

MICHIGAN FARM NEWS



September 30, 1991



Parathion Users Face Dec. 31, 1991 Cancellation Date

The U.S. Environmental Protection Agency's strict restriction on parathion (ethyl parathion) will prohibit use of the product on 81 of 90 previously registered crops effective Dec. 31, 1991, creating a dilemma of where and how to dispose of unused product.

The EPA is also preparing to issue a notice to cancel registration on the nine remaining crops, effective possibly within the next 12 months. Only aerial application of parathion is allowed on alfalfa, barley, canola, corn, cotton, sorghum, soybeans, sunflowers and wheat, until further notice.

EPA estimates that up to six million pounds of parathion, an organophosphate pesticide registered since 1948, is used extensively in fruit and vegetables and, to a limited degree, in field crops. USDA estimates suggest that more than 37 percent of the parathion is used on wheat -- about 5.3 million acres.

According to Dave Wade, MDA toxicologist in the Pesticide and Plant Management Division, the Dec. 31 cancellation date will prohibit parathion, labelled for crops other than those current nine, from being used.

"In the past, when EPA has stopped sale of a product, they've generally allowed time for any purchased material in the hands of the growers to be used," said Wade. "What is distressing is how they handled the continued use part of this cancellation. The fact they stopped use of this product by Dec. 31 is a little absurd -- it will cause problems."

Mike Thomas, CES district horticultural agent in Southwest Michigan, concurs with Wade's outlook on the cutoff date, adding that many growers won't realize the impact of this decision until they try to purchase product next winter and early spring.

"The fact that it's an end of the year deal as opposed to 'a go ahead and use up your stocks' situation, will be a problem," said Thomas. "December 31 doesn't help in using the product up. We're not spraying it on at this point."

According to Bob Van Arkel, technical marketing representative with Grower's

Service, it's likely that growers may be able to return unopened containers of parathion to their local dealers for a credit or refund.

"Generally, EPA will allow you to use up the product that you have so you don't have a hazardous waste sitting around on the farm," said Van Arkel. "We haven't really formulated a company policy as to how we're going to actually handle returns, but there is talk that some of the basic manufacturers, along with the distributors, have agreed that we will be taking product back."

MDA's Wade expressed concern that this short cutoff not become a normal strategy by EPA for future chemical cancellation, pointing out that it creates serious questions about disposal and disposal costs, and whether the farmer, the chemical company or the government will ultimately pay.

"EPA, in the past, has said they'd be more flexible and a little gentler on easing pesticides out of circulation, but this sort of flies in the face of what they had been telling us," said Wade. "Thankfully, the dealer and the manufacturers have indicated a willingness to take back unopened product, but that's out of the kindness of their hearts, quite frankly."

Michigan Impact

According to MSU Entomologist Doug Landis, the parathion cancellation will have little impact to Michigan field crop operators, specifically corn, soybean, alfalfa, and wheat. "I don't think the impact in field crops is going to be nearly as great as it is in vegetable crops and potatoes and fruit," he said.

The product is used extensively by Michigan potato growers in combatting the Colorado Potato Beetle. The effectiveness of parathion, combined with its relatively inexpensive price tag, made it popular among growers of minor crops, said Wade.

Parathion will also be particularly missed by Michigan grape growers, as it was the most commonly used insecticide on Michigan's 12,000 acres of grapes, according to Thomas. The product is used in apples, plums and, to a smaller degree, in peaches. Imdan and Lorsban are the major alternatives for growers, although they're not as effective, and will cost more to use, says Thomas.

"It's another one of those situations where we've lost another tool for use in minor crops that is replaced by a higher priced alternative," said Thomas. "It's going to

Product Trade Names

Cheminova of Denmark is the only manufacturer of technical parathion used in the U.S. An additional eight companies formulate registered parathion products under trade names which include:

Alkron	Paramar
Alleron	Paraphos
Aphamite	Parathene
Corothion	Parawet
Ethyl Parathion	Phoskil
Fosferno 50	Rhodiatox
Niran	Soprathion
Orthophos	Stathion
Panthion	Thiophos

(source EPA)

become extremely difficult for growers to continue to cope with insect pests without the additional tools. The long-term impact of this kind of deal-cutting with chemical companies by the EPA will put growers at greater risks for outbreaks and resistance build-up due to the smaller number of chemicals that can be used."

See "Parathion" cont. on page 8

American Soybean Promotion Efforts Underway in Russia

Adhering to the principle that there's no time like the present, the American Soybean Association (ASA), working through the newly created United Soybean Board, is attempting to accumulate approximately \$150,000 to open an American soybean promotion office in Moscow within the next 60 days, according to Keith Reinholt, executive director of the Michigan Soybean Promotion Committee.

Michigan producers may be contributing between \$5,000 to \$10,000 toward the cause from a contingency fund, with final figures and approval expected from the Michigan promotion board within the next two weeks. Once the Moscow office becomes a viable operation, the Foreign Agricultural Service has indicated a willingness to contribute matching funds for promotion efforts.

"The concept of working with the Soviet Union to encourage their use of our soybeans has been an ongoing effort since 1986," says Reinholt. "With the recent political changes, the ASA saw a real opportunity and a real need to accelerate the program."

According to Reinholt, American soybean promotion in Russia had been conducted via a Vienna, Austria, office, which was initiated with a feed trial of soybean meal in swine rations. Typical swine rations used no protein supplement whatsoever, doubling required feedlot times for hogs.

The results were surprising to the Russian farm managers, says Reinholt, and since that time, personnel from the Vienna office and further feed trials have been highly sought commodities themselves.

"Many of these collective farms are well aware of the benefits of using soybean meal as a protein supplement for finishing hogs," Reinholt said. "We think by creating this proper rapport now, that when things get straightened out over there, they're going to look to the U.S. for soybean products such as meal, instead of South America."

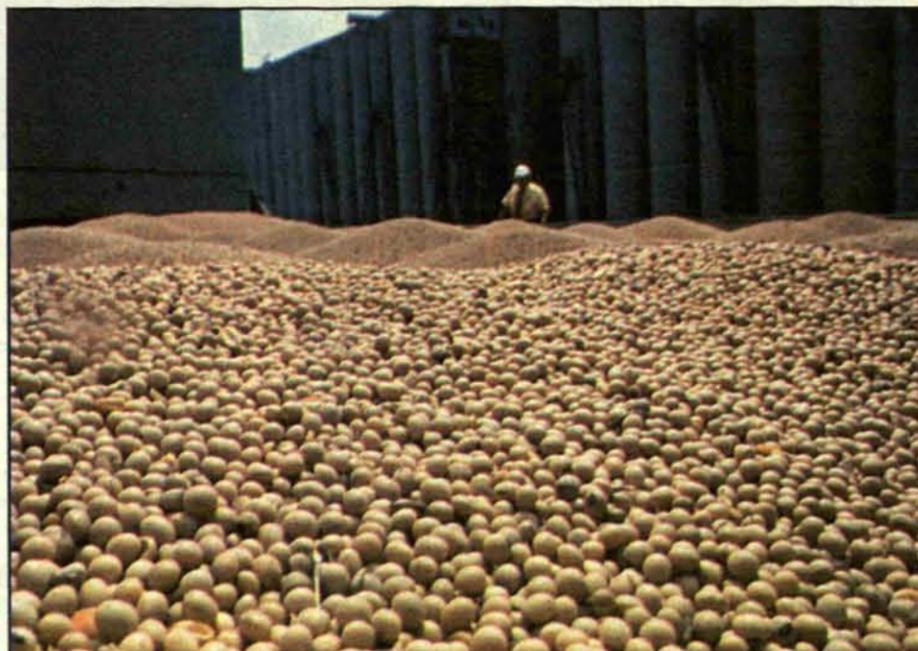
Seventeen Russian collective farm managers are currently spending time at Texas A&M to study soybeans, soybean processing, and soybean use, so they can eventually build and operate their own crushing facilities. However, Reinholt predicts that the potential of expanding

U.S. soybean exports to Russia from the current 10 percent is endless.

"The southern most point in Russia is about equal to Southern Minnesota," says Reinholt. "When they fully realize soybean meal as a protein source, they won't even begin to produce enough soybeans to meet their own needs."

Don't expect the European Community to get a piece of the action either, since they account for approximately 25 percent of the U.S.'s current soybean exports, explained Reinholt.

ASA hopes a Moscow-based office will ultimately mean more soybean exports.



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2 In Brief...

Low Corn Carryout Could Mean Reduced ARP in 1992

There were no major surprises in the USDA crop production or supply/demand reports, but low corn carryout for 1991-92 will increase the pressure on USDA to reduce the 1992 feed grain set-aside requirements, according to *Knight Ridder News*.

USDA pegged U.S. corn stocks for 1991-92 at 1.102 billion bushels, down 123 million bushels from the August forecast, and down from 1.530 billion bushels in 1990-91.

According to MFB Commodity Specialist Bob Boehm, there were numerous requests from commercial grain firms for USDA to announce an ARP level of 0 to 5 percent before Sept. 30, arguing that 0 percent ARP would help re-establish a buffer for demand, plus ensure profitable livestock feeding business and protect U.S. export markets.

"Commercial grain firms have been lobbying for as low an ARP as possible, but have met opposition from farmers concerned that planting "fence row to fence row" could seriously erode prices," said Boehm. "USDA was leaning toward a feedgrain set-aside in 1992 of 10 to 12.5 percent before the crop report on Sept. 12. But given the recent turn of events in Russia, combined with drought stricken yields and expanded ethanol production, USDA will be forced to reconsider."

Russia to Become a Food Exporter?

The Russian Republic should continue to be a good customer for U.S. farm products in the short term, but the export outlook is less certain a few years down the road, according to a Hillsdale College economics professor who was in Moscow during the attempted coup.

Richard Ebeling, a leading expert on free markets, spoke at a recent American Farm Bureau Federation Economics Seminar in Indianapolis. "If Russia and the Ukraine privatize collective farms and free prices, and are able to operate in an economy that becomes freer and freer over the next couple of years, I expect that the demand for American agricultural goods will fall because the Russians and Ukrainians will be satisfying their own food needs," he said. "Historically, areas like the Ukraine have been viewed as the bread basket of Europe. In fact, Ukrainian and Russian farmers could just a few years down the road even be major world competitors with U.S. farmers."

Ebeling, who will soon be returning to Russia to advise the mayor of Moscow on privatizing city services, said there is nothing inherent in the Russian agricultural situation that requires them to be permanent food importers. "It was the socialist planning institutions that created the lack of incentives and institutional structures for a successful private sector farming industry," he said.

"It remains to be seen whether the Russian people really do become self-sufficient in food any time soon," said Bob Boehm, commodity specialist for MFB. "Furthermore, if Russia becomes more prosperous, they could become better customers for value-added farm exports from the U.S. That's been the pattern with other developing economies like South Korea and Taiwan."

Roland Harmes New DNR Director

Roland Harmes Jr., was named director of the Michigan Department of Natural Resources (DNR) by the Natural Resources Commission during its September meeting.

"We have a great deal of confidence in Roland," said Commission Chairman Ray Poupre. "We're very pleased to have someone with his experience head the DNR. He is definitely the right person for the job."

Harmes, who was chief of the Real Estate Division since 1980, began his new position Sept. 16. Originally from Davisburg, Michigan, Harmes joined the DNR in 1965 after leaving the South Dakota Department of Game, Fish and Parks and holds a bachelor's degree in forestry from Michigan Technological University.

Harmes said he is anxious to meet with the agencies and organizations that the DNR interacts with, to address issues such as crop damage, wetlands and county drains,

adding that he had already talked with MDA director Bill Schuette. "I'd like to see a partnership formed between the DNR, MDA and the Department of Commerce to promote agriculture in Michigan and tie it in with improving our overall economy and having people come here to enjoy Michigan's outdoors, as well," he said.

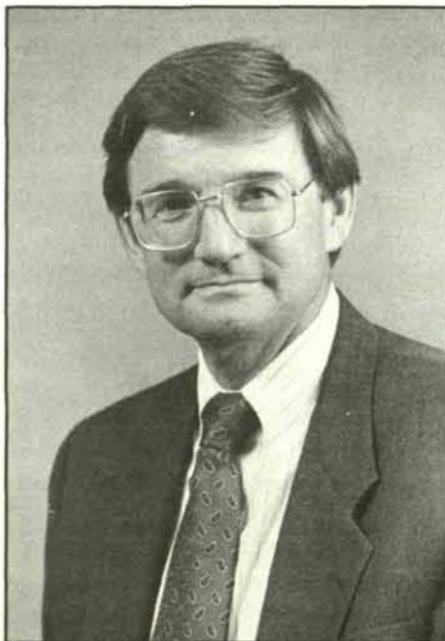
According to Harmes, the budget crunch means the DNR will have to learn to do with less. "We have to better manage the dollars that we have and set some priorities," he said. "We're going to have to continue to look at how we can streamline, and become more efficient."

Three Congressmen Oppose EPA's Negligible Risk

Three members of congress, Henry Waxman, Cal.; Mike Synar, Okla.; and Ted Weisse, N.Y., all Democrats, have filed a friend of the court brief in a lawsuit challenging the Environmental Protection Agency's authority to enforce its negligible risk pesticide policy.

The lawsuit, filed originally by the Natural Resources Defense Council (NRDC), would force the EPA to immediately apply the zero risk Delaney Clause to pesticides suspected of being carcinogenic.

If this lawsuit is decided against EPA, it would be very detrimental to agriculture and would strengthen the case of repressive food safety legislation sponsored by Rep. Waxman and Sen. Ted Kennedy, said Mark Maslyn, assistant director of national affairs for the American Farm Bureau Federation. Farm Bureau opposes the Waxman/Kennedy bill as well as a bill by Rep. Synar which prohibits export of pesticides not registered in this country.



KBS to Host Woodlot Management Shortcourse

Woodlot owners who want to learn to manage their properties for profit or recreational purposes are invited to attend a five-part shortcourse at Michigan State University's Kellogg Biological Station, located near Hickory Corners, Michigan.

Titled "Woodlands, Wildlife & You," the program will be held Oct. 8, 10, 15, 17 and 19. The first four sessions will take place at the KBS Education Center, while the fifth session will be held at the nearby Kellogg Experimental Forest.

Participants can expect to learn the fundamentals of forestry and wildlife management, including identifying and measuring trees, common forestry terminology and ecology. Participants will also learn various management practices for improving woodlot quality, managing wildlife, tree planting and harvesting methods, trail and road making, and management skills.

Each session builds on the information presented in the previous lesson, so participants are encouraged to attend all five sessions. Registration for the woodlot management shortcourse is \$20, which includes resource materials and refreshments for all five sessions.

For more information, contact the Kellogg Biological Station Extension office by calling (616) 671-2412 as soon as possible.

Michigan Onion Growers Approve Referendum

Michigan onion growers have approved a proposal for an increase in assessments administered by the Michigan Onion Committee, according to the Michigan Department of Agriculture.

The additional funds levied by the producers for commodities sold will be used by the committee to promote the onion industry. The increase in assessments rates from "not to exceed two (2) cents per bag (4 cents per hundredweight)" to "not to exceed three (3) cents per bag (6 cents per hundredweight)" for each bag of onions shipped was approved. Twenty-four growers (71 percent), representing 594,364 hundredweight (74 percent) voted yes. Ten growers (29 percent) representing 204,984 hundredweight (26 percent) voted no.

A total of 36 ballots were cast in the referendum which was conducted by MDA from Aug. 5 through Aug. 16, 1991. Two ballots were disqualified because they were postmarked late. The law requires that more than 50 percent of the voting producers, representing more than 50 percent of the volume of onions produced by those voting, must approve the referendum for it to pass.

Money for Ag Research Well Spent

Money spent on agricultural research yields several times as much in terms of benefits as is returned from conventional investments, according to an American Farm Bureau Federation study. "The average U.S. family received \$46 worth of benefits from each \$17 of taxes used to support agricultural research," said Ken Nye, director of Commodity Activities and Research for MFB. "That's an average cost-benefit ratio of 2.7 to one."

Nye said the larger benefit ratio went to the lowest income category of families. "Benefit ratios ranged from 6.4 for families earning less than \$10,000 a year, to 2.2 for families earning over \$40,000 a year."

Michigan Fall Fruit Harvest Early

Harvesting of the state's fruit crops is three to four weeks ahead of normal. The plum and pear crops are up in quantity from last year while the grape crop remains the same, according to the Michigan Agricultural Statistics Service. Plum size was rated as good, while pears had excellent size this year. Grape sugar content was at one of the highest levels in years.

The **grape** crop is placed at 46,000 tons, the same as last year's crop, 2 percent below the five year average. Nationally, the crop is estimated at 5.3 million tons, down 7 percent from the previous season's harvest. **Pear** production in Michigan is forecast at 5,000 tons, double the 1990 crop, while 21 percent below the five year average. U.S. output is expected to be 882,100 tons, double the 1990 crop, while 21 percent below the five year average. U.S. output is expected to be 882,100 tons, down 8 percent from the 1990 crop. The state's **Prune** and **plum** crop is expected to total 9,000 tons, up 50 percent from last year's production, but 18 percent below the 5 year average. National output is forecast at 26,800 tons, down 44 percent from last season. **Apple** production is forecast at 750 million pounds, equal to 1990 levels, while national production is expected to be up 4 percent over last year.

Australia's Wheat Crop Smallest Since 1982

Australia's 1991-92 wheat crop will be the smallest since 1982, according to John Lawrenson, managing director of the Australian Wheat Board (AWB). He estimates that no more than 10.6 million ton of wheat will be harvested, down from 15.5 million in 1990-91. The AWB, the nation's sole wheat exporter, will concentrate on serving its long-term traditional customers, said Lawrenson. The small crop is blamed on a number of factors including the worst drought since 1982, predator damage from kangaroos, drying winds, and frost.

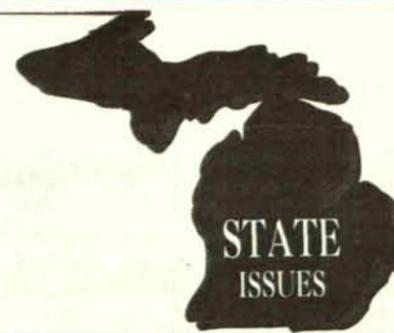
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Federal Disaster Assistance

Legislation pending in the House Appropriations Committee (H.R. 2893) would provide disaster payments to farmers experiencing crop losses in 1990 and 1991, according to formulas that are similar to those used in the 1988 and 1989 disaster bills. The estimated cost of the assistance would be \$1.5 to \$3 billion.

The House Appropriations Committee also plans to act on a separate dire emergency bill containing \$1.75 billion for agricultural disaster payments. However, the appropriations' bill would not be implemented without a cost offset or a national emergency declaration by President Bush.

The following observations should be noted regarding the outlook for passage of disaster assistance legislation:

1. The administration isn't likely to approve disaster legislation if a declaration of a national emergency is necessary to fund the program. Such a declaration would remove the requirement for the cost of the disaster program to be offset by cutting expenses elsewhere or imposing a tax.
2. The administration may support disaster assistance if the program is more restrictive than the 1988 and 1989 programs. The exact loss level to qualify for assistance would be determined by budget factors, but would probably have to exceed 50 percent before payments are made.
3. The administration is not likely to support disaster assistance programs unless it can be funded within the current budget allocations. No national emergency declarations are expected, and offsetting reductions in other budget areas or a tax will need to be identified to pay for the cost of a disaster program.

Farm Bureau Position: Farm Bureau supports disaster legislation that does not result in new taxes or spending cuts for other producer programs.

Farm Bureau Contact: Al Almy, Extension 2040

Farm Animals and Research Facilities Protection Act

Rep. Charles Stenholm (D-Texas) is sponsoring legislation, currently pending in the House Agriculture Committee, that would make it a federal offense to break into or intentionally disrupt a farm livestock facility or animal research facility. The legislation has been introduced in response to increasing activities of animal rights groups and disruption of animal research facilities.

A total of 223 congressmen have co-sponsored the legislation including Michigan congressmen Dave Camp, Bob Davis, Paul Henry, Carl Pursell, Fred Upton, Guy Vander Jagt, and Howard Wolpe.

Farm Bureau Position: Farm Bureau supports the legislation.

Farm Bureau Contact: Al Almy, Extension 2040

State Issues

Regulation 637 (Pesticide Use)

The Michigan Department of Agriculture has submitted rules regarding pesticide use pursuant to the Pesticide Control Act to the Attorney General's office for analysis. Public hearings on the rules are scheduled to follow. Much of the proposed rules pertain to commercial applicators only.

The rules that impact private applicators (farmers) are as follows:

1. Pesticide applications shall be made in a manner that prevents off target direct discharge of pesticides. Drift may not occur unless prior authorization and consent is received from the owner or resident of the adjacent land. If drift does occur, the applicator shall notify the affected area.

When pesticide off target drift may occur due to the nature of the application, a drift management plan shall be utilized to minimize the adverse effects. The drift management plan should be in writing and will be taken into consideration by MDA if a complaint is received. A drift plan may include the following examples:

- The use of the largest spray droplets.
- The use of specialized equipment.
- Near surface spray application.
- Lowest effective rates of application.
- Identification of wind speed and direction prior to application.
- A no spray buffer zone that could be treated with non-powered equipment.
- Wind shields to protect sensitive areas such as schools, picnic areas, water bodies.

2. The rules allow the application of pesticide containing materials such as soils, debris, diluents, and left over pesticide (if registration has not been suspended), as long as you can measure the amount of active ingredient and it's applied at a rate not exceeding label directions.

3. Pesticide application equipment shall be in sound mechanical condition, properly calibrated, and have properly functioning shut-off valves to prevent off target discharge. Equipment designed to draw water must have a properly functioning anti-siphoning device.

Farm Bureau Position: Farm Bureau's position on the working group involved in the drafting of the rules has ensured that posting notification and written contract requirements do not apply to agricultural applications. Farm Bureau is generally supportive but has not taken an official position until the Attorney General's office analysis is complete.

Farm Bureau Contact: Vicki Pontz, Extension 2046.

Michigan Affordable Health Care Plan

A package of bills has been developed by Michigan Senate republicans to assure that all working Michigan citizens are able to purchase affordable health insurance. The bill also seeks to: assure that Michigan children, regardless of their financial circumstances, have access to basic health care; that Michigan employers are given the practical opportunity to provide health insurance to their employees; that health care dollars go to the delivery of health care services instead of to extraneous areas such as litigation and needless administrative costs or equipment; and that private health insurance services are delivered quickly and efficiently.

Medical liability in Michigan is reaching crisis proportions as evidenced by climbing malpractice insurance costs, routing patients through unnecessary tests due to defensive medicine, increasing access problems and the continuing abuses permitted by the current tort system.

The nine point proposal includes:

1. **Affordable Health Insurance Coverage**
 - Establishes \$100 per month basic health insurance policies (\$75 per month for individuals).
 - Provides a Small Business Tax Credit for employers providing policies.
 - Provides income tax credits for persons buying their own policies.
2. **Access to Basic Health Services for Children**
 - Extension of the Michigan Child Care Program to guarantee all eligible Michigan children basic health coverage.
3. **Professional Malpractice Reform**
 - Reforms Michigan's tort system to reduce the high cost of litigation, medical malpractice insurance, and defensive medicine.
 - Establish a new dispute resolution board.
4. **Good Samaritan Protection/Emergency Care**
 - Extends Good Samaritan liability protection to emergency room nurses and doctors.
5. **Physician Risk Management Standards**
 - Establishes specific standards of care for specialty areas of medical practice in order to ensure quality care and enhance the defense against malpractice claims.
6. **Health Provider Discipline**
 - Strengthen professional licensing board authority to discipline professional members who commit malpractice.
7. **Health Care Facility Certificate of Need (CON) Reform**
 - Reforms the CON program in order to maximize access to health care, streamline the application process and achieve cost containment.
8. **Medical Coverage for Workers Leaving Public Assistance**
 - Establishes statutory guarantee to one year of medical coverage when recipients go to work, thereby encouraging those on public assistance to seek employment.
9. **Blue Cross/Blue Shield of Michigan Reform**
 - Administrative reform of Blue Cross/Blue Shield to make the insurer more responsive to patients and providers.

Farm Bureau Position: Farm Bureau supports the direction suggested by this package of bills, but does not support including such items as mandatory health insurance or a national health plan. Hearings before a Senate committee are scheduled Oct. 8, and a final position will be decided when the final package has been submitted to the full Senate.

Farm Bureau Contact: Howard Kelly, Extension 2044

MIOSHA

The state Senate passed and sent to the House S.B. 459, which makes substantial changes to the MIOSHA program, and clears the way for continuing Michigan's OSHA (MIOSHA) program. Farm Bureau has supported the continuance of MIOSHA and the good relationships with the regulators in the Departments of Labor and Public Health. However, field sanitation was singled out by both the business and labor community as an exception to the federal rules.

Sen. Harry Gast (R-St. Joseph) introduced an amendment to strike the word "agricultural" employer from the bill to make these same rules apply to all businesses and labor organizations. The amendment, which was defeated, would have been consistent with Farm Bureau policy, which opposes field sanitation standards that are more stringent than worker sanitation standards in other industries.

Compromise language, developed by Sen. Gast and Sen. James Berryman (D-Adrian) was included in the bill. This will include agricultural employers with less than 11 employees, and dropped several of the specific requirements, such as the kind of water container, and more importantly, dropped the educational requirements for employers with one to ten workers. Those employers will not be at risk for failing to instruct workers on personal hygiene. The language merely says that employers must provide, at no cost, water at a location that is available to all employees and that a toilet and handwashing facility is either provided or available.

The more positive benefits of the legislation include making it more difficult for state rules to be more stringent than federal rules. It also provides for early processing of standards handed down by OSHA. Michigan will not regulate what federal OSHA doesn't regulate unless there is a clear and convincing reason to do so. Voting by the MIOSHA commissions will now take at least a four member vote rather than just a majority present at a meeting, and one of the votes must be from a labor representative and another from business.

Assuming the legislation clears the House by Sept. 30 MIOSHA will continue. If not, the entire program could revert to federal OSHA.

Farm Bureau Contact: Howard Kelly, Extension 2044

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

T - Temp.	9/30... 10/15	9/30 11/30
P - Precip.	T.....P	T.....P
Michigan	N.....N	N.....N
W. Corn Belt	N.....N	N.....N
E. Corn Belt	N.....N	N.....A
Wint. Wheat Belt	N.....N	N.....N
Spr. Wheat Belt	N.....N	N.....N
Pac. NW Wheat	A.....B	B.....N
Delta	N.....N	N.....N
Southeast	N.....N	A.....N
West Texas	N.....N	N.....N
San Joaquin	N.....A	B.....A

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

Weather

For 9/1/91 to 9/15/91	Temperature		Accum. Grow. Degree Days*	Dev. From Norm. GDD*	Precipitation	
	Observed Mean	Dev. From Normal			Actual (inch.)	Dev. From Norm (inch.)
Alpena	62.9	+1.6	2336	+258	1.89	+0.27
Bad Axe	65.5	+1.3	2542	+90	.49	-0.68
Escanaba	64.5	+5.8	2016	+578	4.28	+2.57
Grand Rapids	68.8	+2.4	2970	+518	2.37	+1.00
Imlay City	66.8	+0.9	2708	+291	0.08	-0.97
Lansing	67.3	+1.4	2826	+448	0.68	-0.47
Ludington	66.1	+2.9	2532	+330	2.23	+0.73
Marquette	61.1	+1.9	2010	+404	2.38	+0.46
Sault Ste. Marie	61.5	+2.8	1977	+117	3.85	+2.14
Standish	63.3	-0.9	2370	+168	0.67	-0.50
Tipton	66.7	+0.8	2787	+370	1.27	+0.22
Traverse City	67.1	+5.4	2710	+888	2.99	+1.31
Watervliet	68.2	-2.4	2873	+421	2.58	+1.21

* Growing Degree Days are based on B.E. Base 50F method and are accumulated from April 1 through September 15, 1991.

Where Did Summer Go?

Early September was characterized by highly variable weather with temperatures ranging from much above normal in the north to near or slightly below normal in sections of the east and south.

Precipitation was heavy in sections of the Upper and northern Lower Peninsulas, while only scattered, mostly light amounts fell in the south. The drier than normal weather in the south favored early harvest activity while the precipitation in persistently dry sections of northwestern Lower Peninsula eased abnormally low soil moisture levels.

According to the latest USDA/NOAA Joint Agricultural Weather Facility Crop Moisture Index, moisture in the top 5 feet of the soil profile range from near normal for this time of

30-Day Forecasts

year in the Upper Peninsula to slightly dry in the northern and central Lower Peninsula to abnormally dry in sections of the southeastern Lower Peninsula.

Transitional weather is normally the rule in autumn across the Great Lakes area and the outlook for the next 30 days is no exception. According to the latest Climate Analysis Center 30-day outlook, temperatures are expected to range from below normal in the western Upper Peninsula to near normal elsewhere.

Precipitation is expected to be near normal statewide. Normal weather this time of year is usually characterized by large swings in temperatures, including the first freezing temperatures of the season in most spots.

The normal first freeze date in Michigan ranges from the second week in sections of the Upper and northern lower Peninsula to the first week in October in southern lower Michigan. Lakeshore areas in lower Michigan normally don't see freezing dates until the second or even third week of October, especially in the extreme southeast and southwest.

Jeff Andresen, Ag Meteorologist, MSU

**CROP PROGRESS REPORT
Week Ending 9/22/91**

	This Week	Last Year	5-Year Avg.
Corn Silage Harvested	70%	15%	30%
Drybeans Harvested	50%	30%	15%
Hay Third Cut.	80%	65%	60%
Soys Harvested	5%	0%	1%
Corn Harvested	7%	0%	2%
Wheat Planted	20%	20%	10%

**- Michigan Crop Condition -
Percent of Acreage**

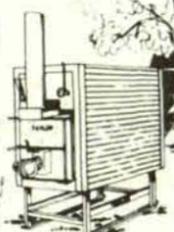
	Good/ Fair/Poor		
	Excellent	Fair	Poor
Corn	23%	70%	7%
Soybeans	25%	70%	5%
Dry Beans	30%	65%	5%
All Hay	25%	70%	5%

Source: Michigan Agricultural Statistics Service

WATERSTOVES

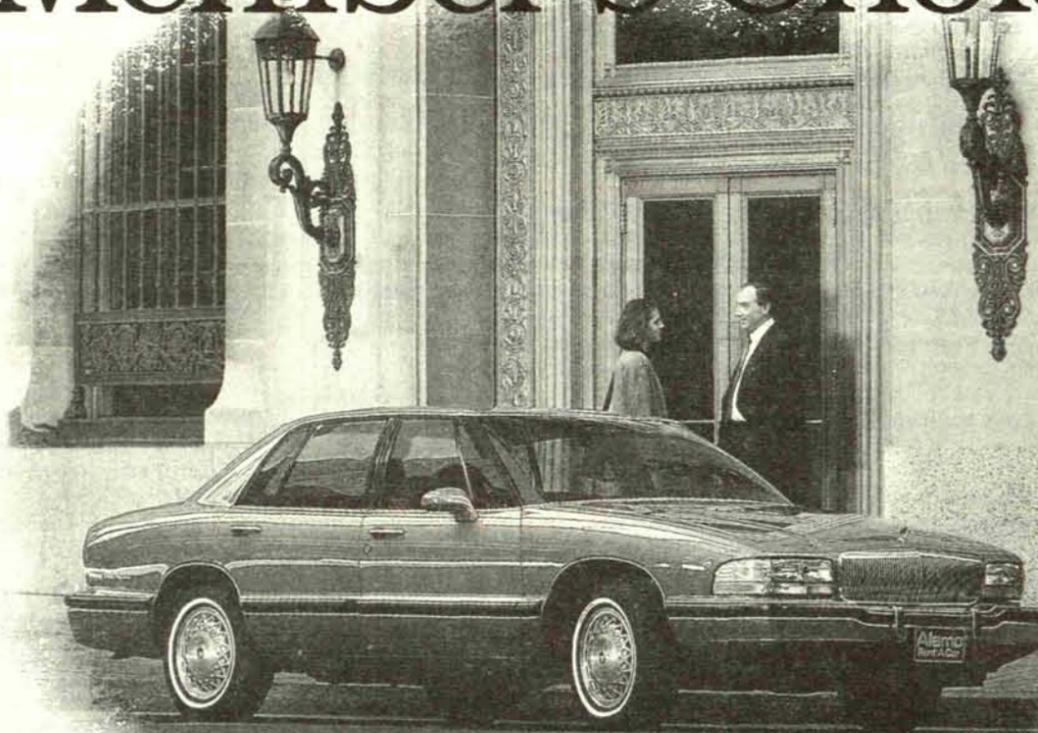
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FFA Alumni/Administrators Kansas City Field Trip

5

Turning Heads and Attitudes

Thanks in large part to the Michigan FFA Alumni and local Alumni chapters, approximately 100 high school administrators have witnessed the impressive National FFA Convention in Kansas City over the last four years.

The Michigan FFA Alumni work with local FFA chapters, the Michigan Farm Bureau and the Department of Agricultural and Extension Education at MSU to get important people, such as principals, superintendents, counselors and board of education members to the convention. As originally hoped, once administrators have been a part of the National FFA Convention, attitudes and support for their local programs improve.

One administrator commented after the trip that, "Students get a better education out here (in Kansas City) than they do spending a week back home in the classrooms."

Another administrator suggested that, "Schools should not focus on sending the lower group of students to ag classes. FFA and agricultural education should have an opportunity to enlist the school's finest students and ag classes should not be used simply as a dumping ground."

Charges for the trip are generally paid either by the local FFA Alumni and/or the local FFA chapter. While in Kansas City, administrators will stop at the National FFA Alumni banquet and auction, the National Agricultural Career Show and several of the convention sessions.

If you know of an administrator that would benefit from this experience and be willing to spend Nov. 13, 14, and 15 at the convention, contact your local FFA Advisor or Ernie Birchmeier at Michigan Farm Bureau at 1-800-292-2680, ext. 3234, no later than Oct. 8. The program is limited to the first 30 reservations.



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Corn Belt Harvest Progress Fast-Paced

Illinois
Illinois corn harvest progress was at a record pace during September, with 21 percent of the crop reported harvested, compared to 8 percent on average for this time of year. Ninety-five percent of the crop is reported mature compared to 65 percent average. The corn crop is rated 4 percent excellent, 21 percent good, 49 percent fair, 17 percent poor, and 9 percent very poor.

Illinois soybean harvesting was reported 9 percent complete, compared to 7 percent on average. Roughly 59 percent of the crop had shed leaves, compared to a 44 percent average. Soybeans in Illinois are rated 5 percent excellent, 25 percent good, 54 percent fair, 14 percent poor and 2 percent very poor.

Iowa
Iowa's corn harvest got underway mid-September in southeastern portions of the state, while corn in northern portions of the state were still in the dough stage. Late rains failed to help drought stressed corn, but did boost the condition of late planted soybeans.

Statewide, 88 percent of Iowa's corn crop was reported in or past the dent stage, compared to a 97 percent average, with harvest 5 percent complete. Corn was rated 6 percent excellent, 52 percent good, 39 percent fair, and 3 percent poor.

Iowa's soybean harvest was reported 1 percent complete, with the crop rated 7 percent excellent, 58 percent good, 33 percent fair, and 2 percent fair.

Ohio
Both corn and soybean harvesting was 6 percent complete by mid-September in Ohio, compared to a 0 percent average. The corn crop was rated 3 percent excellent, 23 percent good, 39 percent fair, 24 percent poor, 11 percent very poor.

The soybean crop was rated 30 percent mature, compared to a 0 percent average. About 83 percent of the crop was shedding leaves compared with a 37 percent average.

Indiana
Corn and soybean harvesting was reported mid-September, with lodging and ear droppage reported to be a problem in many areas of the state. Corn harvest was 13 percent complete, compared with 5 percent on average. Corn was rated 6 percent good, 46 percent fair, 38 percent poor and 10 percent very poor.

Soybean harvest was 10 percent complete, compared to 7 percent on average. Roughly 70 percent of the crop was reported shedding, compared to 43 percent on average. Indiana soys were rated 17 percent good, 60 percent fair, 18 percent poor and 5 percent very poor.

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	200 mg	100's	89.25	59.95		600 mg	100's	20.25	10.95
Coumadin Tabs	2 mg	100's	39.95		800 mg	100's	24.75	15.95	
	2.5 mg	100's	41.25		Ortho-Novum Tabs	1-35	21 or 28	19.50	8.95
	5 mg	100's	41.75			1-50	21 or 28	19.50	8.95
	7.5 mg	100's	63.75		Persantine Tabs	25 mg	100's	25.95	5.95
10 mg	100's	65.75		50 mg		100's	39.25	7.95	
400 mg	100's	19.95	15.25	75 mg		100's	51.95	9.95	
Entex LA Tabs		100's	49.95	12.95	Premarin Tabs	0.3 mg	100's	20.25	10.95
Eryc Caps	250 mg	100's	28.50	16.95		0.625mg	100's	26.95	13.95
Flexeril Tabs	10 mg	100's	74.25	50.95	Proventil Tabs	1.25 mg	100's	35.75	15.95
	Inderal Tabs	10 mg	100's	20.75		5.95	2.5 mg	100's	61.95
		20 mg	100's	28.25	6.95	Provera Tabs	2 mg	100's	30.75
	40 mg	100's	35.95	7.95	4 mg		100's	43.25	15.95
	60 mg	100's	47.75	9.95	Slow-K Tabs	10 mg	100's	46.75	16.95
	80 mg	100's	53.75	10.95		100's	16.75	8.95	
Isoptin Tabs	80 mg	100's	37.25	12.95	Synthroid Tabs	0.025 mg	100's	13.25	6.95
	120 mg	100's	48.75	15.95		0.05 mg	100's	14.50	7.95
Lanoxin Tabs	0.125mg	100's	9.75	2.95	0.1 mg	100's	16.25	3.95	
	0.25mg	100's	9.75	2.95	0.15 mg	100's	18.95	4.95	
Lasix Tabs	20 mg	100's	13.75	5.95	0.2 mg	100's	21.75	5.50	
	40 mg	100's	17.75	6.95	0.3 mg	100's	28.50	5.95	
	80 mg	100's	28.50	11.95	Tegretol Tabs	200 mg	100's	29.95	13.95
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6 Market Outlook

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

Corn

As expected, the Sept. 1 USDA Crop Report, released Sept. 12, showed less corn would be harvested in the U.S. than projected by the Aug. 1 report. This was due to the worse than normal weather conditions in August over much of the Corn Belt. The new estimates and a comparison to last year can be seen in the table. The projection for 1991 corn production in the U.S. was lowered 123 million bushels from last month as the expected yield was lowered 1.7 bushels per acre. Michigan's estimate for September was the same as in August.

The USDA also updated their Supply/Demand Balance Sheet Report on Sept. 12. They left projected use in the 1991-92 marketing year the same as their August estimate, which meant the total decrease in production was reflected in smaller projected ending stocks. The projected ending stocks of only 1.1 billion bushels is the lowest since 1983-84. The ending stocks-to-use ratio of 14.3 percent is just a little more than what would be considered tight.

Wheat

The U.S. 1991 wheat production estimate was lowered 20 million bushels; Michigan's was left unchanged. This change was reflected in lower stocks. The stocks-to-use ratio for the 1991-92 wheat marketing year is projected to be 23.4 percent. These are fairly tight stocks for wheat. Consider pricing remaining wheat on market rallies this fall.

Soybeans

The USDA lowered 1991 projected U.S. soybean production. The expected average yield was lowered .8 bushels, which lowered estimated production 51 million bushels. Michigan estimates for September remained at their August levels. These numbers could be lowered again if there was a frost in the latter part of September.

The USDA September Supply/Demand Report lowered projected 1991-92 ending stocks 50 million bushels to 250. This would make the ending stocks-to-use ratio 13.2 percent. This should support a \$6 market. The USDA is projecting an average annual price of \$5.75 to \$6.75 for this marketing year. Like corn, stocks are close to being tight. Watch for the Sept. 30 Soybean Stocks Report.

This means if supply estimates are dropped further or use increases, the markets could increase significantly.

The Sept. 1 Corn Stocks Report will be released Sept. 30. This report tells us the amount of corn that was carried into the 1991-92 marketing year from 1990-91. It could increase or decrease the expected available supply of corn for this year. The other number that will really bear watching is the export projection. At this point, the USDA has the U.S. exporting 75 million bushels less than last year. Yet, the USSR grain crop is expected to be down from 235 million metric tons to 190 MMT.

The USDA raised its 1991-92 annual U.S. average corn price projection range 10 cents to \$2.40 to \$2.80. I am in general agreement, however, an average number does not reflect the potential in the spring of a drought scare. Check the basis in your local area to determine whether cash or futures (or options) is the best way to stay in the market with some of your production.

The September quarterly Stocks Report is also important for wheat. The wheat marketing year began June 1 and most of the wheat fed disappears in the summer. If that report is positive, consider stepping up marketings on the resulting rally. If it's negative, consider waiting for some additional recovery.

means feeders will be more plentiful than previously expected this fall.

Cattle marketed in August were 3 percent over last year and 1 percent above the average trade guess. This led to overall cattle on feed being the same as a year ago, 2 percent lower than previous estimates. However, the continued heavy weights and the mediocre demand will likely keep a lid on prices. Watch for fall and winter pricing opportunities on the expected rally.

if it is bullish, and there is a resulting rally. Year-to-year weekly pork production has been increasing and is likely to continue for at least the next year. While we will still see seasonal price movement, the year-to-year price trend will be negative.

Cattle

The Sept. 1 monthly Seven-State Cattle-On-Feed Report, released Sept. 18, was considered bullish. Cattle placed in August were down 17 percent compared to a year ago. Iowa cut back August placements 32 percent, from 150,000 to 65,000. The trade expected placements to be down 5-13 percent. September placements seem to be running below last year as well. Given the July Cattle Inventory Report, this probably

Hogs

The Hogs and Pigs Report was released Sept. 27 and is expected to show continued expansion. While it will be discussed in the next issue, immediately consider the forward pricing opportunities for the next year

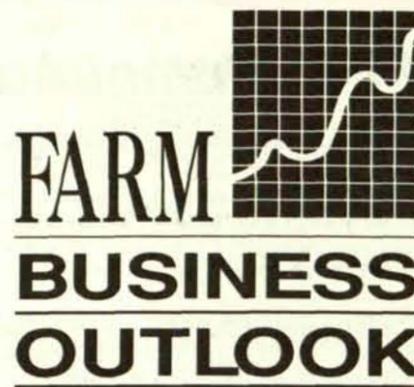
1991 U.S. Farm Income to Remain Below 1990 Record Levels

USDA is predicting net cash farm income for 1991 will be down 5 percent from the 1990 record of nearly \$60 billion, while net farm income is expected to be down about 10 percent from \$60 billion. Unlike net cash income, net farm income includes depreciation costs for farm buildings, equipment and machinery.

USDA blamed the dip in farm earnings on lower cash grain receipts for farmers in drought-stricken areas and on slumping dairy prices. Dairy receipts are expected to be down 12 percent, according to USDA.

The forecast for government support payments remains at \$8 billion to \$9 billion, while total crop receipts are forecast at 3 percent above the 1990 record.

U.S. grain supplies have tightened considerably from earlier forecasts, USDA said.



Corn and soybean production forecasts are well below earlier projections, due to drought in many parts of the Corn Belt.

Corn prices have jumped, the department said, and should compensate for yield losses. Wheat cash receipts, however, are expected to fall 16 percent from a year earlier.

Led by labor expenses, short-term interest expenses and seed costs, this year's production expenses are forecast to be up 1 percent.

Madigan Expects West to Meet USSR Food Needs

Madigan said USDA is still reviewing what specific commodities might be included in a U.S. food aid package to meet Soviet food needs. But he said he expects the U.S., as well as other Western nations, "to be engaged for the entire winter" in meeting Soviet food aid needs and providing technical assistance. Asked directly if he thought the U.S. and other Western nations could meet Soviet food needs, Madigan said: "On the basis of the reports we currently have, I would say that is certainly a probability."

Madigan said he could not estimate how much food aid the U.S. might ultimately give, but said it would involve more than one initiative. "This will be an ongoing effort. We will be closely in touch with the Soviet people throughout the winter," he said. In addition to food aid, a number of other ideas are under consideration, including stationing technicians within the USSR this winter to help with distribution problems, Madigan said.

Dry Bean Prices Burdened with Excellent Crop

This year's dry bean crop is projected to yield just under 32 million cwt. nearly identical to last year's crop and in line with industry projections, according to the USDA's Sept. 1 crop estimate report. The Michigan crop was pegged at 5.44 million cwt. based on a yield of 16 cwt./acre and 340,000 harvested acres. Attention continues to focus on weather conditions and harvest progress to ensure this year's crop gets in the bin. Harvest is weighing on prices, as some areas such as the Red River Valley are running out of storage space due to high yields and an earlier harvest.

North Dakota's harvest is nearly complete, with southern Minnesota close behind. In Michigan, harvest is also running ahead of last year's pace. Quality is ranging from good to excellent and yields are strong. Navies are running in the 17-19 cwt./acre range.

Pintos are steady with dealer sales of \$17 to \$17.50. Navies were 50 cents lower in Michigan from \$29 to \$31 at the dealer level, with grower bids ranging \$14 to \$15. Dark red kidneys are ranging \$29 to \$31 at the dealer level with \$22 to \$24 grower bids in Michigan. Grower bids for Light Red Kidneys are running \$25 to \$26.

Commodity Specific Land Values Vary

Michigan farmland can vary as much as \$2,300 per acre depending on the quality and commodities grown, according to an MSU Dept. of Ag Economics Survey. Members of the Farm Managers and Rural Appraisers Association, as well as participants in the annual Michigan Farm Credit Conference, and loan officers from banks with over \$5 million in agricultural loans were surveyed, according to Steve Hanson, assistant agricultural economics professor at MSU.

"We focused in on the difference between land that's suitable for corn, soybeans, and hay versus land that's suitable for sugar beets," said Hanson. "What you'd see from normal land surveys would combine land values for corn, soybean and hay ground with sugar beet land as well as fruit and vegetable ground."

Corn, soybean and hay ground was divided into higher quality (above average production) and lower quality (below average production) land. The average price per acre for higher quality corn, soybean and hay ground was \$975, compared to \$615 average for lower quality ground. Sugar beet ground had an average value of \$1,362 per acre.

In terms of a longer range outlook, Hanson suggests that realism play a large role in land purchase decision. "Farmers should buy land based on its productive capabilities and its cash flow capabilities, not to just acquire additional pieces of property," he said.

Hanson expects that land price increases will continue to shadow the rate of inflation in the foreseeable future, but hopes to reaffirm that suspicion with an expanded and more in-depth survey this next January. "Future goals are to improve and expand the sample size to allow reporting of land values for different regions in the state," said Hanson.

USDA September 1, 1991 Crop Report

	Harvested Acres Millions		Yield Bushels/Acre		Production Million Bushels	
	1990	1991	1990	1991	1990	1991
Corn						
U.S.	66.95	68.74	118.5	106.1	7933.07	7295.07
Mich.	2.07	2.30	115.0	105.0	238.05	241.50
Soybeans						
U.S.	56.50	58.65	34.0	31.0	1921.79	1817.44
Mich.	1.14	1.39	38.0	35.0	43.32	48.65
Wheat						
U.S.	69.35	58.14	39.5	34.6	2738.59	2012.53
Mich.	.75	.56	55.0	45.0	41.25	25.20

State Average Survey Results

	Avg. price per acre (\$)	High price per acre (\$)	Low price per acre (\$)	Change in price last 12 mo. (%)	Expected change in price next 12 mo. (%)	Change in land supply last 12 mo. (%)
High Quality corn, soybean and hay ground	975	2,200	310	+5	+1	+3
Low Quality corn, soybean and hay ground	618	1,500	200	+3	+1	+6
Sugar Beet	1,362	2,500	600	+9	+4	-2

USDA Says Soviet Central Government Grain Buying Plunges This Year

The USSR's grain harvest is nearing completion, but the amount of produce procured by the Soviet central government has plunged compared with last year, according to USDA estimates.

That means that Soviet farmers are either keeping the grain for their own purposes or finding alternative marketing sources, USDA said in its World Grain Situation Outlook and Summary report. USDA, citing recent press reports, also said republics are letting little grain cross their borders and many have banned grain exports.

The Soviet grain harvest excluding corn is around 70 percent complete. As of Sept. 2, 129.3 million metric tonnes (mmt.) of grain not including corn had been threshed from 71.1 million hectares.

Total grain production in the USSR in 1991-92 is forecast at 190 million tonnes, USDA forecast. But Soviet central government grain procurements have reached only 29.1 mmt. as of Sept. 2, compared with 46.3 mmt. by the same time last year.

Usually the republic of Kazakhstan has a grain surplus, but not this year, because of poor weather. Also, parts of the Russian Republic may have excess supplies. But the newly independent Baltic countries, as well as Belorussia, Central Asia, the Transcaucasus region and most of the Russian Republic usually have grain deficits.

MSU Research Finding to Aid Hunger Battle

Researchers at MSU have discovered a simple, low-cost and low-tech solution to dry bean weevil storage damage that will benefit hundreds of million of people in Third World countries facing starvation.

Tanzania graduate student Martha Quentin in the MSU Pesticide Research Center and James R. Miller, professor in the Department of Entomology, discovered that briefly tumbling dried beans two times a day virtually eliminates bean-weevil losses.

Beans are the major source of high-quality protein in many developing nations since they can be readily dried and stored without refrigeration. Unfortunately, drying doesn't kill bean weevil which can bore into the bean and eventually leave only the shell of the bean.

In the United States and other advanced countries, processors fumigate beans to kill the weevils, an option not always available to those in Third World countries.

Quentin learned that it takes about one day to scrape holes through the hard surface of the bean with their mouths, but first the weevils must brace themselves against a hard surface, such as a neighboring bean or the wall of a container holding the beans.

Armed with this understanding, the MSU group hit on the idea of occasionally tumbling stored beans in order to dislodge weevil larvae before they could finish scraping their holes. Experiments have proven them right, with tumbled containers having 97 to 98 percent fewer weevils than in stationary containers. After two or three days, the larvae either starve or are crushed by the tumbling.

The researchers say the new control method can be put into practice as quickly as the information can be disseminated, and expect that the method could be scaled up to tumbling or rolling sacks, sealed baskets and drums of beans.

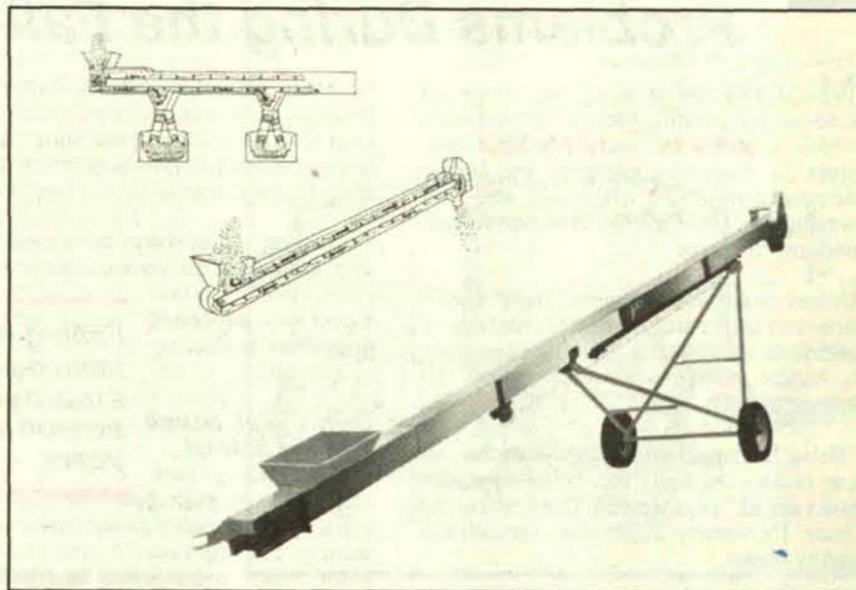
New Cardinal conveyors, with PVC belt that has two inch, high-bonded cleats spaced six inches apart, minimize damage to grain, apples, potatoes and other crops, and can be used to move fertilizer and other materials as well.

Developed by Cardinal Grain Systems, Inc., Columbia City, Ind., the conveyors are designed with 16 gauge galvanized steel construction and 10 gauge galvanized head and boot section to provide a long, rust resistant service life.

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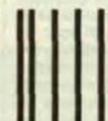
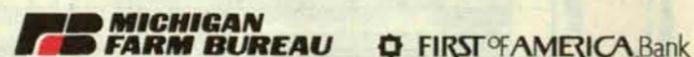
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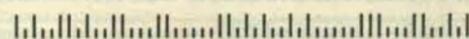


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8 Take Time to Prepare for Potential Problems During the Fall Harvest

Michigan's fall weather can create all kinds of exasperating harvesting conditions within a matter of hours. Muddy fields, stuck or clogged equipment and breakdowns, combined with cold and wet weather can take their toll in human fatigue and frayed nerves.

Unless dealt with properly, these conditions can set the stage for substantial risk of accidents and injuries. Making plans now to handle trouble when it shows up can reduce that risk.

"Being prepared to meet harvest disruption can make everybody feel better about the tasks ahead," says Howard Doss, Michigan State University Extension agricultural safety leader.

Worker Preparation

Instruct employees and family workers on the proper ways to do their jobs. Recognize their abilities and limitations when assigning work. Do not allow children on machinery or grain wagons, around augers

or other dangerous areas. Part of the preparation to reduce the potential for injury should include designating specific responsibilities to workers when equipment becomes stuck.

Downtime and mistakes can be considerably reduced if each person designated to perform a certain aspect of a job knows how to do it effectively and safely.

Don't Get Stuck Without Safety!

Use only heavy chain, matched to the pulling capacity of the tractor, to tow broken equipment or pull stuck machinery. Do not use nylon ropes, nylon straps or fiber ropes because of the propensity to stretch, break and recoil dangerously.

When pulling, make sure the hitch is as low as possible between the two units. Attach the chain to the tractor drawbar only and to

the harvester at points specifically intended for towing.

Wipe Your Feet!

Make sure that the people involved in the harvest do their part in keeping their boots and equipment steps, platforms and operator positions free of mud and debris.

The most common types of disabling farm accidents are due to slips and falls.

Shut It Down!

Instruct all operators to be sure to turn off all power when equipment plugs. Use nothing softer than wood or metal to remove the plug.

Don't Trust Hydraulics

Never trust the equipment's hydraulic system when doing any repair or maintenance. If the combine header breaks or plugs, block or lock out the header before doing work. Falling headers have killed or maimed



From Farm Bureau Insurance

Michigan farmers and employees each harvest season during the past several years.

Take Five

Regardless of how smoothly the harvest may be going, no one should remain on the job continuously for more than eight hours at a time. Beyond that time, mental alertness and physical capability drop notably, increasing the chance for an injury or accident.

Break up the tedium of the job with frequent rest breaks - 5 to 10 minutes every two hours accompanied by nutritious, high-energy snacks - to help keep everyone associated with the harvest alert.

Fatigue Patrol

Someone associated with, but not involved in, the harvest routine should be designated to watch for worker fatigue. Sudden clumsiness, slow responsiveness when spoken to, irritability and lethargic movements are some of the signs of increasing fatigue.

When these signs are evident, it's time to call it a day. Rest up and go at it again tomorrow. That will be better in the long run for the farm business and family relationships.

Parathion - continued from page 1

Thomas feels that parathion's track record in the state of Michigan had been quite good, admitting that there had been some instances of over exposure to applicators and some field workers.

Parathion, one of the most toxic organophosphates, is absorbed readily through the skin, according to MDA's Wade. EPA records show a total of 52 accidental fatalities across the United States during the period from 1965 to 1980 due to parathion exposure. EPA records of parathion poisonings ranked among the highest at 1.5 per 1,000 in California between 1980 and 1986. Michigan data regarding parathion poisonings were not available.

Restrictive provisions on permitted parathion uses include:

- Parathion may only be applied aerially by a certified commercial applicator and only if winds don't exceed 10 miles per hour.
- A closed system must be used for transferring parathion products from the container to the airplane.
- All applications must adhere to a 100 foot buffer zone around water, public roadways, buildings, and property lines.
- All parathion treated crops must be harvested mechanically (hand harvesting is prohibited).
- Early reentry into treated fields is only permitted for scouting and irrigation and then for not more than one hour in any 24 hour period, and only with additional protective clothing and other restrictions.
- A requirement to report any exposure incidents involving workers, spray drift, and death of birds or other wildlife involving parathion.

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	Previous Address (if less than two years at present address)		City	State Zip
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	Employer's Telephone Number ()	Position	Time at Present Employment Yrs. Mos.	Gross Income from Employment <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly
	City, State, Zip Code	Other Income <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly		Source of Other Income
	Previous Employer (if less than two years at present employer)	Time at Previous Employer Yrs. Mos.		
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		\$	\$	Mortgage Holder or Landlord
		\$	\$	<input type="checkbox"/> Checking Account (Bank Name)
		\$	\$	<input type="checkbox"/> Savings Account (Bank Name)
		\$	\$	Monthly Payment \$
		\$	\$	Mortgage Balance \$
		\$	\$	Estimated Value \$
		\$	\$	Have You Ever Declared Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No
OPTIONAL GROUP CREDIT INSURANCE	Optional Group Credit Insurance			
	The cost to you, the Primary Account holder (applicant), is \$60 per \$100 for each month's average daily balance. The insurance will become effective when your credit begins. You must be less than age 71 to be eligible for coverage. A certificate which more fully describes the insurance will be sent when your credit application is approved. Underwritten by The Prudential Company of America, Newark, New Jersey, and Prudential Property and Casualty Insurance Company, Holmdel, New Jersey. Those choosing to enroll will be mailed a certificate of insurance explaining benefits, limitations and provisions and indicating the effective date of coverage.			
	<input type="checkbox"/> YES, Please enroll me in the Group Credit Insurance Program.			
	Applicant's Signature _____			
Please check your card preference (choose one design only)				
<input type="checkbox"/> SCENIC VISA 				
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OR Apply for a Gold MasterCard				
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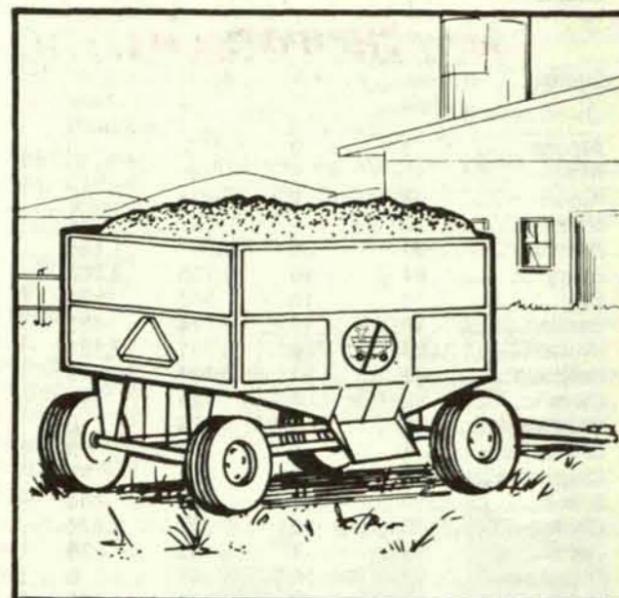
Transport Crops And Equipment Safely

Farmers at this time of the year need to be careful when moving both machinery and newly harvested crops on public roads. Keep these safety tips in mind:

- If you're towing, make sure the towing vehicle is large enough to handle the load safely up and down hills and can provide adequate braking.
- Remember that by law, a farm tractor may haul up to two wagons or trailers – but not more. Other vehicles (cars, trucks, or pickups) may not haul more than one farm wagon or trailer.
- Use a sturdy locking hitchpin and safety chains when towing wagons.
- Check tires for proper inflation and soundness.
- Don't allow riders on wagons.
- Distribute the load evenly. Don't overload.
- Transport at a speed reasonable for load and equipment conditions.

- Look up for overhead power lines.
- Remember that on public roads, vehicles must use lights from a half hour after sunset to a half hour before sunrise, or when visibility is reduced to less than 500 feet.
- Make sure SMV emblems are clean, visible, and unfaded.
- Keep windows and mirrors clean, and be sure lights and wipers are working.
- Make sure drivers are trained and capable.
- Obey all traffic laws and be aware of faster-moving vehicles. Avoid sudden, erratic, or unexpected maneuvers.
- The law says you may operate an implement of husbandry of any width on a highway as required for normal farming operations – but you must not operate or move an implement to the left of the center of the roadway under these circumstances:
 - From a half hour after sunset to a half

- hour before sunrise.
 - When you approach the crest of a grade or on a curve when your view is obstructed within a distance as to create a hazard in the event a vehicle might approach from the opposite direction.
 - When your view is obstructed as you approach within 100 feet of a bridge, viaduct or tunnel.
 - Any time visibility is substantially diminished due to weather conditions.
- Keep children and other bystanders away from transport vehicles during loading and unloading. Far too many entrapments and suffocations occur each year when people are buried in grain while loading or are drawn into the flow of



You can die in seconds in flowing grain

grain during unloading. The victims of such accidents, studies show, are usually under age 16.

Accurate Corn Silage Nutrient Analysis Necessary for Ration Balancing

Corn silage quality can vary, depending on the moisture levels, population density, the hybrid, field location and soil types, according to Mike Allen, MSU dairy nutritionist, necessitating the need for a nutrient analysis to balance rations properly.

For the sample to produce accurate results, it must be dried immediately after sampling. The sample should not be dried at temperatures above 140 degrees Fahrenheit. If a microwave is used to dry the sample, place a glass of water in with the sample to prevent it from exceeding 140 degrees.

Allen cautions farmers against freezing fresh cut corn silage samples because it increases the fiber content.

The ideal time to take a sample of silage stored in a bunker is after fermentation is complete. Samples should be taken at locations that are four feet apart. For example, a bunker that is 12' high and 20' wide should have a total of 15 samples taken along a

vertical plane (five horizontal layers with five samples taken from each layer), advises Allen.

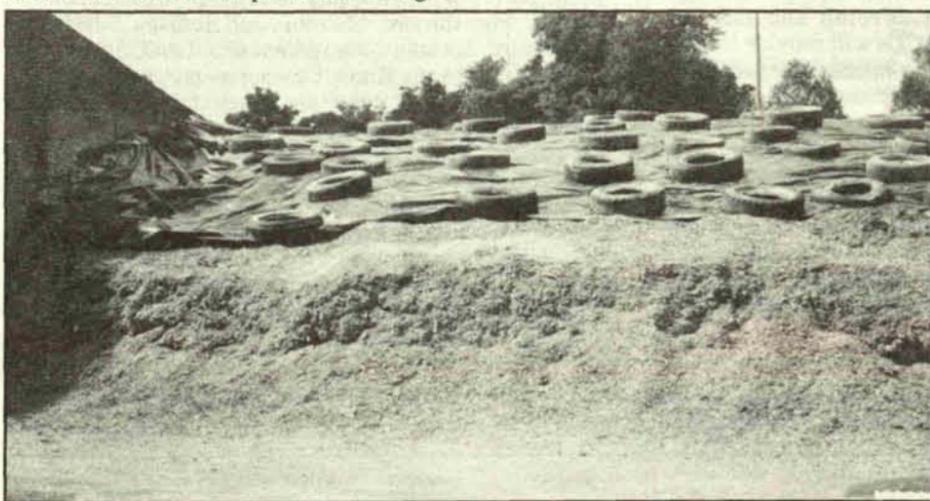
Don't shake the handfuls of silage to be sampled before putting it into a container for sub-sampling. This loses fine particles, causing the analysis to be inaccurate. Samples should consist of at least enough material to fill a five-gallon bucket over half-full.

It's best to dump the sample onto a piece of plastic sheet for sub-sampling. Separate the pile into quarters and then remove two of the opposite piles, and make four new piles. Repeat this process until a two pound sub-sample is left.

If samples are taken from an upright silo after fermentation occurs, Allen suggests turning on the silo unloader for one to two minutes before collecting a sample. Fill a five-gallon bucket over half full by passing it under the silo chute several times for a representative sample is taken.

Allen recommends wet chemistry for analysis, rather than near infra-red (NIR) analysis. NIR analysis should not be used for fresh-cut forage, unless specific equations have been developed and also should not be used for mineral analysis.

"Using NIR is cheaper and faster than wet chemistry," says Allen. "But, time should not be a big factor if the silage quality is consistent and the difference in price is negligible compared to the value of an accurate analysis." The following laboratories analyze feed samples: Litchfield Analytical Lab in Michigan at (517) 542-2915 and Midwest Feed Test, also in Michigan, (517) 386-2726. Allen also suggests that farmers contact their local CES office for additional sampling information.



Farmers Petroleum Gold Flame Custom Diesel Fuel Expected in October

Farmers Petroleum Cooperative, Inc., (FPC) Michigan's only regional farm supply cooperative, is expected to introduce their new premium diesel fuel, Gold Flame Custom Diesel Fuel, in early October, according to Executive Vice President John Feland.

Environmental Protection Agency regulatory changes now require diesel fuel with a sulfur content of 1/2 of one percent or greater to be dyed blue for identification purposes. Low-sulfur fuels such as FPC's Custom Diesel Fuel cannot be dyed blue or be blue based.

As a result, FPC seized the opportunity to improve their Custom Diesel fuel product

with more additives, and renamed it Gold Flame Custom Diesel Fuel. Those additives include an enhanced detergent package, and a dispersing agent to suspend water particles for smoother burning.

The additives and gold color will be exclusive to FPC and its authorized dealers. According to Feland, FPC is seeking both a state and national trademark registration to increase product integrity.

FPC is a major supplier of liquid fuels, heating oil, propane, Co-op tires and batteries, lubricants and many farm supplies. It serves thousands of Michigan farmers through local co-ops and dealerships.

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County CRP Bid Figures

County	Number of Bids	Number Tent. Accepted	Acres Bid	Acres Tent. Accepted
Alcona.....	3	0	138	0
Allegan.....	13	6	592	217
Alpena.....	8	2	273	69
Antrim.....	10	4	202	54
Arenac.....	39	34	1,547	1,164
Barry.....	61	46	3,765	3,264
Bay.....	18	16	548	534
Berrien.....	16	13	514	433
Branch.....	90	56	3,791	2,131
Calhoun.....	46	34	2,496	1,648
Cass.....	10	3	726	97
Charlevoix.....	3	0	124	0
Cheboygan.....	1	0	18	0
Chippewa.....	6	1	487	19
Clare.....	19	11	995	685
Clinton.....	43	28	2,027	1,276
Delta.....	3	1	133	35
Dickinson.....	2	0	44	0
Eaton.....	39	20	2,196	1,449
Emmet.....	2	1	121	91
Genesee.....	5	0	584	0
Gladwin.....	35	30	1,604	1,311
Grand Traverse.....	2	1	53	11
Gratiot.....	55	49	2,354	2,085
Hillsdale.....	127	106	3,996	3,181
Houghton.....	2	0	295	0
Huron.....	93	83	5,874	5,458
Ingham.....	2	2	133	133
Ionia.....	64	48	5,238	3,522
Iosco.....	25	2	1,194	233
Isabella.....	48	28	3,185	2,249
Jackson.....	38	29	2,636	1,962
Kalamazoo.....	2	2	42	42
Kalkaska.....	2	0	118	0
Kent.....	5	4	236	164
Lake.....	9	6	1,023	858
Lapeer.....	10	7	775	441
Leelanau.....	1	1	8	8
Lenawee.....	118	87	6,942	5,380
Livingston.....	1	0	197	0
Mason.....	3	0	153	0
Mecosta.....	24	14	1,819	743
Menominee.....	5	3	474	352
Midland.....	16	12	708	586
Missaukee.....	13	11	677	571
Monroe.....	7	7	189	189
Montcalm.....	95	28	4,867	839
Montmorency.....	7	3	405	92
Muskegon.....	2	1	90	37
Newaygo.....	9	5	234	106
Oceana.....	15	9	1,000	726
Ogemaw.....	3	0	230	0
Ontonagon.....	1	0	141	0
Osceola.....	25	12	824	433
Oscoda.....	2	0	372	0
Otsego.....	4	0	308	0
Ottawa.....	17	8	640	219
Presque Isle.....	5	3	154	115
Saginaw.....	21	19	564	505
St. Clair.....	1	0	122	0
St. Joseph.....	13	10	328	207
Sanilac.....	62	44	4,056	3,054
Shiawassee.....	3	1	88	29
Tuscola.....	53	36	2,611	1,880
Van Buren.....	27	23	1,585	1,205
Washtenaw.....	10	8	362	287
Wexford.....	7	1	274	31
State Totals	1,526	1,019	80,865	51,384

Over 80,000 Michigan Acres Bid for CRP During Signup

Michigan farmers submitted bids on 80,865 acres during the eleventh Conservation Reserve Program signup period July 8 - 19. Approximately 51,384 acres were accepted, bringing the total CRP acreage in Michigan to 275,000 acres, according to Bob Payne, conservation program specialist with the state ASCS.

Accepted bids and notices have been returned to county ASCS offices and farmers. According to Payne, conservation plans are now being drafted at the local level with the Soil Conservation Service, before final approval is granted.

Payne said that with USDA's stated goal of 40 million acres, and the January 1995 conservation compliance requirements, Michigan farmers should expect further signup periods in 1992, 1993, and 1994. National estimates suggest there are 75 million to 100 million acres of highly erodible land that could qualify for CRP.

"We have about 670,000 acres of highly erodible land in Michigan, so we're probably looking at nearly 300,000 acres or more by 1995," said Payne. "On a national basis, we're reserving about 1 million acres for the 1994 signup period for farmers who may have difficulty in reaching their conservation compliance requirements on highly erodible cropland."

Previous CRP bids in Michigan were considered within three subgroups across the state of Michigan, however,

additional concerns for water quality prompted USDA to revise their system of determining acceptable bids.

"Each bid is now evaluated on its own merit," said Payne. "We plug in soil types, productivity indexes and water quality data and those sorts of things to come up with an environmental benefit index factor for that individual bid. I think it's a better system that evaluates the land on its own merit."

As earlier CRP contracts near the end of their 10-year contract period, speculation has developed that those contracts may be extended if so desired. However, Payne cautions that it's not a specific option at this time and that farmers should start to consider other alternatives.

"From a conservation standpoint, the first option would be to retain the CRP land in its vegetative cover or tree cover status," said Payne. "The second option would be to return the land to agricultural production with an approved conservation plan that meets compliance requirements. Some acres just should not go back into production, however, because they're simply too erodible."

Nationally, USDA accepted 1.12 million acres into the CRP during the eleventh round of bids, bringing 35.6 million acres into the program. The accepted bids averaged \$59.14 per acre. The next signup period will be June 15 - 26, 1992, according to USDA.

Farmers Form Stewardship Association

A group of Michigan farmers interested in non-traditional production practices, and willing to play an active role in research to identify viable alternatives, formed a new organization this spring. The Michigan Agricultural Stewardship Association (MASA) plans to work closely with Michigan State University's Cooperative Extension Service and the Soil and Water Conservation Districts (SWCDs), according to spokesperson Tom Guthrie, Barry County cash crop farmer who serves on the organization's ad hoc executive committee.

At a recent meeting, the committee adopted a mission statement for MASA and bylaws are being written, Guthrie said. "Our mission will be the development of a process to research and disseminate information about agricultural systems through reliable, practical, timely, farmer-driven research; and we want to be sure that these systems are economically feasible, agronomically sound, and environmentally safe," he said.

In 1991, some of the farmers involved in MASA, including Guthrie, had 15 demonstration plots on their farms to compare various tillage systems, weed and pest control programs, and fertilizer management practices. The American Farmland Trust, a non-profit organization that works to preserve farmland and promote land stewardship, will identify cooperators and develop and manage demonstration projects. The CES and SWCDs will provide technical assistance to the cooperators in managing established demonstration projects. The MDA will support the projects through its regulatory role.

"We have traditionally looked to our land-grant university for research and information, and will continue to do so, but something that may work in a university field test may not always work on the farm. We believe the on-farm research plots will provide us with some valid test results that will be helpful not only to the individuals involved, but to our entire industry," Guthrie said.

Guthrie, who also serves on the MFB board of directors, said the impact of budget cuts on MSU's research efforts was a factor in recognizing the need for farmers themselves to get involved in agricultural research.



Barry County farmer Tom Guthrie guides a conservation tour held at his farm.

"We appreciate the fine efforts of Dr. Oran Hesterman, associate professor and Extension specialist, and John Durling, coordinator of leadership training, in getting our group off the ground," Guthrie said. "We also appreciate the support from the C.S. Mott Foundation for our initial activities."

Michigan is not the first state to form an organization like MASA. The Illinois, Missouri and Indiana Sustainable Agriculture Societies; the Minnesota Land Stewardship Project, Wisconsin Rural Development Center, and the Practical Farmers of Iowa are structured and have goals similar to MASA, Guthrie said.

Other members of MASA's ad hoc executive committee are: Russ LaRowe, Kalkaska; Jerry Wirbel, Chairman, Hope; Gary Hoyt, Vice Chairman, St. Louis; Christopher Lufkin, Treasurer, Novi; Roger French, Kalamazoo; and Jim Gleason, Three Rivers. For further information, contact: Tom Guthrie, Delton, Mich. (616) 623-2261 (home) or (616) 623-2255 (farm)

Good Residue Management Begins With no Fall Tillage

No fall plowing may be the best thing farmers can do for their land, their wallet and the environment, according to the Soil Conservation Service, which is conducting a "DO NOT DISTURB" crop residue campaign to protect soil and water resources.

Residue management is recognized by most conservationists as the most effective and least expensive thing farmers can do to prevent soil erosion and protect water quality. Residue cover of 30 percent or more after planting is sufficient to keep wind and water erosion at or below acceptable levels and meet USDA conservation compliance requirements, according to Homer Hilner, state conservationist for the U.S. Soil Conservation Service in Michigan.

Hilner went on to explain that fall plowing converts an erosion resistant situation to an erosion-vulnerable situation.

Soil particles and associated plant nutrients cause environmental problems when removed from farms by wind and water erosion. Nutrients that could be producing good crops contribute to algae and weed growth, and eutrophication when in lakes and streams. Soil particles bury fish spawning beds and often have to be dredged from channels and ditches to restore adequate drainage or prevent flooding.

Poor soil structure restricts infiltration of water and plant roots and can limit crop production. Experienced no-till farmers, who follow the "DO NOT DISTURB" concept, claim that good soil structure and tilth return when worm holes and root channels are no longer destroyed by tillage.

"It just doesn't make sense to bury the best erosion control material we can have by fall plowing," says Hilner.



October Discussion Topic – Coping With Health Care Costs

"There is now no doubt of the growing wave of popular sentiment in favor of an efficient public health care program. The only question before the country now is how soon?"

Comments like these can be found on pages of almost any publication today. However, this passage appeared in a 1939 issue of *Consumer's Report*. So while the reasons for the problems in our U.S. health care delivery may have changed over the years, the American public's displeasure has remained unchanged for over 40 years.

The largest area of concern today is the seemingly out-of-control increases in health care costs. National expenditures on health care now represent almost 12 percent of our country's Gross National Product (GNP), with annual spending in excess of \$650 billion. Since 1940, health care costs have increased 17,400 percent.

Aside from creating a financial burden on the country, high health care costs have also developed into a leading social issue, as 33 to 40 million people are now estimated to be without basic health care coverage.

Rapidly increasing costs have prompted health care providers, elected governmental officials, and citizens to discuss the issue at

length. The problems, however, are as diverse and complicated as the health care system itself.

Lack of Understanding

With over 60 percent of the population covered by employer provided health insurance plans that carry low or zero deductibles for tax benefits, this group has little incentive to change utilization levels or health buying habits.

Underpayment

Government expenditures on health care now represent over 40 percent of the country's annual health care bill. Health providers claim that government payments fall 30 to 40 percent short of actual costs, resulting in higher charges to the private insurance companies to make up for lost revenue.

Defensive Medicine

Some studies suggest that 25 percent of procedures performed by doctors are done for defensive reasons in fear of malpractice suits.

State Mandated Coverage

The number of mandated coverage have grown from 30 in 1970 to over 800 in 1990 adding costs to every plan they affect. Mandates range from hairpieces to acupuncture.

High-Priced Technology

Experts blame nearly 50 percent of the increases in health care costs on advances in medical technology.

It's no wonder that the public approval and outcry for a national health program has grown over 20 percent since 1982 to a level of 65 percent in 1989. However this seemingly simple system in Canada is struggling with many of the same issues that our system is (see related article this page).

So what are the solutions to our present day health care crisis? Become informed about the issues affecting health care. Farm Bureau will be taking an in-depth look at the problems listed above, and will be seeking member input in developing solutions.

Discussion Questions

1. What are the top two concerns your group foresees in the health care industry?
2. What percent of your group currently carries some form of health insurance?
3. What percent of your group has made a direct contact to an elected official on a health related issue in the last 12 months?

4. What percent of your group has served on a county or state related board or committee (i.e., hospital board, county health committee, public health commission etc.)

5. List two suggestions or activities that your state or county Farm Bureau can do to help your group become more informed on health care issues.

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Canadian Health Care System: ALL IS NOT WELL!

Editors Note: The following article was compiled and written by John K. Hosemann, an American Farm Bureau Federation economist.

With more and more middle-income Americans losing faith in the U.S. health care system due to rising costs and higher health insurance premiums, the Canadian health care system is receiving more favorable reviews from the U.S. media and politicians. But is all well in Canada?

According to Murray Turner, a Toronto consultant, "The cost squeeze is up here, too." Currently, the rate at which costs are rising in Canada is actually a little higher than in the United States. The problem of health care "cost containment" in both the United States and Canada points not to the differences but the similarities of both systems; each has violated basic economics.

To Canadians, health care is essentially a "free good." When anything is "free," consumers take unlimited quantities of it. Health care is no exception. The "price" of health care is not allowed to serve its rationing function, since government is the sole buyer.

The Technical Dilemma

The Canadian system is biased against modern technology. Since the government only spends a certain percent of its GNP on health care, it must divide its health care among the greatest number of voters.

While some complain that in the United States there is "too much" modern medical technology, the Canadian system is almost completely the opposite. As noted earlier, modern medical technology provides health care benefits to that relatively small number of patients (read voters) who need critical treatment. The U.S. ranks first among eight developed nations in heart pacemakers per 100,000 people, CAT scanners and kidney dialysis and/or transplants per million people. Canada ranks eighth, fifth and fifth, respectively. For people with critical health care needs, the difference is a matter of life and death.

Real Issues/Real Problems

Aside from the major problems of political health care rationing and unavailable modern technology, it is useful to focus on some of the "real life" problems one encounters living under the Canadian health care system.

Restrictions lead to disagreements among competing health care sectors.

When all the problems are added up – long waiting lines, chronic shortages of equipment and services in many regions, tensions among health care providers and limited available technology – it is easier to understand why Canadians who live close to the U.S. border and who can afford to do so, opt for health care in the United States.

Q. Why are low-income and elderly patients so frequently discriminated against in the rationing of acute care under any national health insurance?

A. Because national health insurance is, at all times and places, a middle-class phenomenon. Prior to the introduction of national health care, every country had some government-funded program to meet the health-care needs of the poor. In the U.S., this program is Medicare/Medicaid.

The middle-class working population not only has to pay for its own health care, but also must pay taxes to fund health care for the poor and elderly. National health insurance extends the "free ride" to those who pay taxes to support it.

Such systems are created in response to the political demands of the middle-class working population, and they are designed to serve the interest of this population. This is exactly where we are in the U.S. today. The middle class is growing more and more weary and is demanding "something." Those who really understand the issue warned that Medicare would ultimately lead to full-scale socialized medicine.

Q. Why do national health insurance schemes skimp on expensive services to the seriously ill while providing a multitude of inexpensive services free of charge to those who are only marginally ill?

A. Because numerous services provided to the marginally ill create benefits for millions of people (read: million of voters), while acute and intensive care services concentrate on a handful of patients (read: small number of voters). Political pressures in this case dictate the redistribution of sources from the few to the many.

Q. Why are sensitive rationing decisions and other aspects of hospital management left to the hospital bureaucracies?

A. Because no matter how indefensible the results of this practices, the alternative is

politically impossible. As a practical matter, no government can afford to make it a national policy that 9,000 people will die every year because they will be denied dialysis treatment for kidney failure.

Summary

The reason national health insurance "works" in Canada or other countries, and the reason it remains popular, is precisely because it does not function the way that advocates of national health care believe it should function.

National health insurance "works" in other countries for three reasons:

- 1) The wealthy, the powerful, the most sophisticated, and those who are most skilled at articulating their complaints find ways to maneuver to the front of the rationing lines.
- 2) Those pushed to the end of the rationing lines are generally unaware of medical technologies they are being denied.
- 3) There are no contingency fees, no generally recognized right of due process, and no cadre of lawyers willing to represent those who are systematically discriminated against.

Average Waiting Time in 1988

A sampling of the "waiting" periods for Canadians who needed critical treatments in 1988.

Procedure	Average Wait
Mammogram	2-1/2 months
Bone Scan	1-1/2 months
Myelogram	3-4 months
Brain Shunt	5 months
Hip Replacement	6-10 months
Cataract Surgery	2 months
CAT Scan	2 months
Pap Smear	2-5 months
Urgent Pap Smear	2 months

Source: Based on physician surveys by the Fraser Institute, Michael Walker, "From Canada: A Different Viewpoint," *Health Management Quarterly*, Vol XI, No. 1, 1989, p. 12.

As one Canadian put it, "The system is good if you do not get sick."

In the United States, health care is perceived as a "free" good to health users who either have their health care paid by "third party" payers (employers) or those who are covered by the federal Medicare/Medicaid program. This amounts to about 75 percent of all U.S. health care users.

With governments on both sides of the border steadily expanding the demand for health care services, "something has to give." In the United States, that "something" is the price of the services to those who have private care payment plans. Their costs continue to escalate.

In Canada, the "something that has to give" is various critical services that are rationed by health service bureaucrats. People are told to wait. The health care services that we have come to take for granted – open-heart surgery, kidney dialysis, pap tests – all require waiting periods of various lengths. So time replaces price as a rationing factor. The net result is that less care is demanded because some patients do not live long enough to qualify.

Most people can get through life without critical health care problems, so most voters are happy with the Canadian system that supplies them items like over-the-counter drugs and eye-glass exams that U.S. citizens pay for out-of-pocket for the most part.

The problem with this political allocation process is that the resources are spread over a large number of voters and simply aren't available to the small number of voters who need critical care from time to time. As one Canadian put it, "The system is good if you do not get sick." The Canadian government strategy of tightly controlling physician and hospital costs also means tension between health care providers and the government.

This leads to work stoppages and, given the nature of the monopoly, complete shut-downs can occur in provincial health systems. In 1988, nurses shut down the entire system in Alberta province.

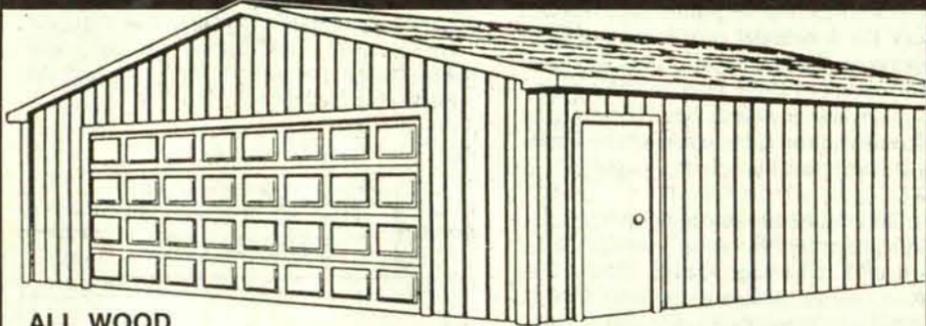
The reason for internal conflict is simple. With only one buyer – the government – medical services are always restricted.

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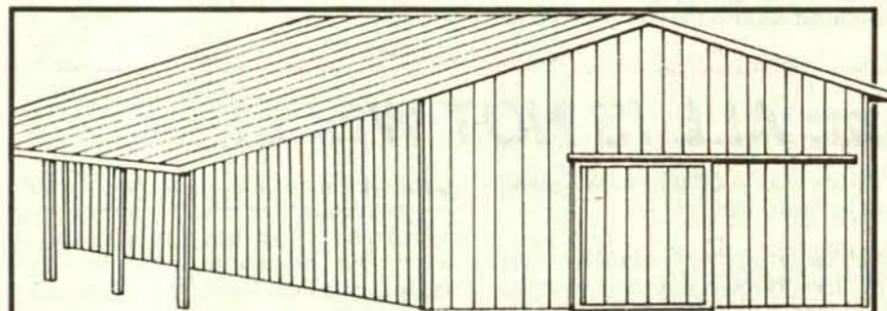
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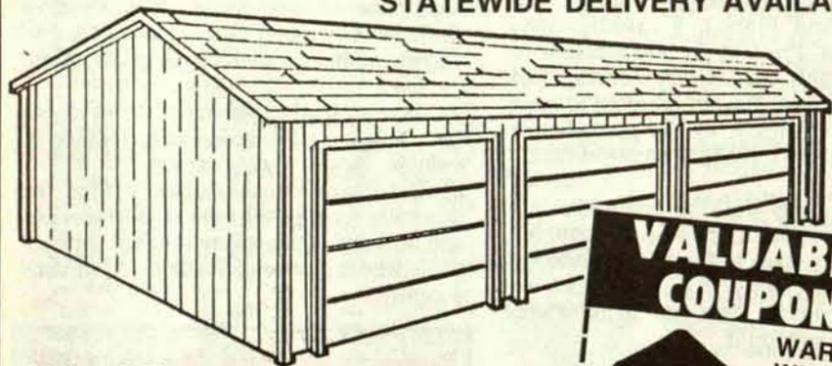
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Dormans Selected MMPA's 1991 Outstanding Young Dairy Couple



Greg and Kathy Dorman, Michigan Milk Producers 1991 Outstanding Young Dairy Couple, pause for a moment on their Sanilac County dairy farm with their family. Pictured (front row, left to right) Andrea, 9; Mike 8; (back row, left to right) Marcy, 16; Greg, Kathy, and Carl, 13.

Photo: Courtesy MMPA

Greg and Kathy Dorman of Snover, Michigan, have recently been selected as the state winning 1991 Outstanding Young Dairy Couple (OYDC). They represented Michigan Milk Producers Association (MMPA) and the Sandusky Local in the annual OYDC conference held in August.

The Dormans were selected earlier in the year by fellow dairy farmers in MMPA's District 8, which covers Sanilac County, to participate in the program. As the state winning couple, the Dormans will represent MMPA at various industry activities.

Scott and Julie Quick from Bay Port were selected as the runner-up couple. They represented MMPA's District 9 and the Sebewaing Local in the contest.

Selection of the OYDC is based on the couple's farming operations, farm-related and community activities and demonstrated leadership abilities.

All 11 of MMPA's district Outstanding Young Dairy Couples will be officially recognized at the 1992 Annual State Delegate meeting to be held next March.

MMPA is Michigan's largest dairy cooperative, owned and controlled by approximately 3,900 dairy farmers.

MMPA's 1991 District Outstanding Young Dairy Couples

- District**
- 1 David and Lori Ruhlig, Dexter, Ann Arbor Local
 - 2 Michael and Susan Martin, Wakarusa, Ind., Constantine Loc.
 - 4 Kevin and Jacalyn Cavanaugh, Leslie, Stockbridge Local
 - 5 Calvin and Sharon Ellens, McBain, Ewart Local
 - 6 Robert and Monty Jo Simpson, Saranac, Saranac Local
 - 7 Mark and Robin Falker, Romeo, Richmond-Romeo Local
 - 10 Matthew and Barbara Wardin, Hemlock, Saginaw Local
 - 11 Del and Martha Wedeven, Zeeland, West Michigan Local
 - 12 Brian and Kerrie Keranen, Pelkie, Lake Superior Local

Dealing with the Pros and Cons in a North American Trade Pact are Critical

A North American Free Trade Agreement has the potential to boost the economies of the United States, Canada and Mexico. But the extent of that potential depends on what a negotiated agreement would look like, according to MFB President Jack Laurie.

"U.S. agriculture may or may not approve of what is brought away from the bargaining table," said Laurie, speaking at the International Trade Seminar in Sarnia, Ontario. "But the stakes are high enough and potential for gain great enough to at least begin the negotiations."

Mexico is the third largest single-country market for U.S. farm exports, Laurie said. Reducing trade barriers to a market of that size could offer opportunities and challenges for U.S. farmers.

"Some U.S. commodity interests like grains and oilseeds are looking forward to increased marketing opportunities under a North American Free Trade Agreement," he said. "Other agricultural commodities, particularly fruits and vegetables, have serious questions about the potential negative effects that an agreement would have on their industries. Fruits and vegetables can be labor intensive crops where Mexico could clearly have a labor-cost advantage."

Laurie said that Farm Bureau believes that on a level playing field, U.S. farmers can

compete with Mexican and Canadian farmers.

"We would not support an agreement that removes U.S. trade protection but does not similarly address Mexican or Canadian import restrictions. We would not support an agreement that deals with border measures but allows certain domestic practices to continue to provide an unfair competitive edge to foreign producers," he said.

Laurie said it is uncertain what an agreement could mean to the current U.S. - Canada Free Trade Agreement. "Perhaps it would substitute for or enhance the agreement we currently have," he said. "Certainly one point to ponder is that Mexico right now is basically a U.S. agricultural market. Under a North American Free Trade Agreement, Canada could sell more wheat to Mexico. So, Canadian and U.S. farmers would have to share a piece of a bigger trading pie."

The American Farm Bureau Federation recently approved a study to be commissioned on the North American Free Trade Agreement. The study will be done by scientists from land grant universities or in private practice with special expertise in specific issue areas. One of the issues to be analyzed will be the view of Canadian agriculture regarding the potential benefits and concerns surrounding passage of the agreement.