind of have to twist their arm a little bit, but you want this insurance policy, you like me as an agent, I got an insurance policy, it's good coverage, it's a fair rate, and you have to pay \$72 more. And some people are fine with that, others kind of do it, but they're not happy about it. So that we thought we need to let these people know that we appreciate them as customers. They're customers of the insurance company, and they're members of Farm Bureau, and they're a member of Farm Bureau even if they're not an insurance customer. So that's one thing we're really trying to get going on, and I think some of the staff is just about ready to approve the wording on those, and send out those welcome letters. They'll be electronic. I think

we've been a bit remiss in really making people feel welcome. So we're trying to step up our game a little bit there.

Speaker 1:

Makes sense to me. So you told me that your membership retention rate's about 87%, which is great. Do you mind telling me a little bit about why you think people rejoin? And what makes it successful?

Speaker 2:

I wish we had really better data as to why people renew. I think most of it is, on the regular member side, it's because they believe in what we're doing. They believe in our advocacy efforts, they like the member benefits. They may or may not use them, but they like them. Their friends are members. They want to see agriculture be preserved in the state. We've got, 85,000 square miles or something. Most of it, from an area perspective, is rural area with very few people. The urbanized area, around [CITY] and a couple other large cities in this area, is heavily urbanized and growing very rapidly. I think if you did the math, you'd find that 85% to 90% of the people in the whole state live in the greater [CITY], metropolitan area.

Speaker 2:

So those people, and those areas, one of the big things is a tremendous encroachment by residential, industrial, and commercial expansion into previous farmland. And so you get this situation where tremendous growth is taking place, and farmer John, let's call him, keeps getting offered more and more and more money for his land. And most people believe strongly in personal property rights. If he wants to sell, that's his choice. And so plenty of farms have decided, you know, I'll just take the money. And I really wanted to just farm, but I'll take the money. That's the big problem along the urban areas. In the rural parts of the state, that's not an issue. They have other issues they're dealing with. So I think that helps to explain why we retain members.

On the insurance side, we retain members or we lose members if they're unhappy with their insurance coverage, for whatever reason. They don't like the premium increase; they didn't like the way their claim was processed; or they liked the sales pitch from Allstate or Farmer's better; and they left because of that reason. And that's what we're trying to find out more information on why people left us during a given month, because if we identify the reasons why somebody leaves, I think we can also help understand better why somebody stays. And so I know last month it was like 432 people did not renew their memberships in the month of April.

One of the questions I've given [STAFF NAME] to start researching to see what you can find out why. Why did they leave, why did they just not renew? They didn't get around to it? They changed insurance companies? They don't want to pay \$72? Or what is it? I don't have a good answer for you on that, [SPEAKER 1], but that's one of our initiatives this year is to understand more about why we retain customers, and why we lose customers, members. Why we retain members and why we lose members. I know the broad data, I know how many leave and how many stay, but I don't feel like we have a very good handle on the reasons why. And I don't know

if we'll ever be able to figure it out, because nobody fills out a form that says I'm leaving because of x, y, z. But maybe, I think we might be able to do some data analysis and get a little better feel for it.

I don't even know how many of them that leave in a given month are insurance customers. And if they're not an insurance customer, then I'm pretty sure insurance premium change wasn't a factor.

Speaker 1:

Right.

Speaker 2:

And we do have some data now, and we know some demographics on our members, both regular and associate, and in total. And one thing that's starting to emerge is that younger people are less inclined to become members of an organization than probably their parents or grandparents. And that's something we've just got to overcome, and we've got to come up with better reasons to get them and then retain them. So that's some of the kinds of things we do to retain members.

Speaker 1:

Awesome.

Speaker 2:

Hopefully. And then the thank you. The thank you campaign is part of that, we've done a thing on our website called Not Without You, that's with the agents, we can't do this without you, agents. We sent them a, just a little thank you card the other day: Thank you agents. We sent that to all hundred agents, and basically, I've got one on my desk here, it says, "Thank you Farm Bureau agents," it's got a little message, and #notwithoutyou. And then there was a box of muffin mix or pancake mix, or something like that, in there. We just mailed that out to everybody about three weeks ago, and I've seen several emails back from agents just thanking us for sending that out. So it's just, especially we thought it was especially relevant to do that at this particular time, with all the craziness going on, and the fact that agents are somewhat hampered on how they can try to sell new insurance policies when it's more difficult to meet with people than it was, say, four months ago.

Speaker 2:

So that Not Without You is pretty much done, and then a thank you program with Stream Page is getting ready to go. And then we're going to do other programs to remind them more about the member benefits. I know I've talked a lot about that, and as a general rule, I think you've probably got a question on here somewhere. I don't see one particularly, but member benefits, that's one of the selling points as to why you should be a member.

Speaker 1:

Mm-hmm (affirmative).



Speaker 2:

So we've negotiated contracts with local businesses statewide, sometimes there's county level member benefits. There's national levels through American Farm Bureau. I don't know if you're aware of those, but for example, one is Ford Motor Company.

Speaker 1:

Yep.

Speaker 2:

Yeah, go buy a new Ford car or truck, and we'll save you \$500. If you're in the market for a new car or truck, and you want to buy a Ford, and you were going to buy one anyway, well, you might as well save \$500.

Speaker 1:

Yeah.

Speaker 2:

So that's been fairly successful for us. I mean, it's hard to measure with any kind of comparison to prior periods, because it's fairly new. It's been around about a year. Our most successful and most popular member benefit, is discounted passes to a fairly large amusement park a few miles north of [CITY], and while they're not open right now, they plan to open soon. It's kind of a mini Disneyland, but it's called [PARK NAME], and it's got a dozen roller coasters and those kinds of things. We don't make any money on it. It's just a service we try to provide for our members. But that has been by far our most popular member benefit.

Speaker 2:

And then there's others with accounting firms, law firms, medical firms, anything we can think of that would encourage somebody to stay a member. And there again, it's like every member benefit program with everybody. For example, I'm a member of AAA, and I have it strictly for the towing service. I've used it a couple time over 15 years. And that's the only reason I have it. I know they have other member benefits, such as help with trip planning, and help with maps. So I know they're there, but I don't really avail myself of them. I pay my annual fee, and I hope I never need it. I get a couple others for my daughters, and so there again, partly because AAA doesn't do as good a job as they probably could do of reminding me of those member benefits. So we're trying to do a better job of that, and that's part of this new AI program. It's going to send out a different member benefit reminder to a couple in their 60s as it will to a couple in their 30s that might have some little kids that would love to go to the amusement park, or love to go the aquarium, or the zoo, or something like that.

Speaker 2:

So we're just new into that, as far as really customizing member benefit notifications and reminders. But they've got the benefit, and you can use it or not use it, but it doesn't cost us anything if they use it. We don't try to make money on member benefits, we just want to break even on the ones where we provide a day pass or something like that.

Speaker 1:

Yeah. That's really cool that the AI can do that, that's really awesome. So you've gone through the activities that you guys do to retain members, is there anything else you want to add to that?

Speaker 2:

Take somebody who's an insurance customer, and let's say their membership started on January 1 and then they decided to become an insurance customer. Their insurance premium would start on July 1, mid-year. We did a program called combined billing at the request of the agents. This is one of those examples where we have these meetings with the agents, and the agents association, and we really do listen to them. We try to make administrative changes that make it easier for them to sell a policy, and/or renew a policy. So in that particular case, in that case if your membership year started on January 1 but your insurance policy year started on July 1, you get the insurance premium notice and invoice starting in July, and then they get another one from us in November for January effective date.

Speaker 2:

And so we have an ability to combine those, and move those so those renewal years are in sync with each other. And the thinking behind the agents on that is it just gives a member insured one less chance, or one less reason, to say, "Oh, you're asking me for money." But by combining the two together, and invoicing them for their \$72 along with their insurance renewal, then it's a \$1,000 versus \$1072. Most people are not going to say, "Hey, wait a minute, what's this?" And they've had that explained to them when they first started. But if you have to remind them of that every single time another year rolls around, then it's just another reason for somebody to leave.

Speaker 2:

So we did this combined billing program early in 2019, in conjunction with a membership dues increase. We started that February 1 of 2019, where we increased our membership dues from \$65 to \$72. And we haven't increased our dues for 18 years, so it was long overdue. And so in conjunction with giving the agents support, we increased our membership dues about 10%, and said that would then give us a better ability to do this combined billing at the same time. Because we would forego some revenue to bring those membership years in harmony with the policy year. So in the earlier example, that person would receive 18 months of membership for 12 months of membership dues. But we thought that was worth foregoing some revenue to get them into sync with the insurance side of their relationship with us.

And hopefully this will increase retention going forward. It's too early to really tell to what degree it's made a difference, but certainly retention hasn't gone down. So we think we had a positive effect, and we'll probably find out a few more months down the road if it really worked to increase retention. So that's one last thing I can think of where we worked with the insurance company and partnered with them in an effort to try to make our membership more valuable, and administratively easier.

Speaker 1:

Definitely. So you started talking a little bit about your invoicing procedure, can you tell me a little bit more, including who handles it, what's included with the invoice, how often they go out, how are they distributed, whether it's mail or electronic, if there's an auto renewal option?

Speaker 2:

Yes to all of those. We don't do that ourselves, there's where we partner with, and again, I go back to FBL Financial Group, which owns the insurance company. They service eight states, including [STATE] Farm Bureau. And over the years, [STATE] Farm Bureau and FBL Financial Group have developed systems to handle the invoicing, and the renewals. A very high percent are handled electronically. We don't ever send out a renewal on our own, that'd be handled through this system. We receive reports, most of our renewal revenue, which is automatically ACHed into our checking account.

Speaker 2:

Somebody can come in and pay their membership with a check or a credit card. But generally, the vast majority of our members pay electronically through an automatic renewal system, and/or in conjunction with their insurance policy. So there's another example of how integral the relationship with FBF is, FBFS is to what we do.

Speaker 1:

Definitely. So you've definitely gone through my question 16 about the relationship with the insurance agency-

Speaker 2:

Oh, yeah. That's just, I can't emphasize it enough to you how important that is. It's just so critical to us, and I know most other Farm Bureaus. We partner with FBFS, it's proven to be a very effective relationship. Good relationship.

Speaker 1:

That's awesome. If you could change one thing in your membership program that would improve your retention or recruitment, what would it be?

Speaker 2:

Well, other than the AI system, I think if we could get FBFS and FBL Financial Group, who owns the software that we use to how we build members, to allow something called monthly billing, I think that's something that would help. And the agents have been requesting that for years. And our answer to them, and it's an honest answer, is we don't control that. If I could just bill people monthly, I'd love to do that, but we don't control that.

Speaker 2:

Now they're doing a total rewrite of that system, and we put in some requests and said let's get that on the list of enhancements to the new software. That's just one more thing we could do on the billing side. Probably of equal importance, just to provide more meaningful member benefit programs is beneficial. And then we've got to remind them over, and over, and over, that you get a member benefit. You've already paid for it through your membership. Use it. And we'll see how effective this new program can be with that.

Speaker 2:

And I hear little anecdotal stories. Like here's a story from a couple that's got three little kids, who live down in Southern [STATE]. They're about 200 miles away from this amusement park. They're actual producing regular members, and they finally used these [AMUSEMENT PARK NAME] amusement park tickets. So the five of them got the tickets, and what they saved on those five tickets paid for their membership for like six years. They wrote [STAFF NAME] a note that said, "Wow, if we had known how fun it was to go to [AMUSEMENT PARK NAME], and we'd known how much we'd save, we would have gladly gone years before. We've essentially been paying for that and we just never got around to using it. But now we're sold and we're big advocates. The kids had a wonderful time, etc."

Speaker 2:

We like to hear when people have used the member benefits. So to the degree we can remind them of what is available to them, I think that's something we need to do more effectively so that people see value in what we offer in terms of member benefits.

Speaker 1:

Makes sense to me. Do you have anything else you'd like to add?

Speaker 2:

Given you a pretty good description of what we do. We don't forget who we are. We've got 3.2 million people in [STATE]. We're heavily urbanized in the [CITY] area. It's arid, we have to have mountain snows or we get very thirsty in the summer. And we're not a huge agricultural state. But agriculture is important as it generates about \$20 billion a year to the state's economy. It's one of the major industries in the state. It's one that's not often thought about by most of the people I see driving by out my window, and most of those people are associate members or they don't even know we exist.

Speaker 1:

Mm-hmm (affirmative).

Speaker 2:

And before I came here, I spent my career in public accounting and insurance industry, and I knew there was something called Farm Bureau. I didn't know beans about it until I was approached to see if I was interested in coming here as the CFO. And I read all about the company, and I said, "Yeah, I kind of like what they do." But a lot of people just don't know we exist. So I think one thing for us that's been critical to get us the inspiration to do it is our new mission statement. New in the sense that it's about four years old. Our mission statement is to inspire all [STATE] families to connect, succeed, and grow through the miracle of agriculture.

Speaker 2:

And we talked a lot about that as a staff, as a board, and with our county presidents. And I think that pretty literally says in there we're supposed to inspire all [STATE] families. Not just the rural families. Not just those involved in production agriculture, but all [STATE] families. So I look at it, we have 34,000 members, and we have 3.2 million people statewide. This means we have about 1% of this state that's a member of Farm Bureau. So that means the other 99% are all prospective members. And to the degree we can inspire them to, and I think it's going to be a little easier after what we've been through during COVID-19. I can't speak for what it's like in your area of the country, but when people went to the grocery store two months or so ago, there wasn't milk, there might not have been bread. And they were sold out of eggs. That freaked a lot of people out.

Speaker 2:

And I think for the first time in most consumers' lives, they said, "Wait a minute. Every other time I've always gone to the store, everything I ever wanted has always been there. It's affordable, it's safe, and there's 150,000 choices." But now they went to the store, and they think, "Jeez, how can the milk be gone?" And then they read stories about dairy farmers dumping milk, right?

Speaker 1:

Yep.

Speaker 2:

And so I think we've got an opportunity now to educate the average consumer to say, "Look, that doesn't just miraculously end up on the grocery store shelves. Somebody has to grow it. Somebody has to process it. Somebody has to transport it. All of those things have to happen before it gets to the grocery store." And so maybe one good thing that could come out of all this is people appreciate farming a little more than they did before. Food doesn't just show up. Somebody has to do stuff. So we're trying to figure out how do we capitalize on it. How do we get people to really appreciate where the food comes from, and who grows it?

Speaker 1:

Yep.

Speaker 2:

And all those things have to happen or you get tremendous food supply chain disruptions like we're experiencing now. I think is an opportunity and that takes me back to our mission statement. We want them to appreciate this miracle of. I say to our regular members, you guys get to see that every day of your lives. You get to plant something and two weeks later up comes a stalk of corn, or a tomato plant, or whatever else. Or you see a baby calf born. You get to experience that miracle on a daily basis. Most people don't. So they just don't have a point of reference, so they don't think about that somebody had to grow the food that's in the grocery store, they just go buy it.

Speaker 2:

So now maybe that's changed a little bit. And I think this whole issue of food being a national security issue is something that's at least on people's minds now.

APPENDIX G  
COLLECTIVE CASE STUDY INTERVIEW TRANSCRIPT 4

Interviewer:

What is your current role at your State Farm Bureau?

Interviewee:

So I'm called the Outreach Director. That means I have oversight of all of our communications, marketing, social media management. Then also wrapped into it is your traditional organization management of the counties. So I have three and a half Outreach Managers that are liaisons between the state, [STATE] Farm Bureau, and the 14 active farm bureau counties that we have in the state of [STATE]. [STATE] only has 15 counties and 14 of them are active farm bureau counties. They're big, they're huge, compared to the Midwest.

Interviewer:

Wow.

Interviewee:

So there's a broad swath of things. One of the reasons why when we reorg-ed the department and renamed it Outreach is at its core, we're outreach connectors between our membership and the public.

Interviewer:

Okay, got you. How many employees does your current department have?

Interviewee:

We have, if you count me, four and a half. One of my outreach managers is only part-time and she's only covering Yuma. So that's why I say a half.

Interviewer:

That makes sense. How long have you served in this position at farm bureau?

Interviewee:

In the director level position, the entire tenure of my career. That has been almost 14 years. I was originally hired as public relations director, but we've obviously expanded that role. However, it's been within the same director level position at [STATE] Farm Bureau.

Interviewer:

So do you have any previous experience with membership organizations? If so, how would you describe these organizations, like non-profit, for-profit, large, small, et cetera?

Interviewee:

It was with the Institute, currently called the Institute for Supply Management. When I was there, it was called the National Association of Purchasing Management. It was a professional membership organization and it was on the national level. There's some similarities to it at the national level for American Farm Bureau Federation, although American Farm Bureau's much bigger. It was a non-profit but it was not a 501C-5. We did not have a lobbying feature. It was a 501C-3.

I was their senior writer, started out. Then ended up the editor for their monthly publication, which today is called *Purchasing Today*.

Interviewer:

Wow, that's very cool. So how many members does your state farm bureau currently have?

Interviewee:

25,000. Of those 25,000 the majority of our associates are non-agriculture. They pay the \$59 a year. When I say majority, I want to say it's roughly 80-20, where 80% are associates but it could be 85. 80% to 85% are associates and the remaining are the Ag members that pay the higher dues. Most counties it's \$142, but the Maricopa and Yuma charge a higher membership to their Ag members at \$180 a year.

Interviewer:

Awesome, I was just about to ask what the regular member rate was. So very good. So what do you estimate your current state farm bureau's membership retention rate is?

Interviewee:

It's actually very high. The last time I heard a stat on it with the insurance company, it was like 93% to 94%. We get that retention rate from the insurance side because in order to carry Farm



Bureau Financial Services Insurance, you have to have a membership. I'm an example of that, I have farm bureau insurance. I'm an Ag member and have been for the last 13 years.

The first year that I was here, I had different insurance. However, because it's high quality insurance the majority of our members are members because of the insurance. It's a quality product and it allows our retention to be quite high. I want to say it's in the 90 percentile.

Interviewer:

That's for associates and regulars?

Interviewee:

Correct, yes.

Interviewer:

Wow, that's really impressive. So tell me about your membership recruitment program and what you believe makes it successful.

Interviewee:

So our membership recruitment program is really based on our county leadership and their scope of work goals. A lot of the membership solicitation, especially if they're trying to recruit new leaders, is being driven by the leadership for every one of those counties. Some emphasize it more than others, and because for example, I'll give you an example because that might explain it a little bit easier. The [COUNTY] County Farm Bureau just elected a new president last year. She made it in her scope of work and one of her goals to increase the membership up.

It's a northern county, and it's kind of sparse and heavily ranch-y. New presidents have new desires and one of hers is membership. So they'll play with the programming in a variety of ways, but the more traditional is for them just to simply meet one-on-one and recruit. As county leaders are embedded in the county and the community, they have a tendency to know the people. Certainly with our membership records, we can share with them who is actually not a member or might have been a member and expired.

We do have expires that occur especially with members joined but don't have insurance. So one of our recruitment system we use is that we're constantly calling those that are coming up on expiration. We have a system where two or three months prior to expiration, we mail out a reminder to renew your membership. Again, that is for that 4% to 6% that didn't buy the insurance but decided to be members. It's not high, like I said, as the insurance is really what secures our membership. There is grassroot effort, and that's what I'm explaining. County leaders can drive whether they want to build membership separate from someone purchasing our insurance. Is that making sense so far?

Interviewer:

Yeah, definitely. I think that's a lot of what I'm trying to look for here is some of those ideas that the counties have done because insurance is one way to sell membership, but at the same there's other innovative things that I have heard about that are awesome and love to hear more about.

Interviewee:

To that point, sometimes the counties will have membership recruitment campaigns. It may take the form of a variety of thing. But at its core, each county leader and let's say it the [COUNTY] board and there's about five in leadership, they may commit themselves to each trying to recruit two to three brand new people that have never been members. So there's those kind of campaigns, but again, it's driven at the grassroots, separate from the insurance.

Interviewer:

Definitely, and you mentioned too about calling them before they expire. Is that a county activity or a state activity?

Interviewee:

It's both. We'll always check in with the leader first because it's grassroots effort. We say, "Okay, it looks like you got 10 members that are about two to three months away from expiring. Do you want to call them?" A lot of times they'll raise their hand and say, "Yes, absolutely because I know John Doe and I want to make sure he renews his membership." Often times with a series of mailings and emails. This is especially true if they requested that all their mail come to them by electronic mail. So we'll remind them and because they're seeing either the emails or the snail mail, a lot of times it's real easy. However, the ones we know that we have to stay really more communicative with, is those that maybe they're not as active in leadership as they used to be. They know the importance of the [STATE] Farm Bureau but they forget because they're running businesses. So that's part of that grassroots partnership with the county. If the county asks, "Gosh Julie, our leadership team has no time and this year we don't have a membership campaign. Would you mind having your team that's representing that county making some of the calls?" So we actually do make those calls.

Speaking to that point, I've actually instituted about two years ago, what we call a Customer Care Program. I do know the other farm bureaus do call their members to check on them, but it's a three part strategy that has to be done weekly with my team and we've committed to it. We'll call three members a week. One, to check on a current member and just say, "Thank you for being a member. Is there anything you have a question for us about?" Sometimes, somebody might have a question and they just haven't had the time to call us. Well, we drove that call and they said, "Yeah, you know what? I wanted to find out about the latest policy issue on X, Y, Z. Can you send me the information?" So we just check on current members.

We call expired members if the county leadership is not calling them. Third, we actually attempt on the state level, within my outreach team, to recruit someone that isn't a member that we know who should be a member because they're involved in agriculture.

So, we call it our Customer Care Program and it's been instituted for about two years.

Interviewer:

Got you. I definitely think that that's awesome. So you told me a little bit about the membership categories already. So which ones has your organization been the most successful in recruiting and why do you think they've been the most successful with that category?

Interviewee:

Agriculture members, because those are the ones that we focus on. The Ag membership, as most of our farm bureau states have, is the one with the power of the vote. The Ag member has the potential to have leadership involvement. We identify with them because at the county level, the county leaders are recruiting them. I told you in that the Customer Care Program is soliciting people that they connect with for any number of reasons and discover they have a thumbprint in Ag or business. Therefore, they should be a member of [STATE] Farm Bureau.

On the grassroots level, I'll go back to [COUNTY] County. [PRESIDENT is the new county president. When a local [COUNTY] County farmer connects with [PRESIDENT], and they talk about the importance of farm bureau and she convinces them to join, that's going to have more power than me at the state level. They identify with one another and the invested energies to that makes more sense and there's more return on it. Because Ag members are the ones that would be our leaders, the ones that will vote on policy. So that's why we concentrate on Ag retention.

Interviewer:

That makes sense to me. So what activities does your organization undertake to recruit new members?

Interviewee:

One for us is the Customer Care Program, especially at the state level. At the county grassroots level, it's those membership campaigns that can take on a variety of shapes and sizes. If they're very dedicated to it, they might even find dollars in the budget to say whoever recruits more members gets a free trip to the annual convention hosted by American Farm Bureau Federation. That's been very common, or you get a \$100 gift certificate because you recruited five plus members.

We've also, for counties that are successful in recruiting members, we award them. At the end of the year at our annual meeting, the state annual meeting, [STATE] Farm Bureaus, we will recognize those counties that have done the best job in recruiting.

Some membership campaigns have been more sophisticated than others over the years. Again, they've taken on several shapes and sizes but at its core it's a campaign to drive Ag members for that particular county with certain parameters in place, to incentivize the leadership in that county to recruit. So those are probably the most obvious tools.

Interviewer:

Awesome. So tell me a little bit about how your organization welcomes new members.

Interviewee:

Our program isn't that sophisticated. Next year we'll be celebrating 100 years. There may have been an effort to build a young and growing organization, say 50 or 60 years ago. They might have been a little bit more sophisticated, but the opportunity for us to have welcome baskets, for example, we've brainstormed and discussed it. We don't really have as much of a sophisticated program now.

Some of the counties, when we alert them to some of the new members. This happens when we see that in our member records, sometimes there will be tag on: "Okay, we just recruited John or Jane Doe. This is what we're going to do for them because they joined the family." Now, I will tell you but it's not as strategically focused on: "Okay they joined. Now we're going to take care of them." Our communications channels and engagement channels do build that connection to people so that they feel connected as a family. But I'm not speaking to the program that's specific to, okay Jane Doe just joined and now have this series of things we're going to do for her to make her feel good.

The biggest thing we do is keep in constant communication. The minute a farmer or rancher joins the farm bureau, we're giving them all of our information, and we're offering them leadership and business development type courses. We're going to launch a series of monthly webinars specific to all our Ag members and general. The goal is to keep them engaged and communicated with so that they feel part of a family.

Interviewer:

That makes sense to me. So can you tell me about your membership retention program and what you believe makes it successful?

Interviewee:

So the retention level, as I said, it's in the 90s and 90 percentiles. The reason that it is, is for two reasons. The insurance, it's a quality program and because the majority, anywhere from 94% to 95% of our members are members because of the insurance. They were brought into the family because they wanted to invest in securing their future. So, because the product is so good, that is helping keep that 90 percentile retention.

Then because of how heavily we engage and communicate with our members, certainly for that other 5% to 6% that joined and don't carry the insurance, we're convinced that's part of why the retention is so high.

I don't have exact percentages for the profile member that is only part of the family because they joined, not because of the insurance. I would venture to guess it may not be as high as the low 90 percentiles, but it would probably be close. It might be in the 70s or 80s. :

If I'm carrying insurance, [INTERVIEWEE], and I like my insurance and it's insuring my future, then I'm probably going to stick with farm bureau family whether I'm involved or not. We know this because we have a lot of Ag members that certainly are not involved in leadership roles. But if I like the insurance, they're going to retain.

Now, my friend next door is an Ag member but doesn't carry the insurance. He just sees the importance and the value of our advocacy, our communications and our outreach, our ACES as we call it. He's going to maintain his membership because we make a difference in the industry.

Interviewer:

That makes complete sense to me. I definitely could see how those two would be different rates. So then are there activities that your organization undertakes to try and retain, especially those profile members?

Interviewee:

Probably because our advocacy, our communication and our education, which takes the forms of our traditional publications and our digital publication; and the advocacy, which is our lobbying, and legislative roles. Then we have an Ag education department that actually caters to the public because we're in the primary grade school, it's all the way through high school. But for a lot of our members, especially those that aren't on insurance, they have a real passion for us making sure that we are educating the public. That commitment makes them very committed to [STATE] Farm Bureau because they realize that their annual dollars are helping us fund some of this programming.

The other thing is our other two key programs. The Young Farmer and Rancher Program, which develops future leaders and also helps with business development issues through some of the webinars we host.

Then of course we have the Women's Leadership Committee. This committee focuses on leadership development, community outreach, and business development. Those tools keep our membership engaged.

Interviewer:

How often are you hosting webinars? You mentioned them a couple times.

Interviewee:

So they are a little bit more random right now, but we're hoping by 2021, that we're actually doing them monthly. We have one today at noon, about the livestock market right now. So that's got more of a business slant to it than policy slant, but we're hoping that we get to a level where we're doing them at least monthly.

Interviewer:

Awesome.

Interviewee:

When I say random now, any given year in the past we've done maybe six, if I'm playing with averages. That's ballpark, I think five to six might be more fair to say.

Interviewer:

Cool, I like it. So my next question is about invoicing procedures. I asked about who handles this portion of the business. I was looking at more of the state office or if the counties handle it.

Interviewee:

So the state office handles it, all the invoicing. Then of course they report those, the membership status of the different counties, on a monthly basis. But the invoicing process takes place at the state.

Interviewer:

Is it a rolling invoicing process or once a year?

Interviewee:

It's based on when the individual joins. So every month, there's invoices going out. Now some of them, it's automatically rolled into when they pay their premiums every year. So besides the insurance, the membership is combined billed. They call it combined billing. We love it if all

25,000 members utilize this, but a few of them have separated them out. I think the client on the insurance side, has to say, "Yes, just include it in the combined billing."

Interviewer:

So just to make sure I understand. The insurance agent sends out their bill and it also includes the membership fee as well?

Interviewee:

Right, for combined billing, but not all 25,000. And certainly, for the members that joined that don't carry our insurance, we have to do separate. It's a separate invoice process.

Interviewer:

But still, that's really awesome.

Interviewee:

There used to be a time even in [STATE] Farm Bureau's history, where the counties would have to collect the membership dollars and then they'd send the checks to the state but that changed to be more efficient. The management of that was difficult as most of our counties are geographically large, but the membership might be fairly small.

Interviewer:

I also was curious if there was an auto renewal option, and if they were distributed via mail or email, your invoices?

Interviewee:

So we want an auto renewal option. When one of my members who doesn't carry the insurance says, "Why don't you just charge my credit card?" I just sent that up and wrote to leadership. Apparently because of the complexity of our membership system, we can't do that. I think our retention issue wouldn't be so complex, but the complexities of that was looked into a while ago and I don't have the details.

Interviewee:

So we don't have an automatic renewal. We send out about three notices prior to the actual deadline for renewing. Then we bill them and after that there's one or two other invoices sent to them. So we have pre- and post-signals of okay, your membership's due. Again, that's most important with our members that aren't insured and are not in that combined billing that I told you about earlier.

Interviewer:

Got you. So this goes into the next question too, about your relationship with the insurance agency. We've talked a little bit about it already, if there's anything else you'd like to add about that? How you guys work with them to recruit?

Interviewee:

We have been told by insurance, that we have a positive relationship with them. They bring in the federation for about an hour and a half on new agent trainings about two or three times a year. That fluctuates, if there's a heavy year of a lot of agents that are signing up. So we show them the federation's side, story and what that relationship is.:

We have a goodwill barbecue. We travel all over the state and they ask us at the state level if we'll host it or feed them at one of their events. As long as it's pre-scheduled, we usually do it for free. The goodwill barbecue is in one form of membership retention and recruitment support of our members, but we don't necessarily "classify" it as a membership thank you, but it really is. We've been doing that for about five years, maybe six. One year, we had so many scheduled barbecues throughout the state, we fed about 12,000 people. So the reason I mentioned the barbecue is, the insurance agents drive that, especially if an insurance agent requests it.

We do a lot of things. Often times they'll ask our presidents [PRESIDENT] to participate in the Agent Awards Banquet. At the annual meeting we recognize top sellers and give them gift cards because again, without them we wouldn't have the size in the membership we have. So that is golden handcuffs. It's golden for us because it helps us have a level of membership we couldn't have. It's handcuffs for the agents because they're obligated to do it. Some of our agents don't like selling our membership. It's not that they don't sell it, but they just say, "Oh, by the way, in order for you to have the insurance, you have to pay \$59 a year." If they haven't sold the benefits to the membership well, people will bullock and ask them why. So when we have those new agent trainings, we teach them how to sell the membership.

There's the altruistic side of it, and there's also the saving money side of it. The altruistic side of it is, your membership supports agriculture in [STATE] on the local, state, and national level. A lot of altruistic people want to support their farmers and ranchers. So when we teach that scope to it, they go, "Well, sign me up, yeah. I want to support agriculture because I think we need local markets." We have a great local market in [STATE] of agriculture of farmers and ranchers that sell directly. Then on the member benefits side of it we can say "Hey, if you exploit all of the savings with all of our benefit offers, you actually can pay for your membership in one swoop with one of the benefits if you take advantage of it."

So we teach members how to pitch the value of the membership. A lot of agents, they go one step further and they say, "Listen, if you go with state farm insurance or X, Y, Z, you're going to have to pay an admin fee anyway. Some of the admin fee are higher than your \$59 you're about to pay for a membership in the farm bureau." So that's how we help them sell the membership.



Interviewer:

No, that's makes sense. That's great. Those are all great things. So getting towards the end. One of my final questions is, what is one thing you would change in your membership programs that could improve your retention or recruitment?

Interviewee:

We actually are trying to play with that because we've been doing some strategic planning. We probably need to do a better job of welcoming members. What do you do once you gain a member? Do you have any kind of program that gives them a sense of what we do, with all of our communications? A lot of times when we get wind of a new Ag member, we try to solicit them to get involved in leadership. Most of them don't want to. They say, "Hey, you guys are doing a good job. The current leaders you have, let them keep thriving in that leadership position. I'm good where I'm at." But we could probably have more of a sophisticated welcome-wagon type of structure. They automatically get our monthly publication, [STATE] Agriculture. The minute they become a member, they also get our Choices publication which is quarterly and goes to the broad swath of our membership.

I don't classify it as this sophisticated, strategically-focused welcome-wagon kind-of-program. We actually do more than we think but that's not what drives it. We have a publication for informing our membership and for recording what we're doing on behalf of the members.

Somebody once said: "If you don't tell people what you did, they won't ever know what you do." So the reality of it is, we have a variety of tools in the toolbox that allow us to engage our members and keep them on top of what we're doing on their behalf.

Interviewer:

Yeah, I can definitely understand that. Is there anything else you'd like to add?

Interviewee:

Not that I can think of. We love our farmers and ranchers. I come from a farm family. We farmed through 2005. Then my dad retired and my three other siblings and myself didn't want to take it over. So unfortunately, my generation of [FAMILY] is the generation to shut down the production that we were involved in. But having grown up on a farm and partnered with my family through 2005, gives me a real sense of the importance of farm bureau and I am passionate about it. It's just, our farm bureau is one of the most effective. Our passion for that shines through and is one of the reasons why we can recruit that 5% to 6% of farm bureau members that don't carry our insurance. If we reflect that passion, then we are going to absolutely have an easier job of recruiting and retaining the current members that we have, especially our Ag members.

We have to keep our Ag members. Here's one thing that might be a caveat to it. So for every Ag member I lose, I have to replace it with three associate members because their membership dues are only \$59. But there are workarounds. For example, my family quit farming. So theoretically, I shouldn't be an Ag member. I started out as an associate member. But I asked when speaking of recruiting myself to an Ag member. I said, "Okay, knowing I'm not currently farming, but because our family farmed, do you guys mind if I do an Ag membership?" They told me, "You are qualified." Because I can still say I'm a retired farmer. So I use that as a selling point to people when I'm recruiting them. I say, "Listen, we're the only general Ag organization that covers all commodities and can lobby on behalf of the broader swath of agriculture. We can help you make a difference so that Ag continue to be profitable in and continue to feed and clothe America." I have a real passion for our organization, and I think that makes a big difference in what we're trying to do on behalf of our people.

Interviewer:

Definitely.

Interviewee:

On behalf of every [STATE] family, even when I've recruited people that aren't Ag members, I say, "You eat every day. You put on clothes every day. You and I, together need to partner to make sure that the Ag industry in [STATE] stays in place." So that's one of the messages I'm constantly sharing with people who aren't members.

APPENDIX H  
COLLECTIVE CASE STUDY INTERVIEW TRANSCRIPT 5

Speaker 1:

So the first question, what is your current role at your state farm bureau?

Speaker 2:

I am currently the director of membership at [STATE] Farm Bureau.

Speaker 1:

Awesome.

Speaker 2:

And that falls under the membership and field services department. And the membership part of the department is broken into systems and benefits, and I work primarily with systems, but I have some responsibilities with all of it.

Speaker 1:

Awesome. So that answers question number two as well. How many employees does your current department employ?

Speaker 2:

We have 25 employees. We've got three different segments. There are 13 district field services directors, and so they live around the state in their districts, then in at our home office we have six employees, and then one of our member benefits is a products warehouse, so we sell products, primarily agricultural products, and there are six employees there, so that makes up 25.

Speaker 1:

Wow. How long have you worked within the farm bureau system?

Speaker 2:

Almost 44 years.

Speaker 1:

Oh wow. Congratulations

Speaker 2:

Yeah, everybody I talk to now, I'm twice their age, but that's okay. Yeah, I was in the accounting department for eight years, and then switched over to the federation, and I've had several titles through the years. I ended at director of membership for the last five.

Speaker 1:

That's awesome. Congratulations. And so that sort of leads into the next question. Do you have previous experience with membership organizations?

Speaker 2:

No, for all but two years of my working career I've been here at Farm Bureau.

Speaker 1:

Awesome. So how many members does your state farm bureau currently have?

Speaker 2:

We have... And what I'm giving you is our final from last year. It's 129,372 was our final.

Speaker 1:

And when does the year run from?

Speaker 2:

November 1 to October 31 is our what we call a quota year, and we base all of our measurements on the numbers as of that date.

Speaker 1:

What do you estimate your current state farm bureau's membership retention rate is?

Speaker 2:

It runs right at 92% and again, I'm basing this on our final from the quota year from October 31. So for four out of the past five years, we have finished slightly above 92%.

Speaker 1:

That is awesome. That is a great number.

Speaker 2:

Yeah, we're proud of that.

Speaker 1:

You should be. So do you mind telling me a little bit about your membership recruitment program and what you believe makes it successful?

Speaker 2:

I guess there are multiple ways that we try to recruit members, but I think that our strongest, most successful avenue is the fact that we're a grassroots organization. We have a grassroots structure. We have a local nature to our organization. We have 88 county farm bureaus, and we've got staff and volunteers working together in those county farm bureaus and at the state organization to grow membership. So I would say the success is definitely based on the fact that we are on the ground all around the state, and any potential member would have easy access to a person, to be able to walk into a county office.

Speaker 2:

We utilize paper marketing materials, brochures, things like that. We're on all the social media, and use social media avenues for that. Let's see, I think that we effectively present who we are as an organization, our farm purpose, which is to advocate and educate on behalf of agriculture. We use events, things of that nature to recruit. And some of this might be running over into other questions, but I'll just repeat myself if it does. But we have lots of events. County farm bureaus have open houses, and we have a presence at all the ag-related events, things like that, ag days, farm shows, things like that. That's the primary way we recruit. And also our largest benefit is insurance, and that's something that everybody needs, so I think most of the state farm bureaus would say the same thing. The bulk of our members do come because of our insurance programs.

Speaker 1:

Okay. So tell me about your membership categories and which ones your organization has been most successful in recruiting. Why do you believe your organization has been the most successful recruiting these members?

Speaker 2:

Okay, so [STATE] only has two classifications, producers who are farmers and also are voting members, and associates. Currently our producer members make up about 26% or 27% of our total membership. And I think that we're the most successful, outside of insurance, we're the most successful recruiting producer members. Again, back to those local offices and the local involvement and service that we provide, and those activities that we're participating in that have agriculture themes. They also really appeal to everyone, but we make sure that we are where the farmers are as well, like the farm shows. And being involved in local government, lobbying on behalf of agriculture not just at the state level but at the local level, and we have a lot of involvement there with our county volunteer leaders. And back to the insurance, our insurance

products are customized to fit the needs of our farming community, so we have a large population of our producer members that do have their farm insured through us.

Speaker 1:

Awesome. So we talked a little bit already about this, but what activities does your organization undertake to recruit new members?

Speaker 2:

In addition to being out there on the ground at the activities, we do use TV and radio ads geared toward insurance, but they all emphasize farming and rural way of life and what is important to Farm Bureau and with regard to agriculture. So TV, radio, and social media, we use all of those to try and recruit. Some counties still have what we historically called membership drives, so from time to time they'll actually have an event. The door-to-door stuff doesn't happen much anymore, but we might have producer members, some of our active leaders, contact folks that they know. I guess that's sort of a membership drive, but just to get them interested in joining.

Speaker 1:

Yeah. So tell me a little bit about how your organization welcomes new members.

Speaker 2:

Well, we, [STATE] Farm Bureau, strongly encourages county farm bureaus to send a welcome message, whether it be by email or by letter, to all of our new members. And I think most of them do. There are probably a handful who don't. But [STATE] Farm Bureau also has a brochure. It's brochure that has a welcome message in it, and we mail that to all of our new members, and inside it has one of those little jar openers that has the Farm Bureau logo and the website on it with the hope that it lands in somebody's kitchen drawer and whenever they open the drawer they see that logo, so that's a little way that we make sure that we consistently welcome all of our new members.

Speaker 1:

Makes sense. So tell me about your membership retention program and what you believe makes it successful with a 90% retention rate. That's awesome.

Speaker 2:

We strive to provide excellent local, personal service. So Farm Bureau has about 800 employees, and 600 of them are out in those county farm bureaus, and the rest are at our home office. And the local presence, the office that the folks can walk into if that's what they want to do, is there. We're constantly striving to keep our members engaged with what we're doing. Well, and that sort of falls the next question about activities, but one other thing I'd mentioned just about the reason I think we're successful is that if someone calls Farm Bureau, whether it be a local office or [STATE] Farm Bureau, they always talk to a person. They don't get the recordings where they

have to punch a bunch of numbers. That may happen later in the process, for instance if they have something to do with their insurance or whatnot, but our switchboard is answered by a person, and if a county farm bureau is unavailable to take calls, then they forward their calls to our switchboard, so you always get a person answering the phone. That's something we've never really discussed doing away with. We like that notion that we can always talk to our members.

Speaker 1:

That is a great selling point. What activities does your organization undertake to retain members?

Speaker 2:

So back to that trying to keep them engaged, we publish magazines, and there are two different magazines, one for producer members, and one for associates. The associate members' magazine is called *Cultivate*, and the producers' is called *Farm Bureau News*. Each magazine is published four times a year, so each group gets four of the magazines. And we promote our economic benefits as well as the things we're doing for agriculture, and then just recipes and home gardens and things like that that are offshoots, I guess, of agriculture are promoted in the magazines.

Speaker 2:

We also do a monthly newsletter, e-newsletter, to all of our members. We have emails for 64% of our members, and we're constantly striving to grow that. Of course, every state in the country has those rural areas where the broadband doesn't reach. Some folks just don't have access. But we do a monthly e-newsletter, which is pretty cool, and just trying to keep our logo and our name and our good feel out there in front of them. And again, the TV ads help in certain parts of the state with that.

Speaker 2:

And we also have a process in place that the part of the staff that's in the county farm bureau offices, they're called member service specialists, and they're sort of our frontline. They support the members, but they support our agents too, our insurance agents out in the counties. And we have a program where someone who is past due on paying their dues, they get a phone call, so we reach out to them by phone just to say, "Hey, we miss you. We hope you're planning on renewing your membership." And that's just another way that we try to keep them.

Speaker 1:

That's awesome. That makes total sense to me. So do you mind telling me about your invoicing procedures? Like who handles it, what's included with the invoice, how often they're distributed?

Speaker 2:

Well, that is my responsibility, so that's mine and my team. This is one of the primary things that we do in our little subgroup of the department. It's been several years, but once upon a time, everybody had a calendar year renewal date, so everybody was a January 1 to December 31, and

several years ago we went to monthly or anniversary billing. We are at the point now where, of our 129,000 members, we have about 70,000 still on that annual cycle and the rest have cycle begin dates of the first of the remaining 11 months.

Speaker 2:

So we have a paper renewal notice that includes, "Thank you for being a member. We hope you'll renew your membership." We solicit for AgPAC, so [STATE] Farm Bureau does have a PAC and we call it [STATE] Farm Bureau Federation AgPAC. Anyway, we do solicit on that first notice, however that's completely voluntary, and some county farm bureaus don't participate, so for those counties we don't solicit on their bills.

Speaker 2:

So let me back up a little bit. The paper bills that we send, the return address on those is the county farm bureau where you were a member, so when you join you're joining at the county level, and even though [STATE] Farm Bureau handles the processing, you are a county farm bureau member, so it looks like it comes from them. And so those that don't participate in PAC, we don't put it on their version of their bill.

Speaker 2:

We might skip a few months depending on where we are in creating it, but there's almost always an insert of some description that goes in with the bill either promoting a program or encouraging them to get involved with our social media. It could be just a buck slip, but usually there's some kind of color insert. And then there's a return coupon, and if they have changes that they want to make, address, phone number, whatnot, then they can write that on those coupons. So that's the paper.

Speaker 2:

And we also have automatic renewal, so you do have to have an account on our website online, and of our 129,000 members right now, we have 14,200 that have subscribed to auto renewal. This is a fairly new program. It's been going for about a year and a half, so that's another thing we encourage our folks to do on that paper bill. We let them know that that it's an option and that if they go to the website they can opt in to automatic renewal.

Speaker 2:

And let's see, we also... For those members who have email addresses, if they haven't paid their dues, we send a paper past due notice to everyone. But for those that we have email address, we also send them a seven-day and a two-day notification right before their due date, so we've got the reminder just when they're just about to expire and then the past due notice. And usually another thing that my group does is we take credit card payments by phone for those who don't want to do it online. Then those seven- and two-day notices, we usually get a flurry of phone calls to pay credit card. I don't have the statistic right now of the credit card payments, but that's



continuing to grow, and we are working toward being able to accept payments by text as well. We're probably... I guess I would estimate about a year out from that, if all goes according to plan.

Speaker 1:

How many days in advance of the dues being due do you send out the first notice? Is it like 30 days in advance? 60 days?

Speaker 2:

It's roughly 45 days for the paper. For the automatic renewal, we send it via email. We have notifications, so we will send a notification that we're getting ready to draft their account. We call it the renewing notification and it goes out between three and four weeks before their due date. We just say, "Hey, when the time comes, we're going to draft your account."

Speaker 1:

Awesome. Very cool.

Speaker 2:

We also do take ACH payments too, but that is not automated unfortunately, so we don't promote it. We're working on getting that automated too. As soon as we do, then we'll start promoting that.

Speaker 1:

That makes sense. So I know we talked a little bit about this, that you have a relationship with your insurance agency, so can you tell me a little bit about how they work with you guys in membership?

Speaker 2:

I'm sure there are other states, but we own our own insurance company, so it's [STATE] Farm Bureau Mutual Insurance Company. We do have broker partners for certain types of business that we can't write, but by and large all of our policy holders buy [STATE] Farm Bureau products. And I had mentioned the agents out in the field before too. We employ our insurance agents, so they are working in those county farm bureau offices around the state being supported by their member service specialists, and we have about somewhere between 250 and 300 agents across the state.

Speaker 1:

Okay. Very cool. What is one thing that you would change in your membership program that could improve your retention and or recruitment?

Speaker 2:

There are really two things, but the most important one is, I think we would definitely benefit from additional marketing dollars and marketing expertise. Our insurance company has their own marketing department. Now, the Federation has the communications department, and they're involved. They do the magazines, the social media, but they're involved in communicating primarily with the members we already have, so I would love to see us have more marketing potential.

Speaker 2:

And the second thing that I would mention is, it would be nice if we had account bill, meaning that if we could combine the bills. But there are Bureau of Insurance legal issues and things of that nature. In all the years I've been here, that's been one of the things that we've always talked about and have never been able to accomplish, so maybe one day.

Speaker 1:

I can understand that. Do you have anything else you'd like to add?

Speaker 2:

Just a couple things. I think that we, that Farm Bureau, not just [STATE] Farm Bureau but nationally, when I'm talking to a potential member, I like to tell them that when they join, they're joining a county farm bureau, they're joining in their local community. Part of their dues goes to the state farm bureau, and then part of it goes to the national organization, so when you join, you're joining the whole organization. And from a national perspective there are over 6,000,000 farm bureau members. And when people hear that, I think it resonates with them. They're like, "Wow, it is a big organization." And I love the way that we're structured, that the counties or the local offices or localities, the states, and the nation are all structured the same. We all do the same things at different levels, but doing the same thing for the same purpose. And so I think we just have a powerful voice representing agriculture and farmers across [STATE].

Speaker 2:

And [STATE] also does have a very good reputation in our general assembly with our legislators. We have a high success rate and a good reputation, and we work hard for that. That's why we exist. And I think that one of the reasons we're successful is, the main reason is our collaboration. All of our departments work together. We overlap. Some of our employees even overlap the departments that they're working with and for. And we also work very closely with our volunteer leaders, our farmers, and our voting members around the state. You can tell I like it.

VITA

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