

MICHIGAN FARM NEWS

November 15, 1991



Agriculture's Health Insurance Tax Deduction on the Line

The American Farm Bureau continues to urge Congress to allow a 100 percent deduction of health insurance premiums paid by self-employed farmers and other small business operators.

MFB President Jack Laurie, testifying before the House Ways and Means Committee on Oct. 23, said that at the very least, the 25 percent deduction due to expire at the end of this year should be promptly extended. Laurie's testimony was part of over three weeks of hearings being conducted by the committee to examine comprehensive health insurance reform in America.

"Denying tax deductibility for self-employed people while permitting it for others is unfair," said Laurie. "If Congress allows the 25 percent deduction to expire at year's end - the first step that Congress had taken to provide health care equity for sole proprietors - will also be unjust.

"Health care and health insurance are of direct and pressing concern to our membership," Laurie emphasized. "We strongly support a system of private health insurance

where all individuals have the opportunity to join a group that is insured by an insurance carrier that is able to operate under a sound financial basis. This activity may well include a tax policy whereby risk is spread out on a scale that is large enough to protect all people in the group.

"We are heartened by recent trends in the health insurance industry with systems that provide no-frills health plans to subscribers at reasonable prices," Laurie testified. He said the state of Maryland has permitted Blue Cross-Blue Shield to provide policies that do not contain dozens of state-mandated health benefits that conventional policies must contain, which are quickly becoming an expensive problem.

"State governments, Medicare and Medicaid must provide regulatory flexibility to allow providers to respond to the changing needs of consumers," said Laurie. "They are also the front line for tort reform which is needed to rationalize health costs which, in many cases, are greatly increased by the exercise of defensive medicine."



Michigan Farm Bureau President Jack Laurie was in Washington, D.C. presenting testimony on the need for extension of the health insurance tax deduction for farmers and other self-employed individuals to the House Ways and Means Committee. Above, Laurie reviews testimony with Rep. Pat Roberts (R-Kansas), co-chair of the House Rural Health Care Coalition.

EPA Expected to Restore Cancelled Uses for EBDC Fungicides

After more than two years in special review, it now appears likely that many of the previously cancelled uses of the very important fungicide group, EBDCs, will be restored, with a final determination from the Environmental Protection Agency expected soon, according to MFB Public Affairs Director Al Almy.

In 1989, the EPA initiated a special review of the widely used fungicide and, in the process, proposed cancellation of more than 40 uses, allowing only 11 approved crops to remain on the label. Manufacturers voluntarily cancelled most of the uses pending completion of the special review rather than face adverse publicity by fighting the cancellations.

"Since that time, growers provided extensive information on the real use patterns and benefits of the EBDC fungicides on a number of commodities," said Almy. "That in-

formation, combined with manufacturers' records, have resulted in a more realistic picture of actual use patterns, benefits, and actual risk to consumers."

The worst-case theoretical risk from EBDCs has been revised downward drastically, allowing restoration of additional uses while remaining well within the "negligible risk" range.

However, according to Almy, a number of uses, some critical, will not be restored even though by some accounts those uses did not exceed the negligible risk limit. Almy said that in those cases, it often was a lack of sufficient benefits data to support continued use.

"Negligible risk is best defined as a narrow range of approximately one to four in one million, meaning the EPA could still add additional uses and remain within the negligible range," said Almy.

Manufacturers of the EBDC fungicides will propose that 29 crops be cleared for use, including nine of 11 crops originally left on the label, and 20 uses previously withdrawn and proposed for cancellation.

It's reported that the EPA has compiled its own list of uses it would recommend for restoration, but to date, has not revealed exactly what crops they intend to list, setting up a potential battle with manufacturers over who controls the label.

Proposed EBDC Crops List

Apples	Honeydew -
Asparagus	Melons
Bananas	Kohlrabi
Broccoli	Onions
Brussels Sprouts	Peanuts
Cabbage	Pears
Cantaloupe	Pecans
Casaba Melons	Peppers
Cauliflower	Potatoes
Cranberries	Pumpkins
Crenshaw Melons	Squash
Cucumbers	Sweet Corn
Dried Beans	Tomatoes
Grapes	Watermelon
Head Lettuce	Wheat

A Sign of Things to Come?

As a reminder of winter's harsh realities Mother Nature awoke most of Michigan on the morning of Nov. 3 to its first taste of snow, freezing temperatures, and high winds which have continued to dominate early November weather. According to MSU Meteorologist Jeff Andresen, the latest National Weather Service's 30-day forecast calls for continued below normal temperatures, and near normal precipitation.

Portions of Iowa and Minnesota experienced the worst blizzards ever to strike this early in the year, with parts of Minnesota reporting as much as 30 inches of snow. The unexpected storm resulted in several livestock terminals and processing facilities in those states, and in Nebraska, to close. The extremely cold temperatures have also prompted fears of early closure on the upper Mississippi River, halting barge traffic and grain shipments. Grain merchandisers report no problems as yet, but barge rates have jumped because few barges are willing to travel north and risk getting frozen in.



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"Dealing With The Budget Mess"

A senior government economist recently admitted the awful truth about the federal budget: each dollar of revenue sent to Washington, D.C. is offset by \$1.59 in increased federal spending.

Paul Taylor, an economist for Congress' Joint Economic Committee, spoke recently to the AFBF President's National Economic Policy Task Force, of which I am a member. Taylor said that the 1990 budget deal struck between the Bush administration and congressional leaders was built on illusory cuts to allow built-in yearly budget increases, rather than on genuine cuts from actual expenditure levels. The budget plan, he said, has failed to alter the federal government's growing budget deficit.

That's why our Farm Bureau Task Force has developed a series of action plans designed to halt the tax-and-spend spiral. First, it's important to reject the 1990 federal budget agreement. The deficit went up, not down, after this so-called "cure-all" agreement was enacted. The agreement did not control spending. Expenditures are actually \$64 billion higher than the pre-agreement estimate.

Second, instead of calling more budget summits that merely provide justification for tax increases, Farm Bureau believes Congress should agree to fix the budget process. Government spending, when adjusted for inflation, has doubled since 1974. We need to limit spending growth to tax revenue increases that have resulted solely from economic growth.

Third, with government outlays at 25 percent of national output and growing, all federal spending should be put on the table for possible cuts. President Reagan's Private Sector Survey on Cost Control, chaired by J. Peter Grace, discovered 2,478 specific ways to cut spending. Federal farm program spending has declined from \$26 billion to less than \$10 billion in the past six years, so agriculture has taken more than its fair share of cuts. Now is the time for the rest of the government to feel the budget knife.

Fourth, Congress should reject all federal tax increases. Our economy needs pro-growth tax cuts like a reduction in the capital gains tax.

Ultimately, the federal budget mess is the responsibility of the men and women we elect to Congress. So, for those of you who are attending the AFBF annual meeting in Kansas City, there will be two special seminars on the 1992 elections. These sessions will provide information to help us, as voters, be more effective in electing people who support fiscal restraint and reform.

The budget mess will not be solved overnight. But your Farm Bureau is committed to following through on the action plans needed to bring our federal government back to fiscal sanity.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

Nixon Appointed Southwest Regional Representative

Lori A. Nixon was recently appointed as the new regional representative for the Southwest region, effective November 4. Lori, the daughter of Bill and Cherie Nixon, grew up on a livestock farm near Dexter in Washtenaw County.

A recent graduate of Michigan State University, Lori earned a Bachelor of Science Degree with a dual major in Food Systems Economics and Management, and Agricultural Communications. While at MSU, she participated on the livestock judging team, the meat judging team, and served on the college curriculum committee.

Lori previously worked for the *National Provisioner* magazine in Chicago, Ill., where she worked as editor of "The Yellow Sheet," a daily meat and livestock pricing report.

As a regional representative, Lori will assist county Farm Bureaus in coordinating programs and activities in addition to supporting county office staff and serving as a liaison between counties and Michigan Farm Bureau. The Southwest Region consists of Berrien, Van Buren, Kalamazoo, Cass, and St. Joseph counties.

Agri-Business Labor and Personnel Management Classes Scheduled

MSU is sponsoring a series of classes designed for larger growers and agri-business operators, covering all aspects of attracting and keeping good employees, as well as legal and record keeping requirements, according to MSU Labor Specialist Dr. Al Shapley.

The series of classes, to be held at Aquinas College in Grand Rapids, will kick off Jan. 9, from 6-9 p.m., and will be held the following nine weeks on Thursdays from 6-9 p.m. for a total of 30 class hours. Registration, limited to 50, is due by Dec. 20, 1991. Costs for the 30 hours of classes are \$200 for non-credits, or \$314.25 for those wishing to receive three MSU credits. Contact Shapley at (517) 353-4380 or Tom Dudek, district extension horticultural marketing agent at (616) 846-8250 for more information and/or registration.

In Brief...

1992 Farm Program Signup Dates Announced

USDA has announced that enrollment in 1992 farm programs will be held Feb. 10-Apr. 17, 1992. However, signup could be delayed depending on when Congress completes a package of "technical corrections" to the 1990 farm act, USDA said.

Further details of 1992 farm programs are to be announced at a later date. USDA has already announced that participants in the 1992 program will have to idle 5 percent of their barley, corn, sorghum and wheat land and 10 percent of upland cotton acres. Oat producers will not be required to idle any acreage.

Loan Rates Set for '92 Grain and Soybean Crops

The USDA has established its 1992 crop loan rates for commodities covered under the 1990 farm program. The USDA used its full authority under the law to set the loan rates at the lowest level possible. The loan rate is the level at which the USDA is willing to buy the crop effectively setting a floor under the price.

Because supplies are tighter this year, the loan rates for wheat and feed grains will be 8 percent and 6 percent higher, respectively, this year than last, the department said. The wheat loan rate was set at \$2.21 per bushel; corn at \$1.72; sorghum at \$1.63; barley at \$1.40; oats at \$.88 and barley at \$1.46. The soybean marketing loan rate stayed at \$5.02 per bushel, the same as in 1991 and the rate for minor oilseeds remains unchanged at 8.9 cents per pound.

Target prices established for the 1992 crops were \$4.00 for wheat, \$2.75 for corn, \$2.61 for sorghum, \$2.36 for barley and \$1.45 for oats. Deficiency payments to farmers are based on the difference between target price and market price for each commodity.

Madigan Names Knirk to National Beef Board

Secretary of Agriculture Edward Madigan has appointed Michigan cattleman Jack Knirk, Quincy, to the Cattlemen's Beef Promotion and Research Board for a three-year term beginning Dec. 16. The board is composed of 111 members representing 36 states. The secretary of agriculture selects the appointees from cattle producers and importers nominated by organizations representing beef, dairy, veal and importer interests.

Knirk, who serves as a commissioner on the Michigan Beef Industry Commission, was named 1991 Cattle Businessman of the Year by the National Cattlemen's Foundation. He is a cattle feeder in Branch county and farms in partnership with his brother, Dick.

Established under the Beef Promotion and Research Act of 1985, the Beef Board is responsible for the beef checkoff program - a national program designed to improve the beef industry's position in the marketplace. The program is funded by a mandatory \$1 per-head assessment on all cattle marketed in the United States, and by an equivalent assessment on imported cattle and beef.

If Food Stamp Enrollment is Any Indication...

Enrollment in the federal food stamp program has set record levels since March and now nearly one in 10 Americans relies on the government to help put food on the table, according to USDA records. The increase has added more than 3 million Americans to the program in a year, according to USDA statistics reviewed by the *Associated Press*.

USDA said a record 23.57 million Americans received food stamps in August, up from 20.49 million a year earlier. Phil Shanholtzer, spokesman for USDA's Food and Nutrition Service, said the increase in participation could be due to both changes that make the program more accessible, including recent immigrants, and the recession, but "no one really knows."

"The assumptions are that it has to do with the local economy and with changes in the program," he said. Food stamp participation started setting records in March, when 22.9 million people received help, topping the previous record of 22.6 million set in 1983, the last time a recession gripped the U.S. economy.

Canola Program Receives John Hannah Award

A program to introduce canola, an oil-seed crop, as an alternative crop for Michigan farmers has received the John A. Hannah Award for Program Excellence from the Michigan State University Cooperative Extension Service. The canola program, developed and coordinated by Extension Crops Specialist Lawrence Copeland, involves research and outreach efforts to explore all aspects of canola production in Michigan and convey the resulting information to farmers, seed suppliers, Extension agents and others who can use it.

Canola was virtually unheard of in Michigan six years ago. As a result of the canola introduction program, 20,000 to 25,000 acres will be planted in 1992, up from less than 100 acres in 1988. Spinoffs from the research and education program on crop production and utilization include the possible development of a snack food made from canola. The John Hannah Award is the Cooperative Extension Service's highest award for outstanding educational programs, awarded annually.

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CAPITOL

CORNER



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Log Export Tax

MFB Position: Farm Bureau strongly opposes H.R. 3413 because it constitutes an export restriction, interferes with exports of a product produced on private property, infringes on private property rights, and it circumvents the U.S. Constitution which prohibits federal export taxes.

MFB Contact:
Al Almy, Ext. 2040

Legislation pending in the House Ways and Means Committee (H.R. 3413), would authorize states to levy a tax of up to 10 percent of the value of logs produced on private property and sold for export. Approximately 75 percent of the money generated from the tax would be placed in a U.S. Treasury Timber Trust Fund, and returned to the states that imposed the tax based on the proportion they contributed to the fund. It's unclear, at this time, where or how the other 25 percent of the funds would be spent.

The money would be used for economic development assistance for timber communities, displaced forestry worker programs, and forestry assistance for private timberland owners. The bill, if successful, would provide a loophole to bypass the U.S. Constitution which prohibits federal export taxes, by giving states the right to impose the tax, if the funds are contributed to the U.S. Treasury.

Dairy and Disaster Act of 1991

MFB Position: Farm Bureau believes the dairy and disaster provisions of the bill are moving in the right direction, but is concerned about some of the specific provisions.

MFB Contact:
Al Almy, Ext. 2040

Legislation, approved by the Senate Agriculture Committee, addresses current problems in the dairy industry by providing a dairy diversion program funded by producers, raises the current \$10.10 dairy price support to \$11.60 per hundredweight (cwt.), and increases the solids-not fat content of milk. An amendment was added to alter the timing of the diversion program contracts to minimize impacts on the cattle industry.

The disaster provisions apply to crop losses incurred in 1990 and 1991, but producers would only be able to file a claim for one of the two years. Payments would be made on losses exceeding 35 percent of historical production on program losses.

Banking Reform

MFB Position: Farm Bureau supports the amendments to protect the credit needs of local farmers and business owners.

MFB Contact:
Al Almy, Ext. 2040

Legislation (H.R. 6), awaiting consideration by the full House, would reform the current banking laws including interstate banking. The House Agriculture Committee added an amendment that requires a review by federal regulators of new interstate bank branches in rural areas, if the branch's outstanding loans for agriculture and rural development, fall below 50 percent of their total deposits. The amendment is designed to discourage large interstate banks from moving into rural areas and neglecting the credit needs of local farmers and business owners.

Disaster Assistance

MFB Position: Farm Bureau supports H.R. 3543 to provide emergency funding for agricultural disasters.

MFB Contact:
Al Almy Ext. 2040

Legislation (H.R. 3543), which cleared the House and is awaiting Senate Appropriations Committee action, provides for emergency supplemental funding of several programs including Persian Gulf expenses and agricultural disasters in 1990 and 1991. A total of \$1.75 billion would be made available for the agricultural disaster portion of the package.

During House consideration, several amendments were added, such as \$1.4 billion in spending for the Head Start preschool program, Women, Infants and Children Nutrition program, and child immunization program, all of which increase the total cost of the package. The Bush administration is opposing the inclusion of these programs as an emergency supplemental appropriation, because it avoids the "pay as you go" requirement of offsetting increased spending with spending cuts elsewhere.

Health Bill Packages

MFB Position: Final positions will be determined by the delegates at the MFB annual meeting in December.

MFB Contact:
Howard Kelly, Ext. 2044

Senate Republicans and House Democrats have developed two primary packages of legislation to address a wide range of health-related issues. Most of the 31 bills in the Senate Republican package have passed, as of this writing, and sent to the House for further consideration.

Meanwhile, discussion of the House Democratic package of 70 bills has just gotten underway, with additional bills expected to be added each week until mid-December. House speaker Lou Dodak (D-Birch Run) has also appointed a House task force to develop an alternative plan, with their final recommendations expected sometime next May.

Farm Bureau will be evaluating the package of bills and developing positions during the current policy development process.

Automobile Insurance Reform

MFB Position: Farm Bureau strongly opposes premium rollbacks and rate subsidies for urban drivers.

MFB Contact:
Darcy Cypher, Ext. 2048

Senate Bill 154, introduced by Sen. Paul Wartner (R-Portage), contains provisions which would prevent territorial rating restrictions, control medical costs, limit lawsuits, and require premium rollbacks. A joint House and Senate Conference Committee continues to negotiate reform measures to Michigan's No-Fault Law.

Provisions in the current law are due to expire on Dec. 31, meaning stringent territory rating restrictions would be re-enacted and force insurers to spread urban insurance costs to rural areas.

PA 116 Amendments

MFB Position: Farm Bureau opposes the two year renewal and the language that would limit two acres being removed, usually to remove existing buildings from the contract. Farm Bureau policy calls for filing of death release within a three-year time period. Farm Bureau is also seeking amendments dealing with substitution to require a review panel in dealing with issues of substitution. Farm Bureau is supportive of the 30-day notice prior to filing a lien and is supportive of clarifying who receives credit in life estate situations.

MFB Contact:
Ron Nelson, Ext. 2043

Legislation, sponsored by Sen. Nick Smith (R-Addison), makes numerous amendments to P.A. 116, the Farmland and Open Space Preservation Act. The amendments include:

- Provisions for a two-year renewal instead of the current required ten years.
- It clarifies that the death of a spouse of the owner, or the owner's child who was an active participant in the farm operation, is reason for release upon request of the owner.
- It provides that a portion of the farm may be released from the agreement if the request is in the public's interest and the owner agrees, or if the release is to be offset by substitution without penalty.
- It clarifies that an owner may request a release of up to two acres from the agreement if the land has been enrolled more than 10 years, and if the remaining land meets the definition of the act.
- It reduces interest from 6 percent compound to 6 percent simple interest and it requires the state to give 30 days notice prior to filing a lien at the time the agreement is terminated.

A technical amendment clarifies that credit may be claimed by other than the holder of a life estate, such as the operator which is often the children.

Heat Stress Prevention

MFB Position: Farm Bureau opposes these rules. A public hearing, scheduled for Nov. 5, was cancelled. The Occupational Health Standards Commission is expected to reschedule the hearing at its Nov. 18 meeting, in order to expedite the rule through the system.

A provision of the new MIOSHA law, that doesn't take effect until April 1, 1992, requires that a federal standard be in place before a state rule can be enacted. Since federal OSHA doesn't have a heat stress rule, MIOSHA would, at that time, be unable to pass these rules.

Action Needed:

Copies of the rules and appendices may be obtained by calling the department at (517) 335-8250 or writing: **Heat Stress Rules, Division of Occupational Health, Michigan Department of Public Health, 3423 North Logan/Martin Luther King Boulevard, P.O. Box 30195, Lansing, MI 48909.** Your written opinions should be mailed to the above address.

The new rules would require employers to evaluate their work and work environment for heat stress, and then take corrective actions. Employers would also be required to provide education and training for employees who are subject to heat and investigate employee complaints of heat stress and to create a written heat stress program.

These rules would be supplemented with extensive informational appendices which are written to assist an employer in understanding heat stress and what actions are required by the proposed rules.

While there are only two pages of nine brief rules, the appendices referenced in these rules are 28 pages long. Rule 8 on Appendices reads: "Appendices A to F of these rules are informational only and are not intended to create any additional obligations not otherwise imposed or to detract from any existing obligations."

Farm Bureau contends that you cannot follow one without the other, and that the 28 pages of appendices are a part of the rules. The commission's appendices will be a burden to farmers and not benefit anyone. A poster by the Michigan Department of Public Health, citing recommended related health practices for employees, would be more effective and a real aid to employee health.

In the Department's Small Business Economic Impact Statement, the following excerpt should be noted:

"It is estimated that the one affected employee costs plus each additional employee average costs for compliance with the rules will be as follows: evaluation of conditions, \$100 plus \$25; education and training, \$250 plus \$10; written program, \$200 plus \$5; corrective measure costs may vary from nil to perhaps thousands of dollars; typical corrective action may average \$100-\$200 per employee."

Copies of the heat stress rules and appendices may be obtained by calling or writing to the Michigan Department of Public Health. Farm Bureau recommends that you obtain this information so that once a hearing is rescheduled, you will be informed about this key issue and provide comments concerning these rules and appendices to the Michigan Department of Public Health.

Farm Bureau Contact: Howard Kelly, Ext. 2044

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**Michigan and Major Commodity Area
Extended Weather Outlook**

T - Temp.	11/15... 11/30	11/15 1/31
P - Precip.	T.....P	T.....P
Michigan	B.....N	N/A.....A
W. Corn Belt	B.....A	N.....N
E. Corn Belt	B.....A	N/A.....N
Wint. Wheat Belt	B.....N	B.....N
Spr. Wheat Belt	B.....N	N.....N
Pac. NW Wheat	B.....N	N.....N
Delta	B.....N	N.....N/A
Southeast	N/A.....N	A.....N
West Texas	N.....N	B.....N
San Joaquin	B.....N/B	N.....N/B

A-Above Average, B-Below Average, N-Normal, MA-Much Above, MB-Much Below, NP-No Precip. Source: National Weather Office

Weather

**MICHIGAN CROP
PROGRESS REPORT**
Week Ending 11/3/91

	This Week	Last Year	5-Year Avg.
Corn Harvested	85%	30%	50%
Soys Harvested	95%	85%	70%
Sugar Beets Harv.	95%	90%	25%
Wheat Planted	90%	70%	75%
Wheat Emerged	90%	80%	75%

**New Rotational
Specialty Crop
Survey Planned**

A new rotating specialty crop survey program is being initiated by the Federal/State Michigan Agricultural Statistics Service as a result of funds recently appropriated to the Michigan Department of Agriculture. This program will provide much needed statistical coverage for three crop groups over a continuous three-year cycle.

The survey will begin with fruit in the first year (1992), vegetables in the second year (1993), and nursery stock in the third year (1994). The rotational cycle of the survey will continue in the fourth and subsequent years. The survey will include existing plantings/acreage, production, and number of growers. For most series, estimates at the county level are planned.

The first phase of the project is now underway. The 1992 Fruit Tree and Vineyard Survey will be mailed in early December. Detailed information at the county level will be obtained by variety and age for apples, sweet and tart cherries, peaches, blueberries, grapes, pears, plums, apricots, and nectarines. The last survey of this nature was conducted in 1986.

90 and 30-Day Forecasts

Highly variable weather was the rule across Michigan during October, with temperatures ranging from much above to much below normal. Average temperatures for the month were generally within a degree or two of the 30-year normals.

An active storm track and frequent frontal passages through the Great Lakes region led to much above normal precipitation statewide, including 5 to 8 inches for the month across northern and western sections of the Lower Peninsula. The heavy precipitation slowed late harvest activities, although most harvest progress remains ahead of the five-year average.

Most of Michigan was spared the brunt of a record-breaking winter storm on Oct. 30 and 31, although abnormally cold air in the wake of the storm brought lake-effect snow to many sections of the Western Upper and Lower Peninsula.

The unseasonably cold weather that gripped most of the state in early November is likely to continue for several more weeks. The latest National Weather Service's extended 30-day outlook for Michigan is calling for below normal temperatures to continue statewide. Precipitation is expected to be near normal. In the longer term, the 90-day outlook is calling for temperatures to rebound to near normal to slightly above normal, with precipitation also expected to be above normal.

Jeff Andresen, Ag Meteorologist, MSU

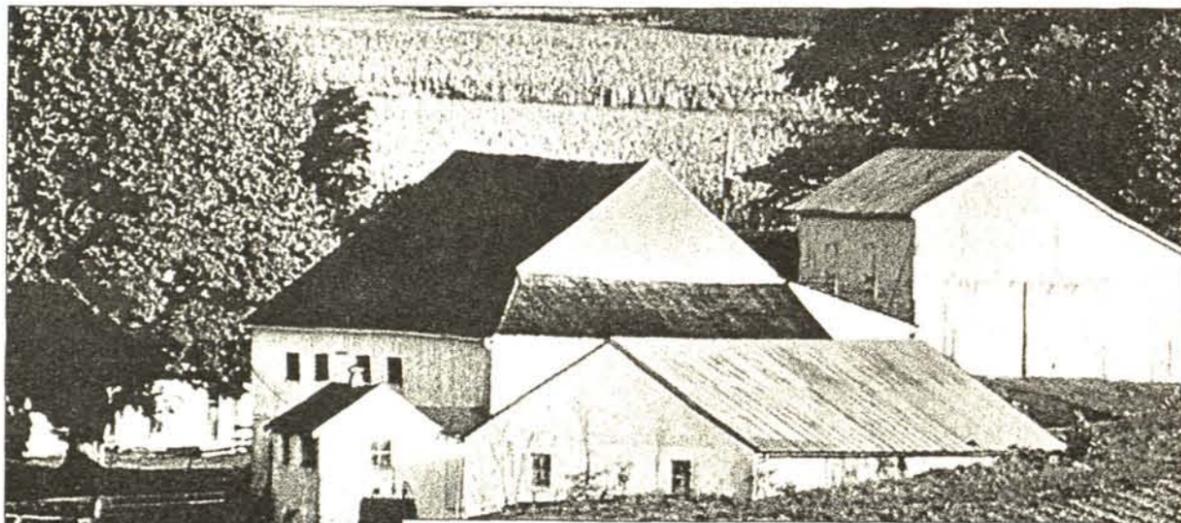
For 10/1/91 to 10/31/91	Temperature		Accum. Grow. Degree Days*	Dev. From Norm. GDD*	Precipitation	
	Observed Mean	Dev. From Normal			Actual (inch.)	Dev. From Norm (inch.)
Alpena	48.3	+0.6	2504	+504	6.52	+4.45
Bad Axe	50.4	-0.5	2752	+299	3.49	+1.00
Escanaba	45.9	-2.0	2108	+566	5.36	+3.41
Grand Rapids	52.8	+2.7	3230	+468	5.54	+2.85
Imlay City	52.2	+0.6	2950	+237	3.13	+0.88
Lansing	52.2	+1.9	3101	+435	3.78	+1.65
Ludington	49.6	-1.0	2714	+410	7.78	+4.82
Marquette	42.1	-2.3	2083	+356	4.93	+1.70
Sault Ste. Marie	44.7	-1.0	2082	+540	3.50	+0.61
Standish	48.8	-0.5	2560	+107	5.54	+3.01
Tipton	51.4	-0.5	3066	+353	3.23	+0.80
Traverse City	50.5	+0.1	2908	+865	7.06	+4.47
Watervliet	52.0	-1.9	3131	+369	5.60	+2.14

* Growing Degree Days are based on B.E. Base 50F method and are accumulated from April 1 through October 31, 1991.

Harvest Progresses Despite Adverse Weather

Harvest in Michigan and other midwestern states continues to progress well ahead of the five-year average, despite widespread snow fall and winter storm conditions the first week of November. Corn harvest in the five-state area of Michigan, Iowa, Illinois, Indiana and Ohio averaged 92 percent complete compared to a five-year normal of 73 percent for the five-state area.

Soybean harvest for the same area was nearly complete with 97 percent of the crop harvested on average, compared to the five-year normal of 86 percent for the same area. Soil moisture levels are apparently replenished, with all of Michigan reporting adequate to surplus conditions, with 91 percent of Iowa 88 percent of Indiana reporting adequate to surplus moisture levels.



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Rails-to-Trails Proposal Sparks Controversy

Landowners along a 42 mile stretch of abandoned railroad between Eaton Rapids and Caledonia are upset about a proposed sale to the Michigan Department of Natural Resources (DNR) to be used for bicycling, hiking, horseback riding, and cross-country skiing.

The Rails-to-Trails Conservancy of Michigan, a non-profit organization headquartered in Washington, D.C., and the Future Charlotte Recreation Committee are spearheading the drive to transform the railroad into a public trail.

What ignited the residents to action? Prior to the rails-to-trails discussion, the railroad owner, Penn Central, had agreed to grant title of the land back to the property owners. Once the conservancy and the Michigan DNR got involved, however, Penn Central backed out of the agreement with landowners that took five years in court to settle.

"I can appreciate them being upset, but there were other interests in saving the corridor," explained Roger Storm, Michigan chapter coordinator for the Rails-to-Trails Conservancy. "People will be using the trail, not abusing it," he argued.

The Michigan chapter of the Rails-to-Trails Conservancy has 39 trails throughout the state that cover approximately 622 miles, second only to Wisconsin's 693 miles. The majority of those trails, however, are located in the Upper Peninsula. The entire Rails-to-Trails Conservancy has over 400 trails in 42 states totaling 4,551 miles.

According to residents, property owners are against the public trail because they feel "the DNR is interfering with the ability of a group of property owners to prosecute a lawsuit against Penn Central."

Farmers are also upset about having a trail going through their farms and dividing

valuable cropland. Howard Weiler, a Vermontville farmer, even retrieved some of his land back into workable tillage by bulldozing it after the railroad ties and tracks were removed in the mid-70's. Weiler planted soybeans this year over the corridor and stated that the trail "really would be an inconvenience, because it cuts right through the middle of my field and it's on an angle."

Weiler built a mound of dirt at one end of the trail to deter pickups and other trespassers. According to him, there were motorcycles and trucks trying to use the trail by accessing his property and cutting across his field this past summer. "The people who want the trail aren't the ones who live next to the trail," commented Weiler.

The Michigan DNR has made no decision so far about the railroad corridor, according to Phil Wells, state trails coordinator for the Michigan DNR. "Upon completion of our real estate division's evaluation, we will be in a better position to decide," he said.

"Other factors that will affect our decision are the available dollars and the degree of local support for the project," he added.

The question of local support raises many eyebrows along this stretch of abandoned railroad. In Hastings, for instance, the Thornapple Valley Bike Club has initiated a petition drive called "Save the Sugarbush Trail" to fight the property owners' battle against the Michigan DNR and Rails-to-Trails. But, 15 of the 22 townships along the proposed trail have gone on record against it. The remaining seven townships have not yet taken a position. The only local authority in favor of the project is the City of Charlotte, which proposed the trail.

Kal-Haven, one of the latest rails-to-trails corridors to open, has been a source for

comparing what many feel will happen along this trail. Property owners along the Kal-Haven trail have complained about people using their driveways to access the trail. Local officials have stated they've seen cars and motorcycles on the trail and that the trail is too difficult to ride in spots.

Kal-Haven, which links Kalamazoo and South Haven, cost the Michigan DNR \$428,752 to purchase in 1987 and over \$100,000 to develop it.

One of the main challenges facing the DNR is the purchase of property along the corridor for the Sugar Bush Trail, since over 26

Howard Weiler of Vermontville returned a part of the abandoned railroad that cut through his property back to agricultural use and grew soybeans on it this past year. Michigan DNR and the Rails-to-Trails Conservancy would like to develop the abandoned railroad into the Sugar Bush Trail, a 42-mile rails-to-trails project.



Michigan Asparagus Growers Part of Newly Formed Asparagus U.S.A. to Boost Export Demand

Michigan, California, and Washington asparagus growers have formed a coalition for export development. Called Asparagus U.S.A., the new organization will assist asparagus producers in all three of the asparagus producing states to develop export sales programs through its access to federal export programs and expertise in the export field.

The organization was incorporated in San Francisco on September 12. The board of directors will consist of two asparagus growers from each state. Paul Wicks of Dowagiac, chairman of the Michigan Asparagus Advisory Board, was named secretary/treasurer of the board. Richard Walsworth of Hart will also represent Michigan. Other Asparagus U.S.A. officers will be Bert Bacchetti of California, chair-

man, and Chris Foster of Washington, vice-president.

Chairman Bacchetti announced that application for participation in USDA's Foreign Agricultural Service Market Promotion Program will be the first official function of the organization.

The focus of the Asparagus U.S.A. export promotion program will be to stress the superior quality, taste and nutritional value of green asparagus produced in the United States.

Asparagus U.S.A. programs will be administered by Jean Valentine, who is internationally recognized for market development work for several agricultural commodity organizations.

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6 Market Outlook

Corn

The corn market has been trading sideways while waiting on the Soviet credit package since the October Crop Report, and it will likely continue this until something is made official on a U.S. credit package. However, the fundamentals would suggest, given our best forecasts of use, that the corn market will improve as we move into winter and spring. That is, unless the November Crop Report, released Nov. 12, sent a shock through the market. The question now, as we wrap up the harvest season, is what pricing alternative(s) should we use?

To determine which alternative to use, you have no choice but to decide if you think there is a greater chance of the price going up or down, and can you take the risk? You also need to determine how much your local basis is likely to narrow over the year. Other factors to consider are how much, the cost (lost interest), and the quality of on-farm storage you have and the availability and cost of off-farm storage. What pricing alternatives are available at the elevators you deal with and do you feel comfortable using the futures and options markets?

My reading of the fundamentals is that corn prices will increase enough to at least pay on-farm storage, but off-farm is questionable. This would indicate that some portion could be stored for later sale in on-farm facilities. Free or low cost delayed pricing would get the same results. For many parts of Michigan, the basis is on the narrow side of the normal range. Therefore, if you feel prices will go up, but the basis will not narrow enough to pay storage, especially off-farm, you could put some of your corn under a basis contract.

Soybeans

The fundamentals, the tightness of the basis, and the suggestion for pricing alternatives are much the same for soybeans as for corn, with one major difference. The odds of soybean prices going up enough to pay for storage is not nearly as good as with corn prices. This is not to say they will not; my best shot says they will at some time, but the risks are greater than for corn that they will not.

The projected carryover of soybeans is not as tight as for corn, and we still have the

Wheat

At the risk of sounding like a broken record, the situation in the wheat market is much the same as corn and soybeans with respect to a relatively narrow basis and a positive price outlook. The differences are that the price peak is likely to come sooner, perhaps late fall or early winter, and the basis is probably even relatively tighter.

Cattle

Why are cattle prices still so poor right about the time that we were expecting them to be increasing? Basically, because demand is weaker than expected and there's too many fat cattle around, a bad combination. The Oct. 1 quarterly 13-State Cattle-on-Feed Report, released Oct. 22, was a neutral to positive report. It showed 2 percent less cattle on feed than expected and it showed 2 percent more had been marketed in the third quarter than expected, as well as showing that 1 percent less had been placed than expected, all positive.

The one negative for the market was the number of market ready steers available, 36 percent more than last year. We not only had more cattle, but average carcass

Hogs

Hog production is up 7-8 percent compared to a year ago, close to the September Hogs and Pigs Report, which showed it would be up about 6 percent. The report also showed that it should stay up around 6 percent. If it's still running over that by mid-Novem-

Dr. Jim Hilker, Dept. of Agricultural Economics, Michigan State University

Seasonal Commodity Price Trends (long term)

Wheat	↑ ?
Corn	↑
Soybeans	↑
Hogs	↓
Cattle	↑ ?

Index: ↑ = Higher Prices; ↓ = Lower Prices; TP = Topping; BT = Bottoming; ? = Unsure

If you feel prices will not go up enough to pay storage cost or you cannot take the risk, you should go ahead and sell or forward contract a portion of your crop. Due to the somewhat narrow basis, it is unlikely that a storage hedge will pay. The more you have already priced, the less you would have to price now. **I would not suggest that producers carry their entire production into the winter unpriced.**

If you are not sure about the direction of price, but want to stay in the action, or want a floor, consider a minimum price contract where you deliver now or sell cash and buy call options. Again, the basis is telling us that put options are probably not the way to go at this point.

entire South American growing season in front of us.

This could mean that you should price, or have priced, a higher proportion of your soybean crop by now than for corn. However, you would use the same pricing alternative mentioned above for corn, just have a firmer price on a higher proportion. Another idea is if you need cash now, sell relatively more soybeans than corn; or in other words, speculate more with corn than soybeans.

This means that if you expect the market to increase, be ready to pull the trigger at any time on your remaining wheat if the situation changes. **Unless you have cheap storage, consider a basis contract, a minimum price contract, or sell cash and buy futures or a call option, all where you eliminate storage costs.**

weights are 35-40 pounds heavier than a year ago. We should be through most of those cattle and into the ones that were 900-1,100 pounds on Oct. 1, which were 2 percent fewer than a year ago. However, we're behind in moving ready cattle. It was producers waiting for a higher price; now it is also a combination of packers not wanting too many cattle with the weak demand.

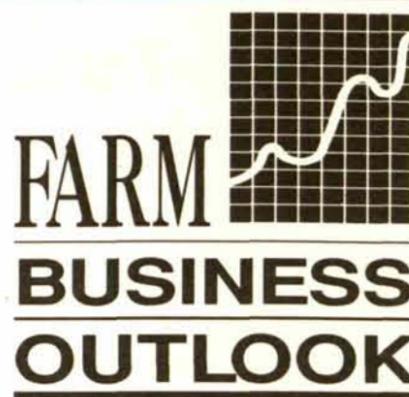
At this point, stay current, but hold on pricing future production until we get out of this crunch. It's not clear if this will happen in December, as previously expected, or after the new year. The effects of 15 percent fewer cattle being placed in the third quarter relative to last year has to show up sometime.

ber, it means we have more hogs than reported. There are no good forward pricing opportunities. **Watch for rallies on the whole, there is slightly more downside risk than upside potential.**

Economy Still Sputtering

Despite reports of a 2.4 percent GNP growth in the third quarter, there are signs of another downturn, according to Federal Reserve Chairman Alan Greenspan. "The economy had exhibited a spark but in recent weeks, it has turned and demonstrated sluggishness," said Greenspan. He blamed a lender-induced credit crunch for bogging down the economy, singling out banks, bank examiners and real estate appraisers with exacerbating the situation by being overly conservative, calling in loans from credit-worthy customers.

Speaking before the U.S. Chamber of Commerce, economist Lawrence Kudlow said business formation is "dead in the water. In the last two to three years, public policy has taken a nasty turn against the entrepreneur and the self-employed," he said. Kudlow



said Congress must do more to encourage business formation. He cited the Economic Growth and Jobs Creation Act of 1991, sponsored by Sen. Malcolm Wallop and Rep. Tom DeLay, as one means to spur business growth. The measure would reduce the combined employer/employee Social Security tax rate from 12.4 percent to 10.6 percent, while cutting capital gains tax rates to 15 percent.

October Farm Prices Down 4.7 Percent

USDA's index of prices received by U.S. farmers for their products in October fell 4.7 percent from the September level and was down 3.4 percent from October 1990, according to USDA. Lower prices in October for oranges, hogs, soybeans and apples were partially offset by increases for grapefruit, wheat, milk and cattle.

The Michigan price index for all crops slipped one percent from September levels, due primarily to a five percent decrease in fruit prices and a two percent drop in cash field crops. Dry bean and soybean prices were down nine percent and seven percent, respectively, while corn and oats prices were down two percent. Commercial vegetables were up with a three percent increase, while potatoes increased six percent from its September level.

Michigan's Livestock and Products Index rose one percent from last month due to a 4 percent increase in dairy prices above September's price but one percent below 1990 prices. Michigan hog prices experienced a 1 percent decrease, while poultry and egg prices showed a two percent decline. Slaughter cow prices slipped 13 percent from a month ago.

USDA said prices paid by farmers for commodities and services, interest, taxes and farm wage rates for October were up 1.1 percent from October 1990. Lower feeder livestock and fertilizer prices were offset by higher feed, tractor and self-propelled machinery costs. Since the last survey, prices for tractors, combines, and mixed poultry feeds had the greatest upward impact, USDA said.

Turkey Market

Dr. Allan Rahn, MSU Ag Economist

Consumer sized turkey prices started to advance seasonally in late summer toward their typical fall holiday period seasonal highs. In early October, however, supply and inventory positions forced some sellers to accept lower prices and market conditions rapidly deteriorated. In late October, hen turkey prices (8-16 pound, frozen, Eastern region, wholesale) had rebounded slightly and were trading at 61 cents per pound. This price is 4 cents per pound less than their trading level at the end of September and 16 cents per pound below their level last year.

The number of turkeys raised during 1991 is estimated to be 287.5 million birds, 2 percent more than in 1990. Since average turkey slaughter weights continue to in-

crease, total turkey tonnage for the year is estimated to be 2.2 percent greater. Most of this production increase was realized during the first half of the year. Advanced poultry placement data indicate that slaughter during the last quarter of the year will be comparable to year ago levels. The 655.4 million pounds of turkey storage holdings reported on Oct. 1 were 5 percent greater than a year ago, however.

The traditional holiday period price advances for turkeys will be minimal this year because of substantial turkey inventory position and increased competition from competing red meat and chicken meat supplies. Hen prices during the fourth quarter of the year are expected to average around 64 cents per pound, 5 cents per pound less than the same period in 1990.

DAIRY

Dr. Larry Hamm, MSU Ag Economist

The October Minnesota-Wisconsin (M-W) price announced on Nov. 5 increased 48 cents to \$12.50 for 3.5 percent butterfat milk. This will likely be the last significant increase this year, having risen seven consecutive months from its low of \$10.02 last March. The October M-W, which sets the December Class I Federal Order price as well as the October Class III price, assures that farm level milk prices will stay above \$13.00 per cwt. through the rest of 1991.

When will farm prices decline and how much? Will the farm price crash be as dramatic as last year? The answer to the second question is no. In last year's marketing cycle, the M-W dropped from a high of \$13.43 to \$10.02 for a \$3.41 per cwt. drop. If the M-W peaks at October's \$12.50 level, the magnitude of the price drop can only be around \$2.60. This is because under the current price support level of \$10.10 (\$9.90 for 3.5 percent test milk), the M-W will not likely fall below \$9.90. It is hardly good news that the drop can only be \$2.60. Once again, prices may fall below the costs of production for many producers.

Currently, the U.S. Congress is discussing a new dairy bill which would complete the supply management provisions of the FACT ACT of 1990. Included in the proposed legislation is an increase in the dairy price support to \$11.10 (\$10.90 for 3.5 percent test milk). If the price support is increased, the M-W would only drop to \$10.90, about \$1 less than under the current FACT ACT of 1990.

When farm milk prices drop, depends on market conditions in dairy product markets. Wholesale cheese prices have peaked and are holding for the past three weeks. Prices of 40 pound cheddar blocks declined recently in trading sessions at the National Cheese Exchange. There have not been the big drops in cheese prices which would send the M-W price crashing. However, big drops could start anytime.

Under these conditions, most businessmen would dump cheese on the market to cut their losses. Under these conditions, cheese prices and the M-W will drop very rapidly. Michigan dairy farmers' incomes in the coming six months will be directly influenced by events in Washington, D.C.

DAP Futures Contracts Begin Trading on CBOT

Terry Francl, AFBF Economist

Diammonium Phosphate (DAP) started trading on the Chicago board of Trade on Oct. 18, and will allow farmers, retailers and wholesalers, and fertilizer producers to hedge the price of phosphate in the form of DAP.

CBOT officials indicate that an anhydrous ammonia (NH₃) futures contract will follow in a few months, probably in early 1992. The four contract months are December, March, June and September, for both fertilizers.

Fertilizer represents the largest single expenditure for inputs on the crop production side, costing farmers over \$7 billion annually. Fertilizer expenditures account for one-third of all manufactured inputs purchased by farmers. DAP and anhydrous ammonia represent the two largest components within the fertilizer sector. According to USDA, fertilizer expenditures represent approximately one-third of the variable costs of corn and wheat production.

DAP Production and World Trade

World DAP production totals 24 million tons per year with the U.S. accounting for more than 60 percent of the total. DAP is produced in 20 plants at various locations in the U.S., with over 60 percent of total capacity located in central Florida, a source of abundant phosphate rock. Approximately 14 million tons of DAP are traded on world markets each year, with the U.S. accounting for 65 percent of the total trade.

Hedging Possibilities for Farmers

Farmers who have at least 1,000 acres of crops which are fertilized can use the DAP futures contract, and/or anhydrous ammonia contract when it becomes available to hedge their fertilizer prices. The futures market provides two important functions: price discovery and risk transfer. As with any other commodity, DAP and NH₃ prices are volatile. Farmers can establish and lock in DAP and NH₃ prices for some future date via CBOT futures contract.

As with any new futures contract, pricing history and basis relationship (the difference between the cash prices at the retail outlet and the futures price) is scant if non-existent. However, individual consulting groups, university and Extension Service personnel, and market reporting services will all start tracking the price relationships.

Even if a farmer is not large enough to trade the fertilizer futures contracts on his own, he can get an idea whether or not his local dealer's price is competitive by observing the futures price. Producers will also be able to compare the current month's price to the deferred month's price to get an idea of future price movement.

Scrapie Program Funding Moves Forward

House-Senate conferees approved language directing the secretary of agriculture to spend up to \$9.9 million of Commodity Credit Corporation (CCC) funds to establish a sheep scrapie flock certification and one-time indemnity program. Indemnity funds are to be used to depopulate confirmed scrapie infected and exposed flocks during the initial period of the scrapie program.

Another \$846,000 was also approved for use by USDA's Veterinary Services to carry out the scrapie program. Considerable effort has been extended by Farm Bureau in cooperation with allied organizations to secure program funding. USDA has also been urged to expand on-going research to find a diagnostic test to identify scrapie in live sheep and goats.

White 445 Conservation Chisel Plow

White-New Idea Farm Equipment Co. has introduced the White 445 Conservation Chisel Plow, designed to give the operator complete control over percentage of residue left in fields. Users simply change components to adapt to aggressive or conservation tillage.

The 445 is now available in nine models, ranging from 7 to 23 feet. The 19, 21 and 23 foot models fold flat to transport. All models feature individually mounted and spring cushioned rippled coulters or concave discs for independent action in uneven and rocky fields. Chisel shanks with twisted shovels or straight points are available in spring or rigid mounted models. The deep-till shanks work like a subsoiler to break compaction. All components are mounted on a 4" x 6" frame which offers 25 percent more surface and weld area than standard 4" x 4" frames giving it more joint strength. A leveling bar is available for a smoother field and more comfortable ride in spring tillage applications.

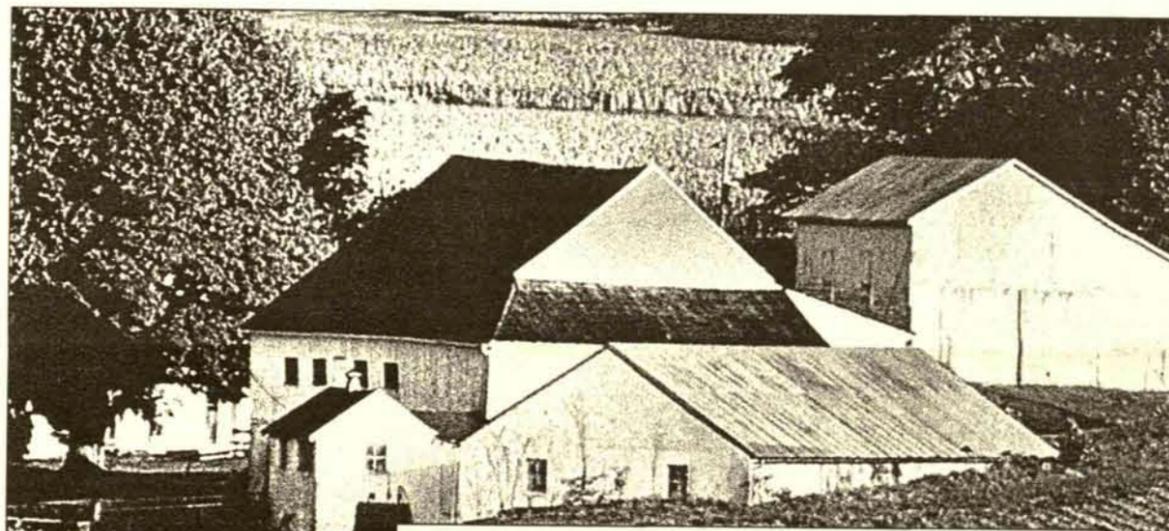
New Product Profile



THE NEW 445 CONSERVATION CHISEL PLOW BY WHITE

The 445 can be set up for aggressive or conservation tillage with discs or rippled coulters, twisted shovels or pointed chisels. Discs or coulters are individually mounted for independent action. Models range in size from 7 to 23 feet.

The White 445 Conservation Chisel Plow is one of the conservation tillage tools available from White dealers around North America. The White 230 Field Cultivator and 379 Row-Crop Cultivator are also available.



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8 Workshops Kick Off MFB State Annual Dec. 10 in Grand Rapids

Over 1,000 members, including 460 delegates, are expected to attend Michigan Farm Bureau's 72nd annual meeting set to convene on Tues. Dec. 10, at the Amway Grand Plaza. A quick review of the "Program of Events at a Glance" (this page), verifies that this year's MFB annual is action-packed, including FPC and MACMA annual meetings, workshops, and delegate sessions to determine MFB policy.

Banquets and guest speakers include Dr. Fred Poston, the recently appointed Dean of the College of Agriculture and Natural Resources during the cooperative luncheon on Tuesday, and U.S. Rep. Guy VanderJagt (R-Luther), the keynote speaker for the AgriPAC breakfast Wednesday morning.

Young Farmer contests and the Product Trade Show headline Wednesday's activities and are open to all members. Delegate sessions will be the main items of business both Thursday and Friday. For more annual meeting information, contact your county Farm Bureau office.



Approximately 460 Farm Bureau members will be meeting throughout the four-day period of the MFB state annual to discuss and vote on Farm Bureau policy direction for the next 12 months on issues such as dairy, rural health care, and numerous other items forwarded to the MFB Policy Development Committee from county Farm Bureaus.

The Future of Our Environment

Is farmland an endangered natural resource in Michigan? How do local zoning ordinances, land use planning, taxation and economic policies affect how we utilize prime agricultural lands? An expert panel will discuss this critical issue and respond to your questions and concerns.

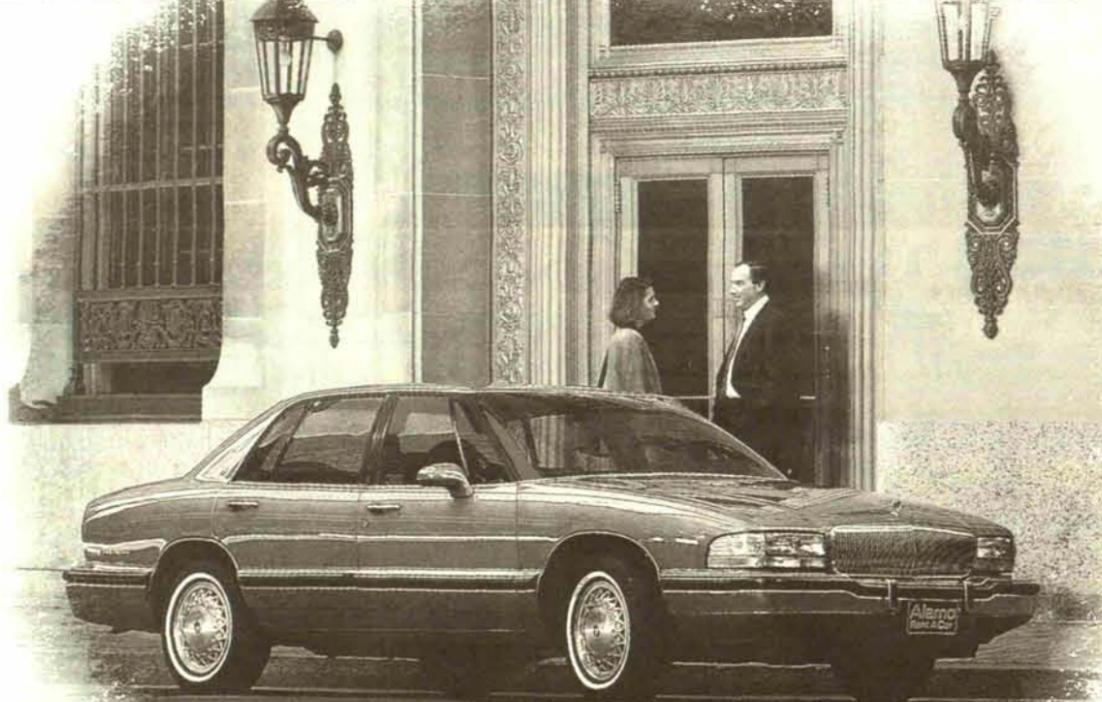
Farmers-Professionals from the Ground Up!

This workshop will focus on techniques farmers can use for effective and safe application of crop protection chemicals without sacrificing productivity and competitiveness. Participants will gain a greater understanding of agriculture's responsibility for protecting our environment and also learn better ways to communicate the professionalism of the agricultural industry.

Your Seven Areas of Intelligence and How to Identify Them

Each person has seven areas of intelligence and excels in one or more. Wives and husbands are often different and need to understand possible problems as a result. Children are often different from parents, causing learning problems. Schools usually don't understand how the human brain learns and can create and invent learning disabilities. Discover why this need not happen and your own unique learning response. Learn to use your photographic memory and stimulate your creative center.

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Program Events at a Glance

Tuesday, December 10, 1991

- 10 a.m. Farmers Petroleum Cooperative, Inc. Annual Meeting
- 12 Noon Cooperative Luncheon
Co-hosted by Farmers Petroleum Cooperative, Inc., and Michigan Agricultural Cooperative Marketing Association (MACMA)
- 1:30 p.m. MACMA Annual Meeting
- 1:30 p.m. Educational Sessions
- 3:30 p.m. MFB Resolutions Session
- 5:30 p.m. Trade Show Opens
- 6:30 p.m. Presidents' and 1992 Membership Kick-Off Banquet
- 8 p.m. Trade Show Closes

Wednesday, December 11, 1991

- 7:15 a.m. AgriPac Breakfast
- 8:30 a.m. Trade Show Opens
- 9 a.m. Child Care Service (until 10 p.m.)
- 9:15 a.m. MFB Resolutions Session
- 10:30 a.m. Young Farmer Contestant Registration
- 11:30 a.m. Young Farmer Luncheon
- 12 Noon Express Luncheon
- 12 Noon Community Action Groups Luncheon
- 1 p.m. Discussion Meet Round I
- 2 p.m. Discussion Meet Round II
- 3:30 p.m. Discussion Meet Semi-Finals
- 4:45 p.m. Discussion Meet Finals
- 5 p.m. Trade Show Closes
- 6:30 p.m. MFB Awards Banquet
- 9 p.m. Fun Night

Thursday, December 12, 1991

- 7:15 a.m. District Breakfasts/Caucuses
- 9:30 a.m. MFB Resolutions Session
- 12 Noon President's Luncheon
- 1:30 p.m. MACMA Ice Cream Social
- 2 p.m. MFB Resolutions Session
- 7 p.m. Annual Banquet

Friday, December 13, 1991

- 8:30 a.m. MFB Resolutions Session



Child Care Service Available at MFB's State Annual, Wednesday, Dec. 11

Young Farmer activities, the MFB trade show, resolutions session, and the annual banquet... You want to be a part of it all on Wednesday, but caring for infants and children makes it difficult to attend all of the sessions you'd like to. That's why child care services are available for the youngest Farm Bureau members from 7 a.m. to 10 p.m. on Wednesday.

If you would like to take advantage of the child care services, sponsored by Farm Bureau Insurance, please make reservations for each child. Registration is \$5 per child before Nov. 27; \$10 per child when registered after the deadline or with no reservations. Parents are responsible for feeding and meals. Also plan to bring toys, a playpen and diapering supplies (for infants and toddlers) to the Ottawa Room, 3rd floor, Grand Plaza Hotel. For more information, call (517) 323-7000, extension 3066.

Child Care Reservation Form

Parent's Name(s): _____

Address: _____

Child's Name/Age: _____

Begin Care Time/End Care Time: _____

Child's Name/Age: _____

Begin Care Time/End Care Time: _____

Child's Name/Age: _____

Begin Care Time/End Care Time: _____

Please make check payable to MFB Corporate Services, Inc., and mail to: **CSI Meeting and Travel Services, P.O. Box 27549, Lansing, MI 48909**

Last year's final four contestants during the Discussion Meet competition at the MFB annual meeting, included (left to right) Jim Fuerstenau, Fred Prichard, moderator Michele Lenneman, Connie Cramer, and Mark Doherty. This year's contestants will be discussing issues such as: Conservation - How does it affect a farm's future? What is the role of agriculture in reducing U.S. dependence on foreign oil? What is the role of land grant universities for meeting needs of commercial farmers? and, How can American farmers receive adequate health care? Don't miss the action this year when the discussion meet finals get underway at 1:00 p.m. on Wednesday, Dec. 11. The state winner will receive an all expense paid trip to the AFBF annual meeting in Kansas City, a Honda Four-TRAX, and 100 hours free use of a CASE-IH MAXXUM tractor.

1991 District Discussion Meet Finalists

Name/City/County

Marv Rubingh, Ellsworth, Antrim
 Dan Wenger, Middleville, Barry
 Karl Fisher, Berrien Springs, Berrien
 Pat Albright, Coldwater, Branch
 Robert Mayer, Bronson, Branch
 John Huepenbecker, Marshall, Calhoun
 Patti Warnke, Perrinton, Clinton
 Robert Sollman, Charlotte, Eaton
 Tom Jennings, Swartz Creek, Genesee
 Phil Tuggle, Ithaca, Gratiot
 Jim Van Damme, Rock, Hiawathaland
 Mike Boensch, Whittemore, Iosco
 Tim Stein, East Tawas, Iosco
 Lynn Drown, Lowell, Kent
 Jim Fuerstenau, Richmond, Macomb
 P.J. Schoedel, Manistee, Manistee

Name/City/County

Steve Cramer, Stanwood, Mecosta
 Henry Granskog, Stephenson, Menominee
 Dave Johnson, Daggett, Menominee
 Cal Ellens, McBain, Missaukee
 Roger Bezek, Maybee, Monroe
 Tom Woelmer, Monroe, Monroe
 Kirk Thomsen, Stanton, Montcalm
 Jeff Aprill, Cedar, Northwest
 Fred Prichard, Ewart, Osceola
 Kent Bollinger, Allendale, Ottawa
 Paul Leach, Saginaw, Saginaw
 John Mahoney, St. Charles, Saginaw
 John O'Hair, Crosswell, Sanilac
 Mike Lauwers, Capac, St. Clair
 Mike Fusilier, Manchester, Washtenaw

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10 Outstanding Young Farm Woman and Distinguished Young Farmer Finalists

MFB's eight finalists in the MFB Young Farmer's Outstanding Young Farm Woman and the Distinguished Young Farmer contests have been selected by judges, with the state winner to be selected after personal interviews Dec. 11 at the MFB state annual in Grand Rapids. MFB presents the awards annually to selected young farmers based on their farming operation, as well as leadership and community involvement. The contest is sponsored by Great Lakes Hybrids Inc., with each state winner awarded \$1,500 worth of seed products and an all-expense paid trip to the American Farm Bureau annual meeting in January.

— Outstanding Young Farm Woman —

Carolyn Arndt
Harbor Beach, Huron County
Husband: David, Children:
Beth 10, Renee 8, Amy 3

Agricultural Operation: Actively involved in the family's 75-cow dairy operation, assisting with milking, field work, and maintenance. Responsible for computerized accounting system and maintaining livestock records.

Community Involvement: MMPA's 1990 "Outstanding Young Dairy Couple" for District 8, awarded Michigan DHIA's "Most Progressive Young Dairyman," active in 4-H as a club leader, member of Ramsey Robertson PTA, bible school teacher, secretary of local church council, FFA Ag Booster advisory board member, Sanilac County dairy



diplomat, Huron and East Huron dairy diplomat, CES dairy advisory committee, MMPA dairy communicator.

Farm Bureau Involvement: secretary, discussion leader and minuteman of Helena Community Action Group, Young Farmer Committee member, county Promotion and Education Committee chairman and member, co-chairman of career exploration days.

Johanna Hopkins
Remus, Mecosta County
Husband: Dan, Children:
Dean 9, Bradley 6

Agricultural Operation: Actively involved in all aspects of the family's 80-cow dairy operation, assisting with milking, financial record keeping, and field work.

Community Involvement: Finalist in MMPA's 1990 "Outstanding Young Dairy Couple" contest, member of St. Paul's Luthern Church, member of county dairy boosters, member of Kids Count Committee, chairman of FFA Alumni, 4-H club leader, township clerk.



Farm Bureau Involvement: Past MFB State Young Farmer Committee member, has served on county Farm Bureau's membership, safety, MACMA, Young Farmer, and Policy Development committees.

Lisa Jackson
Sunfield, Eaton County
Husband: Kevin, Children:
Lindsay 8, Janna 7, Lee 4,
Jeff 2

Agricultural Operation: Actively involved in family's 40-cow dairy and 600-acre cash crop operation, assisting with all aspects of the operation including record keeping, milking, feeding, and field work.

Community Involvement: Served on Eaton County 4-H Horse Development Committee, Mulliken co-op preschool secretary and vice president.



Farm Bureau Involvement: Participant in MFB ProFILE program, county Young Farmer chairman, county board member, and county Promotion and Education, Information, Membership, and County Annual committees.

Lisa Johnson
Lakeview, Montcalm County
Husband: Marvin, Children: Andrew 4, Rebecca 2

Agricultural Operation: Actively involved in family's 1,000 acre cash crop operation, assisting with field work in growing potatoes, corn, soybeans, dry beans, hay, wheat and sweet corn.

Community Involvement: Produced WRIZ radio farm show, county fair board chairman and secretary, Great Lakes Vegetable Grower and Great Lakes Fruit Grower freelance writer, Purebred Dairy Cattle Association judge.

Farm Bureau Involvement: Past MFB Vegetable and Nurseries Advisory Committee member, MFB State Discussion Meet finalist, county board member, Young Farmer Committee chairman, Media Response Team member, delegate to MFB state annual, and has served on the county Farm Bureau's annual meeting, Policy Development, and Promotion and Education committees.



— Distinguished Young Farmer —

Bruce Carey
Morley,
Mecosta County
Wife: Sandra

Agricultural Operation: Involved in a family partnership on a 70-cow dairy operation, in addition to raising 350 acres of corn, 350 acres of alfalfa, 35 acres of wheat and 30 acres of oats. Graduate of Ohio Diesel Technical Institute.

Community Involvement: 4-H advisory committee, MABC local board member and voting delegate, chairman of Rep. Jim McBryde's agricultural advisory committee, delegate on U.S. Rep. Dave Camp's advisory committee.



Farm Bureau Involvement: Member of the MFB ProFILE program, Agri PAC, annual delegate, county president, Lansing and Washington, D.C. Legislative Seminars, county Farm Bureau Young Farmer, membership, policy development, candidate evaluation, state and national affairs and Group Purchasing committee member.

Dale Hackney
Durand
Shiawassee County
Wife: Linda
Children: Stacy 5, Trisha 3

Agricultural Operation: Owner/operator of a 75-cow registered dairy operation, in addition to raising 130 acres of alfalfa, 160 acres of corn, 85 acres of wheat, and 115 acres of soybeans. Graduate of MSU's Institute of Agriculture Technology dairy program.

Community Involvement: Member of FFA Alumni, active in county fair, 1989 MMPA district Outstanding Young Dairy Couple, board member of MMPA advisory committee, board member of district Holstein Association,



past member of local MABC board, past president of county DHIA board.

Farm Bureau Involvement: County board member, Young Farmer Committee, Community Action Group member, mall displays and fair display committee member, and past MFB Lansing Legislative Seminar participant.

Doug Myers
Marshall
Calhoun County
Wife: Angela

Agricultural Operation: Owner/operator of cash crop enterprise, with 280 acres owned, and 1,590 additional rented acres, raising 1,021 acres of corn, 433 acres of soybeans, 185 acres of wheat, 56 acres of navy beans, 70 acres of canola, with the remainder in setaside. Graduate of MSU's Agricultural Technology program.

Community Involvement: Battle Creek Jaycees 1983 "Outstanding Young Farmer," member of the Oaklawn Hospital Development Council, volunteer firefighter,



Calhoun County Soil Conservation Board of Directors.

Farm Bureau Involvement: Member of MFB's Wheat and Feedgrains Committee, county Young Farmer chairman and committee member, past county board director, discussion leader of local Community Action Group.

Andy Snider
Hart, Oceana County
Wife: Beth Snider
Children: Luke 6, Holly 4,
Zackary, 6 months

Agricultural Operation: Involved in a 50/50 family farm partnership consisting of a 65-cow dairy herd operation, and a 130-sow farrow/feeder pig operation, in addition to growing 155 acres of corn, 112 acres of alfalfa, 24 acres of rye, and four acres of apples.

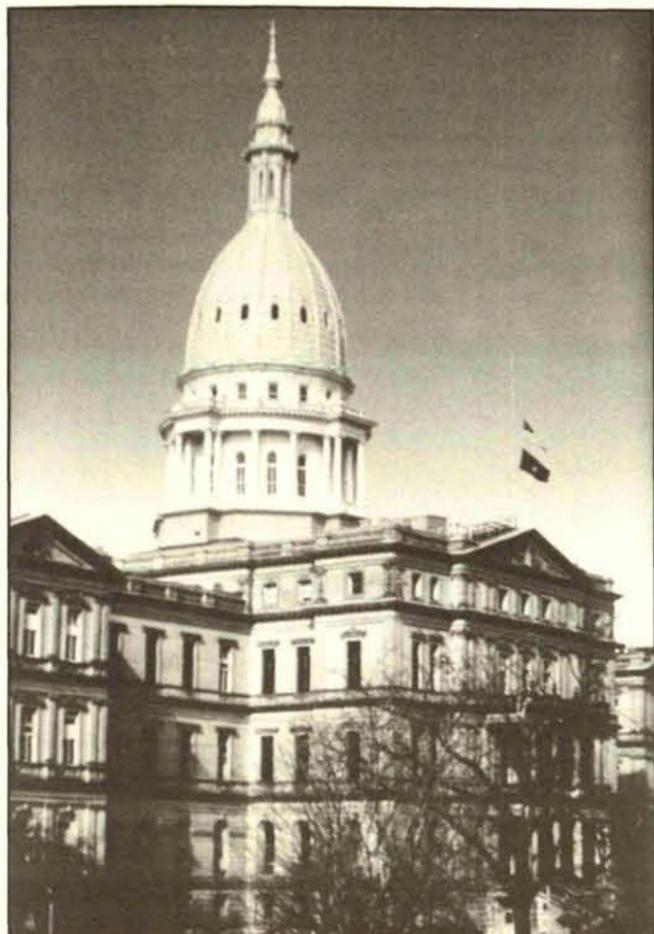
Community Involvement: Active in First Baptist Church of Hart, a member of the Oceana Dairy Committee, past and current MMPA state delegate and board



member of local MMPA, president of Oceana/Muskegon MABC, past president of Oceana DHIA.

Farm Bureau Involvement: Past chairman and discussion leader of Farm Bureau Community Action Group.

December Discussion Topic: Understanding Michigan's Budget



Michigan, unlike the federal government, is required by law to have a balanced budget. So when income (taxes) is less than spending needs, something has to give. It gave this year when the Engler administration and the Legislature negotiated a "bare bones" state spending plan. For the most part, the 1991-92 budget either cuts spending or slows the growth in expenditures. Virtually the only area seeing an increase is spending for education.

Like spouses haggling over the family budget, the governor and legislators have had a rancorous debate over the state budget, according to Ron Nelson, legislative counsel for Michigan Farm

Bureau. "Lawmakers and the governor have had honest disagreements over spending priorities," Nelson said. "There's also been, as in any budget debate, a healthy dose of politics thrown in for good measure. The bottom line is that certain mandated programs — corrections, education, etc. — must be funded. Other spending categories must be negotiated."

The budget process is initiated when the 19 state departments estimate their spending plan for the year. Those plans are forwarded to the governor's Department of Management and Budget (DMB). The Department of Treasury then estimates projected revenues. If estimated spending is greater than projected revenues, the departments are asked to scale back their spending plans.

The governor then presents a comprehensive budget plan to the Legislature. After considerable debate, lawmakers pass a spending plan and send it to the governor for approval.

But, if the Legislature's spending bill exceeds projected revenues, the

governor must "line item" veto certain spending categories in order to make the budget balance. That's what Engler was forced to do in October.

"Agriculture programs took their share of budget cuts," said Nelson. "Farm Bureau will continue to work to restore funding for programs that Farm Bureau policy states is vital to the agricultural community. But it's important to note that the Department of Agriculture wasn't hit nearly as hard as, say, the Department of Commerce. And spending for the Agricultural Experiment Station and the Cooperative Extension Service was actually increased."

The ink was hardly dry on the 1991-92 budget when planning began for the 1992-93 spending plan. Nelson thinks the discussion will continue to be spirited.

"Part of the problem comes from the fact that, historically, Michigan has been a wealthy state that could afford generous state spending," Nelson said. "With declines in the auto industry, Michigan has lost some ground compared to faster-growing economic regions. That translates into slower growth in state revenues and less money to spend on state programs. At the same time, Gov. Engler has been one of the few governors in the nation to reject the possibility of a tax increase. So spending has to be constrained to fit state income," he said.

But despite the new budget reality, some interest groups cling to the image of Michigan as a state that can still afford to fund solutions for every perceived problem. "Perhaps what is needed is a debate and discussion on the real direction we want state government to go," Nelson said. "What are the crucial state programs that should receive funding priority? Is there an increasing role for privatization of state ser-

vices? I think Community Action Group members can make a real contribution to this discussion through the policy development process."

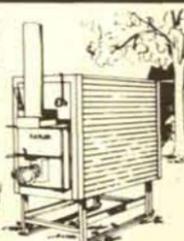
Discussion Questions:

1. What are the crucial state programs that should receive state funding priority?
2. Is there an increasing need for privatization of state services?
Yes _____ No _____
If yes, what services do you think should be privatized?
3. What are some ways that the state could raise additional revenue?
4. What areas should receive additional cuts in state funding.?

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Starting January 1992 through mid February '92 you can stay at Iron Horse Lodge which includes pool, hot tubs, health club, restaurant, and lounge. Fireplace and kitchen is included in the suites. This 5 night package includes 4 days of ski lifts valid at Winter Park, Mary Jane and Vasquez Mountains. This package is land only but for approximately \$338 per person you can add on round trip airfare from Lansing.

Quaint Quebec City

Cost: \$459 per person.

February-March 1992 you can travel to Quebec City Via Rail and stay at the charming Le Chateau Frontenac Hotel. This package includes 5 days at the hotel plus round trip rail from Windsor. You can travel everyday except Friday and Sunday. This is a very popular package and has limited seating, so call early!

Bahamas Weekend

Cost: \$414 per person (Add \$40 per person for ocean view room)
All rates are based on double occupancy, departure tax not included.

Starting February 7th, 1992 you can book a great Bahamas Weekend at a great rate. Your package includes leaving Detroit on Friday and staying 2 nights at the British Colonial Beach Hotel. Special charter airfare service is included so that you fly non-stop to the islands.

London, On the Town

Cost: \$628 per person.

One of the best packages this year is London. Round trip airfare from Detroit on British Airways, 6 nights at the Travistock Hotel, transfers from the airport, taxes and continental breakfast. The Travistock Hotel is located in the Bloomsbury area and all rooms have a private bath, TV and radio. This trip starts Jan. 3rd and expires March 31, 1992. London is famous for their theatre, restaurants, sight seeing and most of all history.

Jamaica, Jamaica

Cost: \$1359 per person.

This package includes everything under the sun. You will stay 7 nights at the Jamaica Hotel, which has been called one of the "Super Club" resorts. This hotel includes three meals daily, bar drinks, use of all sports facilities including instruction, four tennis courts, shopping shuttle and sight-seeing tours. It is located on the white sand beach at Runaway Bay. Round trip airfare from Detroit is included.

Spa Week in Mexico

Cost: \$1052 per person.

Pamper yourself at the Hotel Ixtapan Delasal, a world known Spa facility that features deluxe accommodations. Included are 8 days of full spa facilities like three meals daily, unlimited facials, massages, manicures and exercise programs. Airport transfers are approximately \$72 per person — one way and gratuities are not included for spa week. This is a very special package for very special people. Pamper yourself!

Cancun, the Jewel of the Caribbean

Cost: \$569 per person.

Cancun is a great warm weather destination because of it's 14 miles of beautiful beaches and the friendliest people in the world. The Playa De Oro Hotel has a great special starting January 1 through January 24th, 1992. This package includes round trip airfare from Detroit, hotel for 7 days, airport transfers, baggage and handling service, hotel tax and a Welcome reception. This hotel is known for it's great location on the beach. Cancun is the perfect get-away for anyone seeking the sun and relaxation.

Disney World, It's Everyone's Favorite Vacation!

This package includes anything that you prefer at a member only discount. You can pick the number of nights you want to stay, you can stay on the Disney grounds or off premise, and you have the option to fly or drive. Farm Bureau has admission tickets available. Customize your Disney Vacation just the way you want, and still get a great discount!

Note: All packages are subject to availability. Prices are subject to change or variation for 1991-1992
For more information on how to book your GETAWAY CALL 1-800-748-0289 or 517-339-4390

 MICHIGAN FARM BUREAU

12

1991 MFB Product Trade Show - Something for Everyone!

Even if you aren't a delegate to the 1991 MFB state annual, there are still plenty of reasons to make a stop in Grand Rapids. In addition to workshops on Tuesday, Dec. 10, over 50 exhibitors are expected at the product trade show, scheduled to open at 5:30 p.m. and remain open to visitors until 8 p.m.

The show reopens Wednesday morning at 8:30 and will be open to all members until closing at 5 p.m., according to Product Trade Show Coordinator Doug Fleming. The trade show will also be hosting a "Health Walk-About" allowing those who attend to get a health check at six stations, including such items as blood pressure checks, vision and hearing tests, skin cancer check-ups, pulmonary tests, and stress and nutrition information.

For additional product trade show information and/or exhibitor registration information, contact Fleming at 1-800-292-2680, extension 3236.

A partial listing of exhibitors include

- Department of Large Animal Clinical Sciences
- MDA-Pesticide and Plant Management Division
- MFB Young Farmer Department
- Great Lakes Sugar Beet Growers Association
- MFB Group Purchasing Inc.
- Spraying Systems Company
- ADL Ag Sales
- MFB Promotion and Education
- Michigan Beef Industry Commission
- Health Care Exchange, Ltd.
- MFB Member Travel Service
- Feld Drug Prescription Service
- Blue Cross/Blue Shield
- Decker & Company Inc.
- Farm Credit Services
- Hotsy/C.E. Sales & Service Inc.
- Telmark Inc.
- Michigan Bean Commission
- Detroit Edison Company
- Brookside Laboratories Inc.
- Michigan Soybean Promotion
- Morton Buildings Inc.
- First of America Bank-Central
- Caledonia Tractor
- Soil Conservation Service
- Michigan Milk Producers Association
- Michigan Ag. Statistical Service
- Farm Bureau Insurance
- Shamrock Leathers
- Corporate Services, Inc.

Let Hunters Know What You Expect of Them

If you give outdoor enthusiasts the opportunity to hunt on your farmland this autumn, you have the right to expect them to behave courteously and responsibly. How can you determine in advance whether hunters will respect your land and your wishes? A responsible hunter who wants to use your land is likely to do the following:

- Contact you prior to the hunting season to introduce himself and ask permission.
- Ask for your written permission.
- Ask about property boundaries.
- Ask you about rules for the hunt - when to arrive, where to park, what areas to avoid, gate positions, and so forth.
- Ask if you require payment and if you would like to share the game.
- Ask you if friends may accompany the hunter.

At the same time, you should make it clear what your expectations are. Here are things you, as a landowner, should consider telling hunters who use your land:

- When and where they can hunt.
- Where they can park.
- Your property boundaries.
- Areas they should avoid completely such as unharvested crops, grazed pasture, safety zones, farm ponds, or lagoons.
- How you want them to check in and check out.
- Whether gates should be left open or closed.
- What your livestock concerns are.
- Whether fences may be crossed.
- Whether a hunter may bring friends.
- What to hunt - species, sex, numbers.
- Whether hunters should report trespassers or ask them to leave.
- That any intoxication is forbidden.
- Not to litter in any way.

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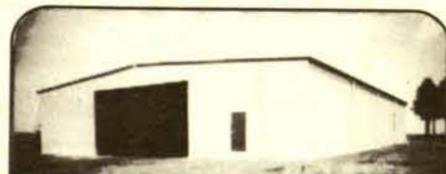
We offer customized protection, fast claims service, and people who know the insurance needs of Michigan farmers. With Farm Bureau Mutual, you know you're getting top quality protection from Michigan's largest farm insurer.

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