

Welcome to Presidents Council 2008

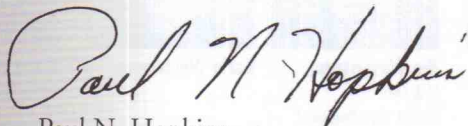
Congratulations on your selection to Presidents Council, the highest honor Farmers has to offer. You put in a lot of hard work to get here, and Kay and I look forward to meeting you in person during our stay here at the luxurious Bacara Resort and Spa.

I'm certainly proud of you — as I'm sure are your family, friends, colleagues and office staff. You're the ones the rest of our agents and district managers look to for leadership, guidance and inspiration. And you're the ones who stepped up to the plate in 2007 and delivered a home run. Thank you.

I've been to many Presidents Councils over the years, and each one has its own unique and special energy. I'm looking forward to another incredible adventure over the next few days, as we celebrate your success and work together to take this fine organization forward. The work we do at the Bacara will help accelerate our progress toward *Farmersfuture* 2010: Destination Greatness, and with your guidance I know we'll get to market leadership — and get there the Farmers Way.

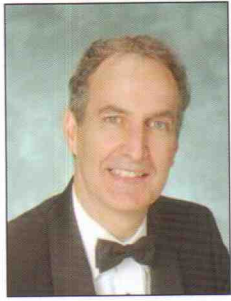
As always, we have incredible entertainment and thought-provoking business sessions planned for you. Our general sessions will explore opportunities in a changing marketplace, our personal development seminars will offer you an opportunity to expand your horizons personally and professionally — and we have two very special guest speakers joining us as well. But most important, the Farmers leadership team will be looking to you for your input. After all, Presidents Council is designed to be an elite gathering of true advisers, and I know I can count on you to deliver.

Once again, congratulations on your accomplishment. I'm sure we're going to achieve a great deal together, and have a lot of fun at the same time.



Paul N. Hopkins
Chief Executive Officer





Jeff Davidson

Breathing Space — Time Management to Create More Space and Time in Your Life

Jeff is an expert on balancing life and work. He has published more than 3,450 articles and 36 books, and earned the Certified Management Consultant (CMC) designation from the Institute of Management Consultants.

Marsha Petrie Sue

Diffusing Conflict to Improve Relationships at Work and at Home

Marsha is a champion of personal development, leadership, communications and managing change. An original, one-of-a-kind professional speaker and author, she challenges your beliefs while entertaining and enlightening you.



Rosemary Nightingale

Recipes and Remedies — Growing Herbs for Relaxation, Health, Fun and Flavor

Rosemary gives tips on growing, harvesting and using herbs from your garden or patio for cooking, healing or other household uses.

David Zach

An Owner's Guide to the Future — the Balance Between Change and Tradition

One of world's few professionally trained "futurists," Zach has worked with more than 1,200 associations, corporations and colleges, offering insights on the personal and professional impact of strategic trends.



Eddie Osterland

Power Entertaining — Picking the Right Wine for Any Occasion

With dynamic, state-of-the-art presentations showing practical insights on entertaining for business or pleasure, Eddie is a French-trained expert who will show you how to pick the perfect wine every time.