

# MICHIGAN FARM NEWS



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## Madigan Announces "Michigan Farmers for Bush" Coalition

USDA Agriculture Secretary Edward Madigan was in Michigan Sept. 10 to take part in the announcement of a formation of "Michigan Farmers for President Bush" coalition, consisting of more than 200 farm leaders, including Michigan Farm Bureau President Jack Laurie.

Madigan, who made appearances in Grand Rapids, Alpena, Traverse City, and finally in Lansing for a Farm Bureau hosted reception, reminded farmers in Grand Rapids of the transition that agriculture has experienced during the Bush administration's first four years in office.

"Farm debt in this country has been reduced by \$54 billion dollars and farm equity has improved by 42 percent," said Madigan. "Agricultural exports out of the United States have risen to \$41.5 billion, compared to an average of \$27 billion during the 1980s. Agriculture will contribute an \$18 billion positive balance of trade to the U.S. economy this year."

Madigan added that Bush's commitment to international trade and the North American Free Trade Agreement (NAFTA) will assure long-term benefits and growth opportunity for U.S. agriculture as well. "Independent studies done by universities, not the USDA or the White House, show that American agricultural sales as a result of NAFTA will increase \$2 billion," he said. "Obviously, we have some commodities that are going to be impacted negatively by NAFTA, but we've taken steps to provide for a 15-year transition period for those commodities."

American agriculture is now the single largest industry in the United States, accounting for 16 percent of the gross national product, and bigger than the defense industry, or the health care industry, said Madigan. "Basically, if you take the first four Bush years and compare them to any president in the United States during the 20th century, you'll find that these four years of Bush have been the best presidential tenure for net farm income than we have had in the 20th century," he said.

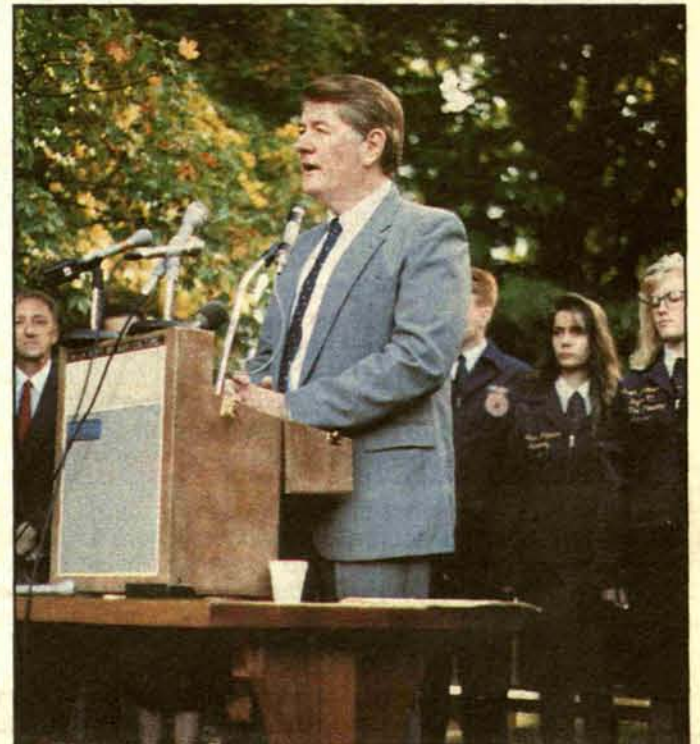
Madigan took issue with the Democratic platform and its apparent lack of concern over the future of U.S. agriculture. He said the platform only contained seven sentences on agriculture and only focused on sustainable agricultural policy and the proposed elimination of the honey subsidy.

"Not a word was said about exports, not a word about net farm income, not a word about growth, not a single word about wetlands and all the other issues that are so very much on the minds of farmers," concluded Madigan. "Obviously, Clinton has put no real thought into assisting the interests of the American farmer."

Turning his attention to the stalled GATT talks, Madigan expressed frustration over the European Community's unwillingness to negotiate in good faith on an agreement that basically has the support of the rest of the world. That unwillingness, said Madigan, prompted Bush's recent announcement of an expansion of the Export Enhancement Program.

"As the president said in his EEP announcement, he has pulled the GATT trigger - it was a very aggressive action for the president to take but it's not the only thing that we're going to do," cautioned Madigan. "There are going to be other things that we can do to impress upon them (EEC) to bring the GATT to a successful conclusion."

In addition to the estimated 150 farmers on hand in Grand Rapids for Madigan's comments, Michigan's Governor John Engler, MDA Director Bill Schuette, and the state FFA officer team were also in attendance.



## Credit Guarantees to Russia on Installment Plan

The United States has granted an additional \$900 million in guaranteed loans to Russia and another \$250 million in food aid. The guaranteed loans will become available in three segments, \$100 million immediately, \$500 million after October 1, and \$300 million after Jan. 1, 1993.

Analysts said the amounts were about as expected by the trade and would provide little support to the markets. The first installment of \$100 million will be used to purchase \$66 million in feed grains, \$24 million in protein meal, and \$10 million in wheat.

Although USDA said it would provide more details later on the remaining credits, it's expected that later installments may include

value added products, such as pork and dairy products, according to Russian food buyers and congressional sources.

Apparently USDA is prepared to give the Russians additional credits saying, more food assistance or credit guarantees could be made available later.

Russian officials meeting with USDA officials said they're seeking up to \$1 billion in credit guarantees to buy food at least until December. Since Dec. 1990, the U.S. has provided \$4.8 billion in export credit guarantees to the former Soviet Union.

According to news reports from Russia, food production in the country has dropped an average of 22 percent compared to last

year. Commodities the Russians need most are meat, cheese, cereals, vegetable oil, tea, and dairy products.

There is considerable speculation that U.S. pork products will be included in the export credit guarantees that have not yet been allocated. Russia has been targeted to buy 30,000 tons of subsidized U.S. pork under the Export Enhancement Program, but it needs export credits to buy the meat.

The U.S. pork industry has lobbied hard to have pork included in the USDA credit packages. USDA has consistently said that the makeup of commodities is entirely up to the countries receiving credits, since they represent purchases, not donations.

*We caught Eaton County farmer Steve Spitzley running this field of dry beans on Sept. 14, just prior to a rain. This was Spitzley's second field of navy beans with yields running between 23 to 25 bushels per acre, with an average 1 to 2 percent damage reported because of pumpkins (immature beans).*

*However, Spitzley, who farms 1,000 acres of corn, soybeans, wheat and dry beans, estimated that his total average for all 150 acres of dry beans would be considerably less than 25 bushels per acre. "This will be the best field I've got - it all goes downhill from here," Spitzley said. "I've got some fields that will probably only do 12 or 15 bushels. Last year, we were well up into the 30 and 40 bushel average yields."*

*Spitzley's corn had fully denting; however, he estimated that another 20 days would be needed for the crop to reach full maturity. "The wheat was good, and the corn and soys look good, if we just keep getting the heat," he concluded.*





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## Cooperative Month Means Farmers Working to Help Farmers

Farmers have a long and proud tradition of helping their fellow farmers in times of need. When a natural disaster or a personal tragedy hits someone in a rural community, the farm neighbors are the first to come together and lend a hand. They do so because farmers are caring and compassionate people. But they also recognize that each of them as individuals may, at some time, find themselves in need of the help of the greater community. Their cooperation now is like a "deposit" that they may draw upon in the future.

This willingness to join for the purpose of serving the common good also serves as the foundation of the cooperative movement. Participation in agricultural cooperatives is not just a financial commitment on the part of the farmer. It is and has been a philosophical commitment to the idea of working together to accomplish a task or provide a service which otherwise would not be available. Agricultural cooperatives were formed to meet a specific business or service need. Farmers, invested in the services and products, and periodically made a "withdrawal" out of the benefits that the cooperative provided.

Through the years, agricultural cooperatives have been tremendously valuable to farmers. Product lines have typically been higher quality because these farmer-controlled businesses had products meant to be used, not just sold. The products and services always provided the co-op member the best value for the money. Cooperatives also helped keep the marketplace on an even keel for farmers by helping to counterbalance the prices set by the co-op's competitors.

But many challenges face cooperatives in the future. From a competitive standpoint, there are all kinds of sources of supply out there for farmers to choose from. Many younger farmers weren't around years ago when many of today's co-ops were formed in order to supply a product that wasn't otherwise available. So, retaining member loyalty and maintaining the favorable price/value relationship of the product for members is going to be more difficult.

The hotly competitive business environment of the future may also mean that some cooperatives will face a conflict between being "all things to all members" and being efficient and financially strong enough to survive. Perhaps the cooperatives that will be really successful will be the ones that place a high premium on creatively meeting the needs of members while developing a strong and healthy balance sheet.

It's important to remember the purpose and origin of cooperatives as institutions designed by farmers to meet their needs. The challenges that face agriculture tomorrow will be very different from those of the past. But the cooperative movement has shown that working together for a common goal is still the best way to tackle the opportunities and problems of the future.

*Jack Laurie*  
Jack Laurie, President  
Michigan Farm Bureau

## August Farm Prices Lower

The Index of Prices Received by Farmers in Michigan for all products as of Aug. 15 was 124 percent of its 1977 base, according to the Federal/State Michigan Agricultural Statistics Service. The August index was 2 percent lower than last month's level of 127 and was 1 percent above last year's index of 123.

The price index for all crops in Michigan fell 4 percent from its July level. Feed grains were down 7 percent, with oats down 10 percent, corn and hay both were down 7 percent from last month. Cash field crops were 2 percent lower than a month ago. Dry beans rose 17 percent, partially offsetting potatoes, which fell 24 percent from July. Winter wheat and soybeans fell 8 and 4 percent respectively from a month ago.

The Livestock and Products Index dropped 1 percent from last month. Eggs and milk fell 5 and 2 percent respectively. Calves dropped 8 percent from last month. Only slaughter cows and beef cattle improved from July, rising 3 and 1 percent in that order.

Nationally, the August All Farm Products Index of Prices Received by Farmers moved down 0.7 percent from July to 137 percent of its January-December 1977 average. Price decreases for corn, wheat, oranges, and potatoes more than offset price increases for lettuce, cattle, strawberries, and onions.

The Index of Prices Paid by Farmers for commodities, services, interest, taxes, and farm wage rates for July was 192 percent of its 1977 average. The index was 0.5 percent higher than April and 1.6 percent above July 1991. Since last surveyed in April, prices increased for fuels, feeder cattle, and calves. Feed grain and building material prices were lower.

## Unverferth Enters Zone-Till Market Agreement With Michigan-Based Rawson Coulters

Unverferth Manufacturing Company, Inc. announced that it has entered into an agreement with Rawson Coulters, Inc. of Farwell, Michigan. The Rawson family pioneered and marketed this tillage practice and related products, such as Zone-Till Tillage.

The Rawson products include a patented three disc coultter assembly for attaching planters, a coultter caddy complete with fertilizer injection unit, and other residue management planting accessories which facilitate Zone-Till practices. These products will continue to be manufactured in Farwell with expanded production at Unverferth's Kalida, Ohio, and Shell Rock, Iowa, manufacturing facilities. Unverferth Manufacturing Company, Inc. is a leading manufacturer of agricultural wheel systems, grain handling, seed handling, tillage equipment, and the Brent line of products.

## In Brief...

### Bush Says U.S. Would Drop EEP if GATT Succeeds

President George Bush has indicated that the U.S. would be willing to scrap its Export Enhancement Program for U.S. farmers if an agreement could be worked out in the current round of global trade negotiations to eliminate agricultural trade barriers.

In an interview on NBC television, Bush defended his decision to boost export credits for grain sales, and called the EEP "a good program."

But Bush then went on to say: "We can get rid of that, incidentally, if we're successful in negotiating a successful conclusion to the GATT round. In other words, get rid of these barriers, and the American farmer can compete with anybody. But we're not going to let him compete with one hand tied behind his back," Bush concluded.

### Senate Gives Ethanol a Vote of Confidence

With a non-binding resolution the Senate sent a message to the Environmental Protection Agency urging it to reopen its rule-making process for reformulated gasoline, which would open the door for including more corn-based ethanol in fuel.

The resolution passed on a voice vote as an addition to a spending measure for the Veterans Administration and Housing and Urban Development Department. The resolution, cosponsored by a number of Midwest Senators, asks the EPA to drop its simple model for reformulated fuel which, it is believed, would exclude ethanol for use on the basis of its greater volatility than other potential fuel additives. Opponents say reopening the rule would violate a regulatory negotiation deal struck last summer between industry, environmental groups and the EPA.

### Reasoned Support for Lower Grain ARP Setaside

In comments on USDA's 1993 Feed Grain Acreage Reduction program, the American Farm Bureau Federation voiced support for a reduction between 5 and 10 percent. While the maximum permitted under the law would be 12.5 percent, Farm Bureau pointed out that past acreage reduction programs have proved ineffective in reducing total world grain supplies.

Production in other countries over the years has responded almost one-for-one to replace acres diverted from coarse grains in this country, according to Dave Miller, director of the AFBF Wheat, Feed Grains and Soybean Department.

Recognizing the strong competitive position in world markets at this time and depressed export opportunities make it inadvisable at this time to aggressively return to full production. Farm Bureau says farmers lose net profit for each 1 percent of acreage reduction from 0 to 12.5 percent.

"We would support a lower ARP percentage, as allowed by law due to failure to secure an agreement in the current round of GATT negotiations, if efforts are undertaken to aggressively move any excess production into world markets," concluded the Farm Bureau comments.

### USDA Forecasts Net Farm Income at \$42 - \$47 Billion

Government disaster payments and an improved situation for dairy and hog producers should help lift U.S. net farm income to \$42 to \$47 billion in 1992, up from an earlier estimate of \$37 to \$45 billion, according to USDA figures, reports *Knight Ridder Financial News*. "More complete information" also indicates that 1991 net farm income totaled \$45 billion, up \$4 billion from the May estimate, USDA said in its Agricultural Income and Finance report summary. Net farm income peaked at \$50.8 billion in 1990.

Total direct government payments to farmers are forecast 17 percent higher in 1992 at \$9 to \$10 billion. That includes about \$1 billion in crop disaster payments for 1990 and 1991 losses and \$100 million in payments to producers who have idled land under the conservation reserve program, USDA said.

Total crop subsidies are expected to be unchanged from 1991, as lower food grain payments offset higher cotton payments, USDA said. Dairy receipts in 1992 are forecast at \$18 to \$22 billion, up 10 percent from the May estimate and near the 1990 record, because of higher milk prices, USDA said.

Hog prices still are forecast to show the largest decline from 1991 in the livestock sector, USDA said. However, production now is expected to push total receipts in 1992 to \$9 to \$11 billion, compared with the May estimate of \$8 to \$11 billion.

Total crop receipts in 1992 are forecast to \$80 to \$83 billion, down from the May estimate of \$81 to \$84 billion. Large corn and soybean crops are expected to weigh on prices and reduce total receipts. However, increased marketing and higher prices could push wheat receipts 25 percent higher in 1992 to \$6 to \$8 billion, USDA said.

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## Michigan Farm Bureau's Policy Development Committee in Full Gear

Twenty farmers from across Michigan are performing one of the most important functions within the Michigan Farm Bureau policy development process as members of the State Policy Development Committee. Each of the 11 Farm Bureau districts are represented as are the MFB Young Farmer Committee, the MFB Board of Directors, plus three at-large members from across the state.

This committee is charged with drafting the policy recommendations that are discussed and voted on at county levels and eventually passed. Ten different subcommittees will be sorting through the over 1,200 policy recommendations sent to them from the 69 county Farm Bureau annuals currently in process. Similar policies are consolidated and final policy proposals are drafted for further discussion and voting at the state level during the MFB annual meeting in Grand Rapids in early December.

In addition, each subcommittee will hear from resource people on key issues before drafting final policy proposals. The 10 subcommittees include:

- Transportation
- State Affairs
- Health, Welfare & Safety
- Commodities & Marketing
- Natural Resources
- Taxation
- Labor
- Education
- National & International Affairs
- By-Laws & Internal Affairs

Members of the MFB Policy Development Committee, their farm background, and the counties they represent, are as follows:

**Wayne Wood** of Marlette operates a dairy and cash crop farm in Sanilac County in partnership with his father, brother and son. Wood, who is currently a member and vice president of the MFB Board of Directors, is serving as an MFB board representative and committee chairperson.

**Ron Bodtke** of Grand Junction grows blueberries, corn, soybeans and timber in Van Buren County. He represents Farm Bureau members in District I. District I counties are Berrien, Cass, Kalamazoo, St. Joseph, and Van Buren.



Pictured above are members of the 1992 MFB Policy Development Committee (front row l - r): Ray Baker, Ron Bodtke, Carmen Cousino, Pam Brighton, Lorna Wilson, Don Sutto, (second row l - r): John Bull, Willis Walker, Judie Burmeister, Judy Emmons, (third row l - r): Duane Tirrell, Charlene Delisi, Mike Tulgestke, (fourth row l - r): Keith Brown, Ivan Top, Joshua Wunsch, Diane Horning, and chairman Wayne Wood.

**Keith Brown** of Jonesville is a Hillsdale County dairy farmer in addition to raising percheron horses. Keith represents District II, covering Branch, Calhoun, Hillsdale, Jackson, and Lenawee counties.

**Carmen Cousino** of Temperance is a Monroe County sugarbeet and cash crop farmer representing members in District III. District III consists of Livingston, Monroe, Oakland, Washtenaw, and Wayne counties.

**Lorna Wilson** of Nashville is a 1,200 acre cash crop operator from Barry County, representing District IV. District IV counties are Allegan, Barry, Ionia, Kent, and Ottawa.

**Duane Tirrell** of Charlotte operates a diversified family farm in Eaton County, raising sheep, strawberries, corn, soybeans, wheat, and hay. He represents Farm Bureau members in District V. District V counties are Clinton, Eaton, Genesee, Ingham, and Shiawassee.

**Charlene Delisi** of Capac is a St. Clair County greenhouse and bedding plant operator, representing members in District VI. District VI counties include Huron, Lapeer, St. Clair, Sanilac, and Tuscola Counties.

**Judy Emmons** of Sheridan operates a registered Holstein dairy farm in Montcalm County. She is the state PD representative for District VII members. District VII counties are Mason, Mecosta, Montcalm, Muskegon, Oceana, and Osceola.

**Don Sutto** of Saginaw is a Saginaw County cash crop farmer raising corn, soybeans, and sugarbeets, and represents District VIII. District VIII consists of Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland, and Saginaw counties.

**John Bull** of Arcadia is a Manistee County fruit grower. He represents members in District IX. District IX counties are Benzie,

Kalkaska, Manistee, Missaukee, Northwest Michigan, and Wexford.

**Willis Walker** of Johannesburg is an Otsego County dairy farmer, representing District X. Counties in District X include Alcona, Alpena, Antrim, Charlevoix, Cheboygan, Emmet, Iosco, Montmorency, Ogemaw, Otsego, and Presque Isle.

**Robert Desjarlais** of Daggett is a Menominee County dairyman representing members in District XI. District XI consists of Chippewa, Copper Country, Hiawathaland, Iron Range, Mac-Luce, and Menominee counties.

**Raymond Baker** of Burr Oak is a St. Joseph County livestock and feed grains producer and represents the MFB Young Farmer Committee.

**Fred Prichard** of Evart is an Osceola County dairy farmer, serving as a representative of the MFB Young Farmer Committee.

**Pam Brighton** of Adrian is a Lenawee County cash crop farmer raising corn and soybeans. Pam serves as a representative of the MFB Young Farmer Committee.

**Judie Burmeister** of Shelby is an Oceana County farmer raising cherries and asparagus. She serves as an at-large member on the MFB PD Committee.

**Ivan Top** of Hamilton is an Allegan County hog and cash crop farmer. He serves as an at-large member on the MFB Policy Development Committee.

**Mike Tulgestke** of Hawks is a Presque Isle County dairy farmer. He serves as an at-large member on the MFB Policy Development Committee.

**Diane Horning** of Manchester is a Washtenaw County dairy farmer. She serves on the MFB Board of Directors and is a board representative serving on the state Policy Development Committee.

**Joshua Wunsch** of Traverse City is a Grand Traverse County fruit farmer. He serves on the MFB Board of Directors and is a board representative serving on the MFB Policy Development Committee.

## AFBF Analysis Shows Wetlands Testing Skewed

A 1992 wetlands proposal, based on the findings of faulty and biased government field testing, is expected to be announced soon. And, if reports are correct, the latest Bush administration proposal will backpedal on a number of key wetlands issues vital to America's farmers and ranchers, according to the American Farm Bureau.

"Many of the common-sense, science-based changes in wetlands policy that would have been made by proposed revisions in the 1991 manual now could be totally disregarded," said AFBF President Dean Kleckner. "Many of the issues important to America's farmers, including protection of true wetlands, and the recognition of private property rights, could be all washed away by a flood of misinformation that began with improper government field tests."

Despite those tests, Kleckner said that revisions made in 1991 still would have protected true wetlands, including areas such as the Everglades and the Great Dismal Swamp, which wetlands preservationists falsely said would be lost under new rules.

"Backed by these results, groups supporting stronger wetlands regulations continually have misrepresented the impact of the 1991 wetlands revisions," Kleckner said. "The proposed 1991 revisions recognized the scientific reality that wetlands should be reasonably saturated. Without that key indicator, many of America's farmers and ranchers will once again find themselves caught in the same old quagmire of over-regulation the administration had promised to eliminate."

Farm Bureau based its charges against the government's field tests on information received from the Environmental Protection Agency. With the aid of independent wetlands experts, Farm Bureau re-examined field test information.

Scientists analyzed information from sites in their regions. Farm Bureau's analysis shows that when tested under the 1991 criteria, 50 percent of the test sites showed no change in prior wetlands status.

According to Kleckner, Farm Bureau's analysis also showed that an additional 38

percent of the field test sites should have been classified by the testing teams as wetlands under the 1991 manual, but were not.

"According to the data forms, those test sites were clearly wet, but the testing teams did not call them wetlands," Kleckner said. "They clearly should have been."

The Farm Bureau analysis shows that the remaining 12 percent of the test sites clearly did not have the wetlands criteria -- specifically, indicators of soil saturation -- needed to designate these sites as wetlands. "If water saturation is lacking, you can make a convincing argument that the land is not a wetland," Kleckner said. "These lands are not the equivalent of the Everglades, which deserve protection."

According to Kevin Martin, president of North Carolina-based Soil and Environmental Consultants, Inc. and one of the wetlands experts who studied the field test results, the 1991 revisions, when properly applied, help distinguish areas falsely tagged as "wetlands" by the 1989 manual.

Based on information provided by Martin and other scientists, AFBF suspects that government field tests were skewed, accidentally or purposefully, to reflect greater losses than would actually occur. Results of the field testing, conducted by the Army Corps of Engineers, the SCS, the U.S. Fish and Wildlife Service, and the EPA, were used to discredit the 1991 revisions.

Kleckner also says there are indications that small marginal sites adjacent to larger true wetland areas were hand-picked for the field tests. When marginal sites did not meet the 1991 wetlands criteria, the government testing teams then falsely portrayed the impact of the 1991 revisions as causing a loss of federal jurisdiction over the larger adjacent true wetlands areas.

AFBF believes that if the field testing data was re-examined, there should be an admission that either it was analyzed incorrectly, it was intentionally biased, or the testing teams just misunderstood how the revisions would be used.



# Weather

Temperatures rebounded to above normal values during the past week or two over much of Michigan, although averages and degree day accumulations for the previous 30 days remained below normal.

Base 50 degree day accumulations from March 1 through Sept. 15 now generally range from 300-500 units below normal. Precipitation during the past 30 days was generally above normal across Lower Michigan except for scattered northern sections and below normal in the U.P.

As mentioned in the last weather column, jetstream patterns have changed from the persistent northwesterly pattern of the past summer to a transitional, quickly-changing pattern.

The latest 30-day outlook reflects this, calling for near normal temperatures and near to above normal precipitation. On a day-to-day basis, temperatures will likely be highly variable, ranging from very cool to summer-like within the same week. Even though no long term outbreaks of Arctic or Canadian-origin air are foreseen during the next few weeks, a short blast of cold air with some scattered frost or freezing temperatures is possible given the season.

## 30-Day Outlook - Average Temperatures Possibly Wetter Than Normal

### Michigan Weather Summary

8/16/92 to 9/15/92	Temperature		Growing Degree Days		Precipitation	
	Observed Mean	Dev. From Normal	Actual Accum.	Normal Accum.	Actual (inch.)	Normal (inch.)
Alpena	61.4	-1.1	1527	1929	2.49	3.29
Bad Axe	62.9	-3.8	1746	2317	3.76	2.70
Detroit	66.2	-2.6	2278	2522	5.46	2.83
Escanaba	60.4	-2.0	1299	1537	3.28	3.60
Flint	65.0	-1.6	2121	2522	3.83	2.83
Grand Rapids	64.8	-2.5	2128	2573	5.90	3.14
Houghton	59.8	-0.6	1363	1759	1.53	3.94
Houghton Lake	61.9	-1.8	1690	1929	3.21	3.29
Jackson	64.1	-4.4	2076	2510	5.15	3.03
Lansing	63.7	-3.5	2016	2510	3.81	3.03
Marquette	58.5	-1.2	1297	1759	2.99	3.94
Muskegon	64.1	-2.6	1918	2212	2.91	3.59
Pellston	61.4	0.0	1578	1995	4.29	3.40
Saginaw	64.2	-2.8	2025	2317	4.49	2.70
Sault Ste. Marie	59.9	-0.8	1220	1537	4.89	3.60
South Bend	67.1	-1.4	2406	2573	7.47	3.14
Traverse City	63.9	-1.8	2116	1995	3.21	3.40
Vestaburg	62.5	-4.0	1889	2287	4.34	3.41

Observed and normal growing degree day totals are accumulated from March 1. Normals are based on district averages.

Jeff Andresen, Ag Meteorologist, MSU

## Midwestern Corn Harvest Slow to Start but Early Yield Reports are High

Although in its earliest stages, the Midwestern corn harvest is confirming forecasts for very high yields, reports Knight Ridder News.

An elevator operator in Mound City, Ill., along the Ohio River, said farmers harvesting hilltop fields had reported yields from 120 to 125 bushels per acre, with moisture content of 20 to 25 percent.

Early indications suggest yields should be close to or above USDA's estimate for Illinois corn yields of 130 bushels per acre,

said Dennis Epplin, an ASCS crop systems specialist in Mt. Vernon, Ill.

Most producers are electing to allow the crop to dry down in the fields rather than harvest corn with higher moisture levels and pay drying charges at the elevator, Epplin said.

Dave Mengel, agronomist at Purdue University in West Lafayette, Ind., said corn harvest normally began the week after Labor Day, but this year was running about two weeks behind.

An elevator company in the Princeton area of southwest Indiana reported taking in its first load of corn Aug. 27, two weeks later

than last year. Moisture content was 30 percent.

In the Missouri Bootheel, corn harvest was slow to start, but has been in full swing for about two weeks. New Madrid County Agent Dale Kolbe said harvest was about 60 percent completed on 67,000 acres.

Yields are 180 to 220 bushels per acre on irrigated land and 150 on dryland acres, Kolbe said. In Mississippi County, county agent Tim Schnakenberg said harvest was about half completed on 50,000 acres, with 180 to 200 bushels per acre on irrigated acres and 130 to 140 for dryland corn. USDA currently pegs Indiana corn yields at 130 bushels per acre and Missouri at 115.

### 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.....A	B.....A
W. Corn Belt	N.....N	B.....N
E. Corn Belt	A.....N	B.....N/A
Wint. Wheat Belt	N.....N	B.....N
Spr. Wheat Belt	B.....N	B.....N
Pac. NW Wheat	N.....N	A.....N
Delta	A.....N	B/N.....N/A
Southeast	A.....N	N.....A
San Joaquin	N.....N	A.....N

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



**Serving Michigan Farm Families is Our Only Business**

Since its beginning in 1971, Michigan Farm Radio Network's only objective has been to serve Michigan's farm families. This dedication to serve agriculture is shared by 29 local radio stations in Michigan. Through these stations, Michigan Farm Radio Network provides the latest in market analysis, weather and news to Farm Bureau members daily on the following stations:

Station	City	Frequency	Morning Farm	Noon Farm
WABJ	Adrian	1490	5:45 am	12:15 pm
WATZ	Alpena	1450	5:30 am	12:15 pm
WPZA	Ann Arbor	1050	6:15 am	12:05 pm
WLEW	Bad Axe	1340	6:30 am	12:50 pm
WHFB	Benton Harbor	1060	*	12:30 pm
WKYO	Caro	1360	6:15 am	12:45 pm
WTVB	Coldwater	1590	5:45 am	***
WDOW	Dowagiac	1440	6:15 am	12:15 pm
WACY	Fenton	1160	6:15 am	12:15 pm
WGHN	Grand Haven	1370/92.1	5:45 am	12:15 pm
WPLB	Greenville	1380	6:15 am	12:45 pm
WBCH	Hastings	1220	6:15 am	12:30 pm
WCSR	Hillsdale	1340	6:45 am	12:45 pm
WHTC	Holland	1450		12:15 pm
WKZO	Kalamazoo	590	**	12:15 pm
WJIM	Lansing	1250	5:05 am	12:15 pm
WWGZ	Lapeer	1530	*	12:15 pm
WNBY	Newberry	92.5		12:15 pm
WOAP	Owosso	1080	6:15 am	12:30 pm
WHAK	Rogers City	960	7:10 am	12:15 pm
WSJ	St. Johns	1580	6:15 am	12:15 pm
WMLM	St. Louis	1540	6:06 am	12:20 pm
WSGW	Saginaw	790	5:55 am	12:15 pm
WMIC	Sandusky	660	6:15 am	12:45 pm
WKZC	Scottville	95.9	5:45 am	12:30 pm
WCSY	South Haven	940		12:15 pm
WKJC	Tawas City	104.7		12:45 pm
WLKM	Three Rivers	1510/95.9	6:15 am	12:15 pm
WTCM	Traverse City	580	5:55 am	12:40 pm

\* Station signs on at different times during the year. Morning farm times change with sign-on times.

\*\* Station airs various farm reports between 5:50 and 6:20 pm.

\*\*\* Station airs various farm reports between 12:00 and 1:00 pm.

Some stations carry additional market reports throughout the market day.

## Michigan Crops Continue to Lag

Most of Michigan's field crops remain two to three weeks behind normal in development due to unusual weather conditions, according to the Federal/State Michigan Agricultural Statistics Service. Temperatures throughout the state remained below normal during most of August. Yields of most crops are predicted to be good if the first frost held off long enough.

Yield and production forecasts are based on conditions as of Sept. 1, and assume favorable conditions which will allow for normal crop maturity and development.

Corn yields in Michigan are forecast at 105 bushels per acre, unchanged from last month, but 5 bushels below last year. Production is forecast at 252 million bushels, down less than 1 percent from the 1991 harvest.

The expected soybean yield is 33 bushels per acre, 5 bushels below last year's record yield. Production is estimated at 47.5 million bushels, down 10 percent from 1991. Only 60 percent of the crop was setting pods at the end of August; normal is 90 percent.

Dry bean production is forecast at 4 million hundredweight (cwt.), down 35 percent from last year. Yields are forecast at 1,300 pounds per acre, down 500 pounds from last year's record yield. Only 15 percent of the crop was turning at the end of August; normal is 45 percent.

Sugarbeet tonnage is forecast at 3.2 million tons, up 25 percent from last year. Michigan growers expect to harvest 8,000 more acres than last fall. Yields are forecast at 18.5 tons per acre, up 3 tons from last year. Summer potato yield is estimated at 260 hundred-

weight (cwt.) per acre, up 10 cwt. from last year. Production is set at 3.1 million cwt., up 9 percent from 1991.

Nationally, corn production is forecast at 8.77 billion bushels, up 17 percent from 1991. The yields are forecast at 121.4 bushels per acre, up slightly from last year.

Soybean production is forecast at 2.08 billion bushels, up 5 percent 1991. Dry bean production is forecast at 23 million cwt., a decrease of 30 percent from 1991.

### Fruit Harvest Late as Well

Late May frosts and below average temperatures throughout the summer are delaying Michigan's fruit harvest. The Michigan grape forecast is 40,000 tons, down 13 percent from 1991. Harvest of the Niagara white juice grapes is slated to commence about Sept. 23, and harvest of the Concord purple juice grapes should start a week later. This schedule is a week to 10 days late.

The pear forecast is 5,000 tons, equal to the 1991 output. Harvest is done in the Southwest, underway in the West Central District, and in the Northwest. The prune and plum forecast is 7,000 tons, 22 percent below 1991 and 25 percent less than the 1989-1991 average of 9,300 tons. Quality of fruit picked thus far has been good.

The U.S. grape forecast on Sept. 1 is 6.14 million tons. That compares with 5.56 million tons in 1991. California produces about 90 percent of the nation's grapes.

National pear production is slated at 942,000 tons, 104 percent of the 1991 output. Prunes and plums in the four major states, excluding California is forecast at 42,600 tons, up 70 percent from last year.



## Ammonia Fertilizer Contract Launched

The Chicago Board of Trade's tally of fertilizer contracts has grown to two with the start of trading in anhydrous ammonia contracts, according to *Knight Ridder Financial News*.

Some 325 contracts of anhydrous ammonia futures changed hands in December, March and June, according to CBT figures, equaling 32,500 short tons of fertilizer.

Dan Henning, fertilizer and wheat trader, said opening day had unearthed "a good mix of participants." Cargill was the major buyer, with selling from Refco, Inc. and Cargill Investor Services.

In more general terms, the CBT expects participation in the contract from fertilizer producers, wholesalers, retailers, traders, and exporters, as well as locals and outside speculators.

December anhydrous ammonia closed at \$89.20 per short ton. Henning said he was somewhat surprised at the premium carried to the spot market, which is said to be trading at \$82 to \$85.

Traders have modest expectations for the contract, but hope for volume equal to or greater than the exchange's diammonium phosphate futures, introduced in late 1991. Anhydrous ammonia "seems to have more interest than DAP, but it's very seasonal — interest comes and goes," said Gary Sandlund, trader with Peters and Co.

For the start of the new contract, the CBT has rounded up two market makers and three permit holders to generate liquidity. In promoting the new contract, the CBT has stressed historically high levels of price volatility for anhydrous ammonia.

Although storable, the product is expensive to store, so inventories are usually kept at a very low level, which tends to promote sharp moves in price, Henning said. Volatility is also boosted by instability in the former USSR, the world's largest producer and exporter.

The U.S. is a net importer of anhydrous ammonia. More than 47 percent of applications in the U.S. are in Iowa, Illinois, Nebraska and Minnesota, with spring and fall the biggest periods for usage.

## EPA Issues Last Call for Disposal of Banned Dinoseb

EPA reports that the disposal of the known stocks of the banned dinoseb pesticide products is 99 percent complete. Approximately 2.3 million gallons of dinoseb have been accepted by EPA for disposal.

The agency has set Dec. 31 as the date by which holders of leftover dinoseb stocks must have applied for federal disposal assistance and must have shipped such stocks to the EPA contracted facility. Because of the time needed to process the necessary paperwork and prepare containers for shipment, holders of dinoseb should not delay in applying for disposal assistance.

Holders of dinoseb are responsible for the costs of safe storage and transportation of their stocks until they arrive at the Chemical Waste Management, Inc. facility in Millington, Tenn., where the stocks will be prepared for disposal.

After Dec. 31, holders of dinoseb stocks will no longer be able to participate in the EPA disposal program and will be responsible for the cost of disposing of such stocks through private facilities.

Dinoseb (trade names include Premerge, Dynamite, Dinitro, Dyanap, Ancrack, Hel-Fire, and General Weed Killer) was suspended in 1986 and finally canceled in 1988. Dinoseb was used to control broad-leaf weeds, as a fungicide and desiccant and to control vegetative growth.

The suspension/cancellation actions were issued after EPA reviewed data which showed that dinoseb is acutely toxic to humans and that exposure has the potential to cause birth defects, male sterility and cancer. Under provisions of the Federal Insecticide, Fungicide, and Rodenticide Act (prior to the 1988 Amendments), EPA is required to indemnify holders of suspended and canceled pesticide products and to accept these products for safe disposal.

Persons wanting to apply for federal disposal of dinoseb stocks should do so as soon as possible by contacting Don Eckerman of EPA at (703) 305-5062 or by writing to: Disposal and Analysis Section (H7506C), U.S. EPA, 401 M St. S.W., Washington, D.C. 20460.

### Your Michigan Crow's Dealers

Stephen Smith, DSM	Blissfield	517/486-2854
Dennis Lasceski	Filion	517/269-7980
Wendell Norder	Laingsburg	517/651-5409
Noble Harper	Deckerville	313/376-4987
Lance Kalbfleisch	Brown City	313/346-2234
James D. Crow	Camden	517/254-4512
John Bihlmeyer	Manchester	313/429-7527
Jay Gould	Morenci	517/458-2573
Les & Orville Sieler	Adrian	517/263-2458
Cyril Van Brandt	Morenci	517/458-7248
Ron Gudakunst	Onstead	517/467-7041
Addison Brooks	Litchfield	517/542-3273
Golden Acres	Jasper	517/443-5526
Scott Lantis	Jackson	517/536-8246
Donald Isley	Blissfield	517/447-3683
Thomas Ruehs	Dundee	313/529-3825
Richard Bella	Ottawa Lake	313/856-5612
Carlton Wells	Eaton Rapids	517/663-3380
Paul Smith	Mason	517/676-4413
Doug Noveroske, DSM	Kalamazoo	616/375-6304
Robert Molyneux	Coopersville	616/837-8710
Ross Vander Band	Belding	616/761-3585
Don Hassevoort	Hudsonville	616/875-8403
Ron Wenger	Belding	616/897-8958
Mark Hilaski	Hopkins	616/793-4541
Richard Stank	Lake Odessa	616/374-7394
Dolphia Eisenlohr	Shelby	616/861-2318
Richard Zenner	Kingsley	616/263-5339
Joe Bennett	Edmore	517/762-5480
Ned Cutler	Weidman	517/644-3367
Andy Sparks	Fremont	616/924-5945
Larry Roberts	Three Rivers	616/279-2117
James F. Crew	Quincy	517/639-8352
Loren Clemence	Battle Creek	616/965-4034
Ed Groholski	Burlington	517/765-2111
Art Blight	Albion	517/629-2582
Herbert Haight	Homer	517/568-4072
Carl Sparks	Cassopolis	616/445-3195
Edgar Miller	White Pigeon	616/483-7284
Steve Baldus	Hartford	616/621-2313
Ray Lowman	Gobles	616/628-5079
Bill E. Morgan	Sherwood	517/741-3698
DeMann Dairy	Kalamazoo	616/372-3887
Robert Markle	Plainwell	616/685-9300
Jeff Haack	Bronson	517/369-2207
Mark Morgan	Charlotte	517/543-2498
Grand Ledge Produce	Grand Ledge	517/627-2743
Roger Theodorski	Eagle	517/626-6853

## When I Plant Crow's I Get More Than Good Hybrids!

# I GET HIM

Crow's dealers aren't all alike but they do have one thing in common: They work for a company that wants 'em to be helpful to their customers — especially after the sale. They know they can call Crow's any time and get answers. They do it! They call research, quality assurance, the



Regional Managers, everybody — any time. It causes a lot of consternation sometimes but it's all worth it. It's one of the nice things about being an American family owned company instead of a huge bureaucracy. We like it. Dealers like it. Farmers need it. It works. Find out for yourself.



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## There's Only One Crow's!



## Market Outlook

Dr. Jim Hilker, Dept. of Agricultural Economics, MSU

### Corn

If we have had a killing frost in a large part of the Corn Belt between Sept. 18 and now, prices have probably made a substantial recovery; if you have undamaged corn to price, considerate it. If we have not had a killing frost in the Corn Belt up to this point, we are probably on our way to harvest lows, although Michigan will not be out of the woods.

The September Crop Report, released Sept. 10, continued to show a record U.S. corn yield and a huge crop just like the August report indicated. And, without a widespread killing frost, the next Crop Report to be released October 8 will show the same. Michigan's corn yield was again estimated at 105 bushels per acre, considerably below the 1990 record of 115 bushels per acre and last year's 112 bushels per acre.

As shown in Table 1 (updated Sept. 10), the USDA projected the 1992 U.S. corn crop at 8.77 billion bushels. And even though 1992-93 beginning stocks are quite low, when they are combined with this year's large crop, the 1992-93 total U.S. supply of corn will be the largest we have seen in 5 years. Domestic use is expected to be quite strong with low prices and large animal numbers. But exports are expected to fall off

### Seasonal Commodity Price Trends

Wheat	TP?
Corn	??
Soybeans	??
Hogs	↓
Cattle	↔

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

from last year's level. While total use is expected to grow, ending stocks will grow faster, as seen in Table 1. The bottom line is that ending stocks as a percent of use is projected to be a whopping 22.7 percent. This would suggest a weighted annual average corn price around \$2.00 a bushel.

The USDA is to announce a preliminary ARP for the 1993 corn crop by September 30. With the stocks-to-use ratio at 22.7 percent they will be required to set it between 7.5 percent and 12.5 percent. The final decision must be made by Nov. 15.

### Wheat

Wheat was the crop that took it on the chin in the September Crop Report. Spring wheat yields came in higher than expected. This increased the expected total U.S. average wheat yield 1.1 bushels per acre from the August report. This increased projected 1992 wheat production by 71 million bushels. This means, even when added to the lowest beginning stocks since the 1970's, total 1992-93 supply will grow 37 million bushels from last year as shown in Table 2.

Food use is expected to increase marginally, but due to the low expected corn prices, feed use is expected to drop significantly.

Exports are also expected to drop off, in spite of all the export credits, as the former Soviet Union countries harvest a somewhat larger crop. This all adds up to projected use being down 165 million bushels. This puts ending stocks at a burdensome 674 million bushels, 200 million more than last year, and 30 percent of expected use.

My advice remains the same as in the last issue. Move remaining unpriced wheat on rallies between now and the elections. If you want to continue in the market or get back into the market, consider using call options where you have no storage costs and your possible losses are limited.

### Soybeans

The frost scenario for soybeans is much like corn; if we haven't seen it by now, it's unlikely to have an effect on prices. However, as shown in Table 3, the ending stocks figure for soybeans isn't nearly as imposing. If we take a bushel off the expected U.S. soybean yield, we may see relatively tight stocks with expected strong demand.

The October report showed the 1992 average U.S. soybean yield to be 35.9 bushels per acre. This is .1 bushel per acre higher than the August estimate and 1.6 bushels per acre higher than last year's record of 34.3 bushels per acre. Michigan's yield projection was dropped to 33 bushels per acre in the September report from the 35 bushels per acre August estimate.

This high yield adds almost 100 million bushels to the size of last year's crop; acreage each year was about equal. When added to beginning stocks, this 2.085 billion bushel crop gives us the largest U.S. total supply of soybeans in 5 years.

However, on the use side, things look quite positive. Crush is expected to grow marginally and exports are expected to grow

### Hogs

On Sept. 30, about the time you will receive this issue, the USDA will release the September 1 Hogs and Pigs Report. Higher than expected hog prices this summer and expected low corn prices for the next year have many analysts expecting the report to show continued expansion. And here we have a conflict that the report may settle.

My best shot at the fundamentals indicate that prices will fall under \$40 per cwt. this fall and again next spring, and may even be

### Cattle

On Sept. 18, USDA released its monthly seven-state cattle on feed report, showing total cattle on feed down 1 percent; number placed on lots in August up 12 percent; and marketed in August down 7 percent, all compared to year ago levels. Cattle placed in August were slightly higher than expected, which may pressure distant futures. Marketings were also 3 percent lower than expected.

## FARM BUSINESS OUTLOOK

year-to-year again, despite an expected increase in Brazilian acreage this winter. This leaves ending stocks as shown in Table 3 at 315 million bushels, 15.3 percent of use. The USDA is calling for an average annual price in the \$5.40 range.

If there has not been a widespread killing freeze, when you harvest and prices are higher than this level, and you have not forward priced many beans, consider selling some out of the field. However, if we're at 1992 lows at harvest, and you have already forward priced some for delivery, consider storing, especially on farm. The odds are prices will go up more than the cost of storage, including interest, sometime over the marketing year.

there parts of this winter. However, the futures markets generally have projected prices over \$40 per cwt. through this period. If the report is positive, lower than expected hog numbers, consider forward pricing a significant portion of your expected production over the next year. If the report is negative, higher than expected hog numbers, then we better hope that pork demand this next year is even stronger than we have seen this past summer.

Fed cattle prices are expected to hold through November, with no clear forward pricing opportunities expected. Budgets for feeding calves versus yearlings favor feeder calves, especially if you lock in prices using futures. It appears the only thing that can hurt feeder prices is an increase in corn prices due to a killing frost, but it would have had to of happened by the end of September to cause havoc.

Table 1  
Supply/Demand  
Balance Sheet For  
**CORN**

	Hilker Proj.	Hilker Proj.
	1990-91	91-92
Corn Acreage (Million Acres)		
Acres Set-Aside and Diverted	6.3	4.7
Acres Planted	74.2	76.0
Acres Harvested	67.0	68.8
Bu./A. Harvested	118.5	108.6
Stocks (Million Bushels)		
Beg. Stocks	1345	1521
Production	7934	7474
Imports	3	20
Total Supply	9282	9016
Use:		
Feed	4669	4900
Food/Seed	1367	1445
Total Domestic	6036	6345
Exports	1725	1590
Total Use	7761	7935
Ending Stocks	1521	1081
Percent of Use	19.6%	13.6%
Regular Loan Rate	\$1.57	\$1.62
U.S. Season Average	\$1.85 -	
Farm Price, \$/Bu.	\$2.28	\$2.40
Source: USDA & Hilker	\$2.25	

Table 2  
Supply/Demand  
Balance Sheet For  
**WHEAT**

	Hilker Proj.	Hilker Proj.
	1990-91	91-92
Wheat Acreage (Million Acres)		
Acres Set-Aside and Diverted	3.2	10.0
Acres Planted	77.3	69.9
Acres Harvested	69.4	58.1
Bu./A. Harvested	39.5	34.1
Stocks (Million Bushels)		
Beg. Stocks	536	866
Production	2736	1981
Imports	37	38
Total Supply	3309	2885
Use:		
Food	796	785
Seed	90	94
Feed	489	259
Total Domestic	1375	1137
Exports	1068	1275
Total Use	2444	2413
Ending Stocks	866	472
Percent of Use	35.4%	19.6%
Regular Loan Rate	\$1.95	\$2.04
U.S. Season Average	\$2.90 -	
Farm Price, \$/Bu.	\$2.61	\$3.00
Source: USDA & Hilker	\$3.30	

Table 3  
Supply/Demand  
Balance Sheet For  
**SOYBEANS**

	Hilker Proj.	Hilker Proj.
	1990-91	91-92
Soybean Acreage (Million Acres)		
Acres Planted	57.8	59.1
Acres Harvested	56.5	58.0
Bu./Harvested Acre	34.1	34.3
Stocks (Million Bushels)		
Beg. Stocks	239	329
Production	1926	1986
Imports	2	5
Total Supply	2167	2320
Use:		
Crushings	1187	1250
Exports	557	690
Seed, Feed and Residuals	94	95
Total Use	1838	2020
Ending Stocks	329	285
Percent of Use	17.9%	14.0%
Regular Loan Rate	\$4.50	\$5.02
U.S. Season Average	\$5.10 -	
Farm Price, \$/Bu.	\$5.74	\$5.60
Source: USDA & Hilker	\$5.70	



## Farm Business Management Issues

### Deductible Medical Benefits Alternatives For Self-Employed Farmers

**M.P. Kelsey and G.A. Kole**

As medical insurance and other medical costs have skyrocketed in recent years, farmers and other self-employed persons have searched for ways to deduct the premiums and costs of providing health care for themselves and their families. A tax deduction would put them in a similar position as employees covered under a tax free medical benefit program from their employer.

Since a self-employed person must pay the total cost of any benefits, an income tax deduction can provide a significant cash savings. For example, assume a farmer with \$25,000 of taxable income, who is married, filing a joint return with a spouse and two children. If health insurance premiums cost \$4,100 per year, the standard deduction exceeds itemized deductions, and 25 percent of the health insurance cost is taken as an adjustment

to income, the tax savings are:

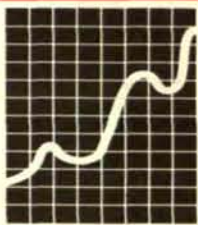
Federal income tax -	\$461
Social Security tax -	627
State income tax -	142
<b>Total annual tax savings</b>	<b>\$1,230</b>

Additionally, certain tax credits dependent upon the adjusted gross income, such as earned income credits and P.A. 116 credits, could also be increased.

There are four alternatives for handling the medical expense deduction:

1. Treat medical insurance and other family medical expenses as an itemized deduction on the Schedule A Form 1040.
2. Deduct 25 percent of the health insurance cost on the Form 1040.

## FARM BUSINESS OUTLOOK



3. Provide health insurance coverage as an employer paid benefit for the spouse who is a legitimate employee of the business.

4. Provide health insurance and a medical reimbursement program as an employer paid benefit for the spouse who is a legitimate employee of the business.

Following is a more detailed description of each of these programs.

#### 1. Itemized Deduction

Every taxpayer has the alternative of deducting health insurance and deductible medical expenses to the degree the total exceeds 7-1/2 percent of their adjusted gross income as an itemized deduction (Schedule A).

However, the total of all eligible itemized deductions must exceed the standard deduction of \$6,000 in 1992 for a married taxpayer filing a joint return or \$3,600 for a single taxpayer. Most farmers do not have enough other itemized deductions to utilize this alternative to advantage.

#### 2. Deduction of 25 percent of Health Insurance

A self-employed individual may deduct 25 percent of the cost of health insurance for himself/herself and his/her family as an adjustment to income on the front of the Form 1040. The insurance cannot reduce the earned income from the business below zero, after the other two adjustments to income have been deducted. These adjustments are the deduction for one-half of the self-employment tax and for a Keogh and Simplified Employee Retirement Plan deduction.

This provision of the tax law expired as of June 30, 1992, but will likely be reinstated and extended, at least through the end of the year if the tax law, currently passed by the House and being debated in the Senate, is passed. A tax measure making insurance a 100 percent deduction failed in the spring of 1992.

The balance of the insurance and additional medical expenses may be taken as an itemized deduction subject to the restrictions outlined under itemized deductions. **If either the taxpayer or spouse is eligible to participate in any subsidized health plan maintained by an employer, they are not eligible for the 25 percent adjustment to income deduction.**

#### 4. Health Insurance and Medical Reimbursement

A more comprehensive health insurance and medical reimbursement plan can be set up where the spouse again is in a legitimate employer-employee type of relationship.

Under this program, the deductible and other medical expenses could also be paid by the employer up to specified limits. Understandably, this plan could provide substantially greater benefits to the employee.

However, if the business hires employees other than the spouse, it could also be more expensive, as nondiscrimination rules apply and all employees must be covered except:

1. Employees who have not completed three years of service.
2. Employees who have not attained age 25.
3. Part-time or seasonal employees:  
(a) Part-time is defined as under 25 hours

per week, but if other employees with similar work have substantially more hours, then the part-time employee may work up to (but not including) 35 hours per week.

(b) Seasonal is defined as under seven months per year, but if other employees with similar work have substantially more months, then the seasonal employee may work up to (but not including) nine months per year.

4. Employees represented by a collective bargaining agreement in which health benefits were the subject of good faith bargaining.

Because of the non-discrimination rules, documentation for the correct application of this type of program is very important. The AgriPlan/BizPlan program, currently available through many tax practitioners in Michigan, provides the documentation and supervision necessary to make this program work.

#### 3. Employer Provided Health Insurance

A self-employed individual may provide health insurance coverage for employees as a tax-free fringe benefit to the employee and a business deduction for the employer. If the employer's spouse is a bona fide employee, the spousal employee, children and the taxpayer can also be covered under the policy. However, certain requirements must be met:

1. The employer must be a self-employed business or partnership; Subchapter C corporations already have this benefit available; Sub-S corporations are essentially ineligible for this benefit, due to the attribution rules (2 percent or greater stockholder, husband/wife assumed to be one stockholder).

2. The employed spouse must have a genuine employer-employee relationship—there must be some proof that the spouse-employee performs "substantial" services currently rendered and necessary to the business. Evidence that the spouse is a "partner" or "works jointly" with the employer could invalidate the employer-employee relationship.

3. Agreements to pay compensation for described work performed is required by the employer. Oral agreements are acceptable if they can be proven, but written agreements are highly recommended. Duties expected must be specified along with the form and amount for compensation for said duties. Compensation must be "reasonable" for the services rendered. IRS adds in all fringe benefits (including insurances paid by employer) with wages in determining "reasonable compensation" for services rendered. **If total compensation exceeds the value of services, the employer's deduction can be proportionately disallowed.**

4. Wages paid to the spouse as an employee must meet all the usual requirements of any employee; i.e., payments must be made at least monthly within a week after the pay period ends, must be from the business account, must be irrevocably paid, all income taxes and Social Security taxes must be withheld on the wages paid, and the wages may be subject to workers compensation, unemployment insurances, etc. Salary or time must be documented and W-4s, W-2s and 943s completed, etc.

Health and accident insurances paid by the employer can be on a "discriminatory" basis; that is, the employer is free to "pick and choose" which employees to cover. The employer can provide this benefit only to the spouse-employee and no others, if they so choose. However, depending on the circumstances, if this is done, IRS can argue the benefit is a disguised profit distribu-

tion to the owner and potentially disallow the deduction.

Wages can be paid to spouse-employees in a non-cash form (such as in commodities) as long as the other rules are met. This reduces the amount of Social Security tax paid.

**If you are leasing net-rental land from your spouse, you cannot use the health insurance deduction plan outlined above.** You cannot be a wage-earner actively contributing to the farm business and avoid the material participation rules required for net leases. The two planning techniques are incompatible.

There is apparently no legal correlation between benefits provided and wages paid to an employee. Plans have been devised where \$40 per week (about \$2,100 per year) was paid in wages to a spouse while deducting up to \$10,000 in health insurance premiums (with potential medical reimbursement limits on top of that). However, oral discussions with various IRS staff indicate they may look closely at returns, particularly where wages paid is not reasonably close to the health insurance benefit covered.

It is recommended, but not presently required, that the health insurance plan be listed in the spouse's name. This reinforces an "employer/employee relationship." However, failure to accomplish this task, for whatever reason, does not invalidate the deductibility. If the spouse/employee cannot be listed as the primary insured for internal administrative reasons, document the situation and continue with the plan.

Records, of course, must be kept of all documents the employer pays for health and accident benefits so that proper deductions can be made on the employer's Schedule F or C. These benefits are not reportable in the wage statements of the employees and are not subject to income tax, FICA, or unemployment tax [IRC Sec. 3121(a)(2) and Sec. 3306(b)(2)].

It should be obvious, also, that no deduction is allowed more than once. If all health insurance is now deducted, that will preclude any deduction for the "25 percent" rule, Schedule A, or the health insurance credit portion of Schedule EIC for the earned income credit.

Most self-employed farmers limit their employee fringe benefits to the health insurance premiums outlined above. Rules are straight forward; employees can be chosen for inclusion; and health insurance is the predominant expense eligible for deductibility for most farmers.

#### Conclusion

Some farmers, partners, and other self-employed business operators, could realize significant tax savings from the health insurance premium deduction opportunities outlined under Employer Provided Health Insurance. The key requirement is a genuine employer-employee spousal relationship.

The benefits from taking the next step to a Health Insurance and Medical Reimbursement Program will depend upon the number of additional employees to be covered, extent of non-reimbursable medical costs, and the degree of acceptance and perceived benefits by employees. Readers should consult their tax accountant for additional details on these options and the impact to their particular operations.



8

## Fire Extinguishers: Know Your ABCs?

What should you do if you discover a fire in your home?

**First**, get everyone out.

**Second**, turn in an alarm for fire fighting help.

**Third**, attack the fire--but only if you can do so safely with the extinguishing materials at hand.

Here's what you should have on hand: a multi-purpose ABC fire extinguisher, which uses a dry chemical--usually ammonium phosphate--as its extinguishing agent.

The ABC designation means that the extinguisher is suitable for attacking these classes of fire:

A--ordinary combustible materials such as wood, paper, or trash.

B--flammable liquids such as gasoline, oil, grease, and other petroleum products.

C--electrical equipment.

An ABC extinguisher should be adequate for use on a variety of home and farm fires.

Multipurpose extinguishers are commonly available in 2-1/2, 5-, and 10-lb. sizes. Because many extinguishers discharge rapidly, a minimum size of 5 lb. is recommended.

Your farm buildings and farm equipment should also be equipped with fire extinguishers. A farm shop can be a fire-prone area because of the presence of cutting and welding equipment, gas, oil, grease, diesel fuel, and usually some type of heating system. It is recommended that at least one 10-lb. ABC dry chemical type extinguisher be mounted on a wall where it is quickly and easily accessible.

It's also a good idea to have a 10-lb. ABC type extinguisher in each other farm building, including livestock areas and machinery storage. Extinguishers should be located in any area that might become a possible escape route.

Other good extinguisher locations are near grain drying equipment and electrical panels. Fire extinguishers can also be mounted on tractors, combines, grain trucks, and pickups.

Maintain your fire extinguishers according to manufacturers' instructions or the advice and supervision of your local fire department. Contact your fire department to request fire safety information, including training in fire extinguisher operation.

Finally, remember that having fire extinguishers in your home and on your farm doesn't relieve you of the responsibility for other fire safety and fire prevention practices. And fire extinguishers are not a replacement for the fire department and the skill of well-trained firefighters.



From Farm Bureau Insurance

## Too Many Farm Deaths Related to Tractor Accidents



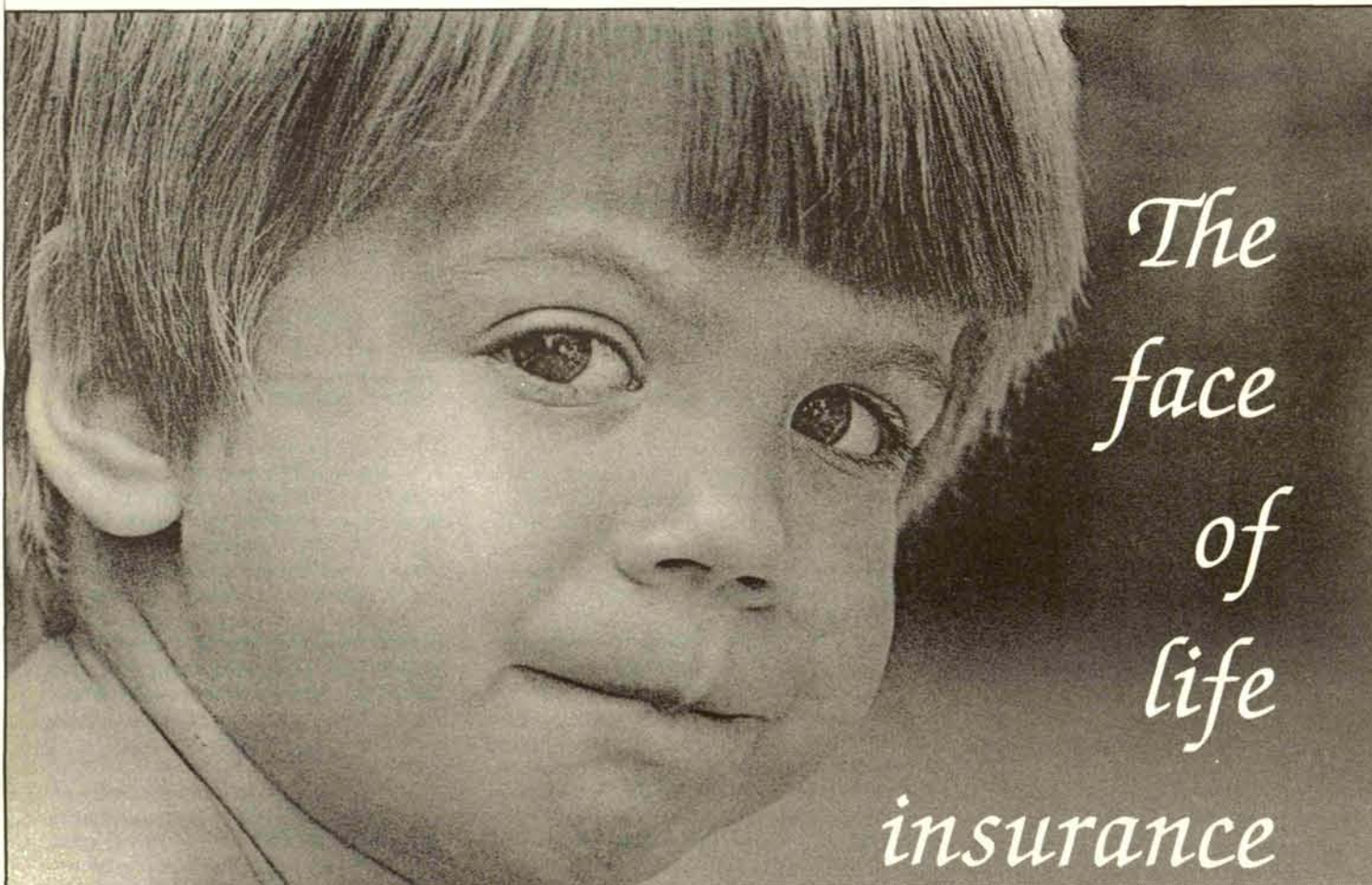
Farm workers involved in tractor overturns have the highest fatality rate for tractor accidents on the farm, according to the National Safety Council.

The 1990 reports from 18 states, covering 40 percent of the farm tractors in the United States, revealed that more than half of the on-the-farm tractor fatalities were from overturns. This is an annual rate of 5.1 deaths per 100,000 tractors.

The National Safety Council urges all farmers and tractor users to follow safe tractor operating procedures stated in the operator's manual and conduct routine maintenance checks. The following are safety tips that all farm workers should know:

- ☐ Install a roll over protective structure or ROPS on the tractor. Most newer tractors have these, but older models can be retrofitted with a ROPS.
- ☐ Fasten the safety belt.
- ☐ Set the wheel tread as wide as practical.
- ☐ Train all workers in safe and proper use of the tractor.
- ☐ Where possible, avoid operating the tractor near ditches, embankments and holes. Stay off steep slopes.
- ☐ Reduce speed when turning, crossing slopes and on rough, slick or muddy surfaces.
- ☐ Operate the tractor smoothly. Avoid jerky turns, starts or stops.
- ☐ Do not let children ride as extras on the tractor.
- ☐ Lock brake pedals together before traveling in transport gear. Be sure brakes are equalized so that the tractor will not pull to one side.
- ☐ When getting off the tractor, disengage the power take-off, lower equipment to the ground, turn off the engine, put the transmission into neutral or park, set the brakes and remove the key.

The National Safety Council is a not-for-profit, nongovernmental, public service organization dedicated to protecting life and promoting health.



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face  
of  
life  
insurance

If life insurance had a face, it would look like your child's . . . friendly, sincere, and full of promise.

And if you had to choose a company that cared about your child's future, it would be Farm Bureau Life Insurance Company of Michigan.

Farm Bureau Life has the strength and stability to guarantee a secure future for you and your loved ones.

We protect 100,000 Michigan families, but the face we see behind each policy is your child's.

See your Farm Bureau Insurance agent today for a life insurance plan tailored for you and your family. It's the best way to face the uncertainties of life.

MAKING YOUR FUTURE MORE PREDICTABLE

**FARM BUREAU**  
**INSURANCE**  
FARM BUREAU MUTUAL • FARM BUREAU LIFE • FARM BUREAU GENERAL • FB ANNUITY

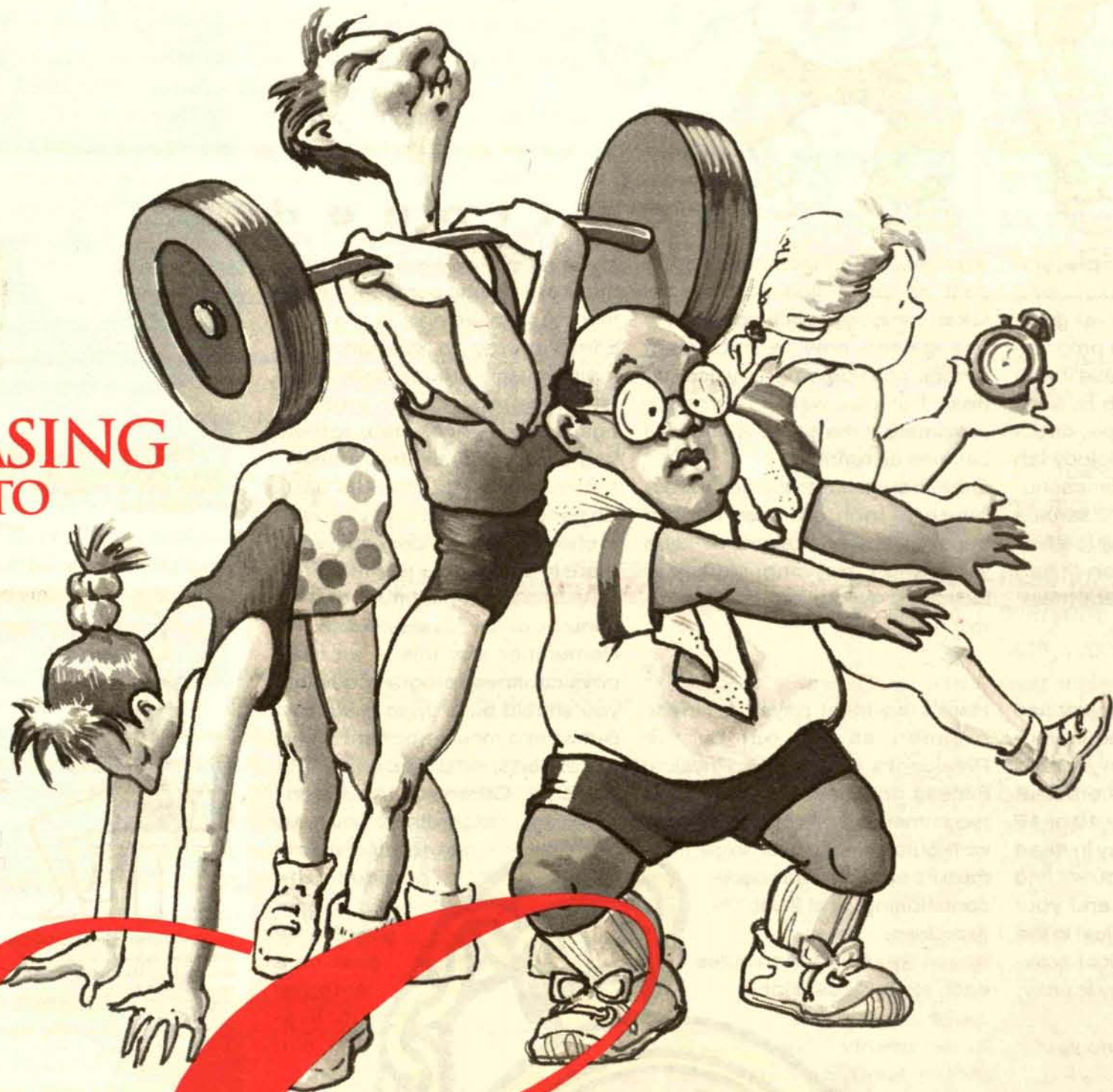


# HEALTH HARVEST

A Health and Wellness Publication of Michigan Farm Bureau

September 1992 VOL 4, No. 1

EASING  
INTO



## EXERCISE

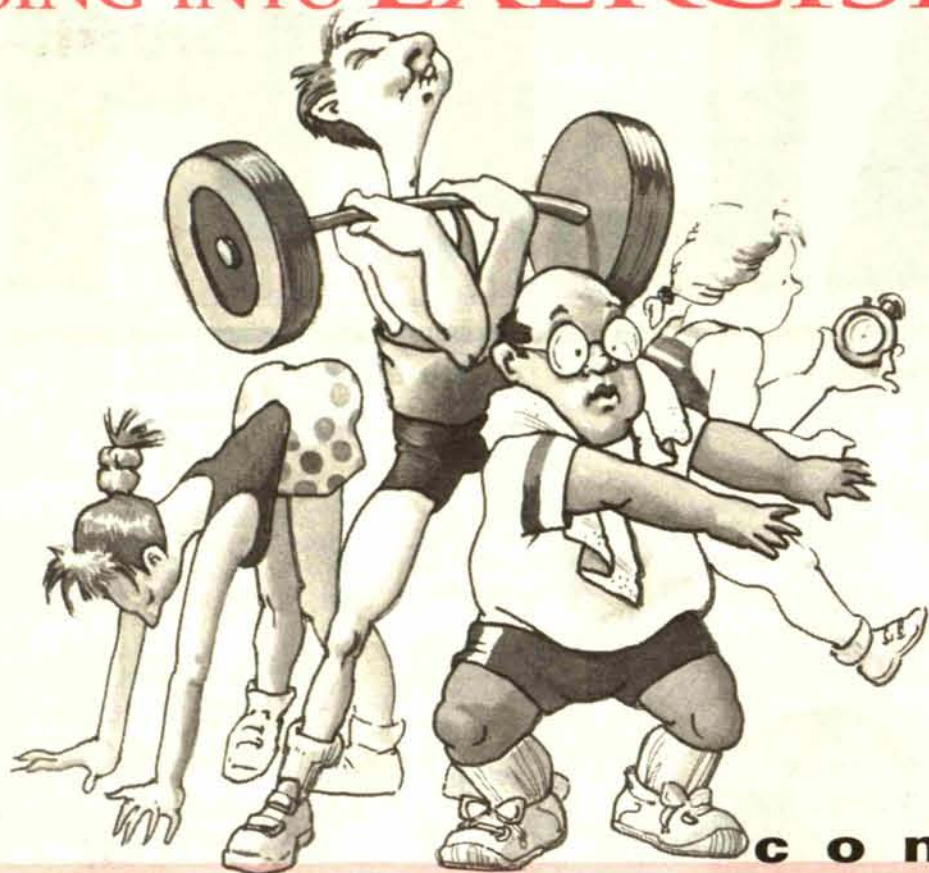
What's stopping you from getting into a regular exercise program? We know that regular exercise improves health in at least five specific areas: coronary artery disease, obesity, osteoporosis, depression and non-insulin-dependent diabetes mellitus. Researchers are now finding that it may also reduce the incidence of certain cancers. In general, though, exercise just makes you feel good. It can improve flexibility and strength and give you more energy.

(continued)





# EASING INTO EXERCISE



c o n t i n u e d

**If you're like most people**, you know you ought to be exercising regularly, and there's a good chance you've started a program only to abandon it because it was such a chore. The truth is, says cardiologist James Rippe, director of the exercise physiology lab at the University of Massachusetts Medical School, "Exercise can be like brushing your teeth or taking a shower — it can fit into your daily routine as general maintenance for your body."

## FOR BEGINNERS ONLY

If you are beginning an exercise program for the first time in your life—or for the first time in years—start out with short frequent sessions. Try to exercise for 10 or 15 minutes a few times a day instead of one longer session. You will find that you feel less tired and your body will have time to adjust to the increased level of physical activity. Finding time each day is easy:

- Park a little further from your work or business and walk the extra distance.
- Sneak out for a short walk or bicycle ride while dinner is in the oven.
- Grab a backpack walk or bike on errands instead of driving.
- Take a quick walk during a work break.

As you become more fit, longer single sessions will provide the additional challenge you need to stay fit.

## START SLOWLY

Many Americans are discovering that walking is not only an enjoyable form of exercise, it's an ideal way to build up to more rigorous

exercise. Often dismissed in the past as being "too easy" to be taken seriously, walking recently has gained new respect as a means of improving physical fitness. Per mile, walking burns approximately the same amount of calories as running.

Other beneficial exercises for beginners include: low-impact aerobics (the camaraderie will keep you going!), bicycling, stationary bicycling, swimming, and treadmill.

## A BALANCED PROGRAM

Here's an ideal physical fitness regimen as set out by the President's Council on Physical Fitness and Sports. The council recommends a minimum of three workouts a week, involving a mixture of aerobics, muscle conditioning, and flexibility exercises.

**Warm up:** five-ten minutes each exercise session.

**Aerobics:** At least three twenty minute sessions each week of sustained aerobics — exercises that demand increased oxygen consumption, thereby contributing to cardiovascular fitness. These include brisk walking, jogging, swimming, cycling (outdoors and indoors), rowing, stair climbing and aerobics.

**Muscular strength:** Two 20-minute sessions per week. While training with weights is the most effective way to strengthen all major muscle groups, simple calisthenics also work muscles against resistance, enabling them to grow or maintain their tone.

**Flexibility:** 10-12 minutes daily. As people age their muscles tend to shorten, so the older you are the more important it is to stretch.

**Cool down:** A minimum of 5-10 minutes of low-level exercise.

Remember that this is an ideal physical fitness program, one that you should build up to gradually. But what's most important off all, say experts, is that you enjoy your exercise. Otherwise, you won't stick with it. If you have

started but failed to continue exercise programs in the past, here are some motivation tips:

- Do exercises you enjoy.
- Set realistic goals and gradually work toward them.
- Chart your progress.
- Vary your routine.
- Exercise with your family or friends.

Reprinted with permission from the American Institute for Cancer Research, Washington, D.C.

If you have health problems, smoke or are over 35, consult your physician before beginning a new exercise regimen.



# Life



1. Flatten body and back against wall and stretch as high as possible while extending one arm above head.



2. While seated in a chair, pull shoulder blades together and hold for 10 counts; repeat 10 times.



3. Push off against wall, keeping back straight.



# Style

## you're not a kid anymore...

Catchy and right on target for today's health-conscious Americans, the dairy industry launched a bright, new promotion last year, directed at adults.

**Milk — Because you're not a kid anymore.**

Probably the best known source of dietary calcium, moms and kids recognize milk as the food that builds strong bones and teeth. For example, by age 14, a woman has attained 96 percent of her peak adult bone mass, so that getting the right amount of elemental calcium during the formative and pre-teen years is extremely important. In fact, studies have shown that people who have had a relatively high lifelong daily intake of calcium (1000 mg. or more a day) are less likely to have bone fractures, than those who get less calcium. And we are hearing a lot more about the body's lifelong need for calcium to help slow down the onset of conditions like osteoporosis.

The human skeleton is the framework that the muscles, tendons, tissue and all other organs depend on for support. As we age, the skeletal bone mass decreases, i.e., bone cell replacement slows down and the bone becomes softer and spongier. Statistically, 50 percent of women have osteoporosis by age 70; 100 percent by 90 years; and 50 percent of men have osteoporosis by age 80.

Currently, the only treatment for restoring bone tissue is preventative diet, along with dietary supplements of calcium and other vitamins and minerals. Regular exercise can help slow the onset in younger people and retard bone loss in those already affected by osteoporosis.

## reduce your risk of osteoporosis

The best course of action remains prevention and the diminution of risk wherever possible. Although one can't change one's genetic make-up or bioskeletal structure, there are things to be done to minimize the risk of osteoporosis.

⇒ **Increase calcium intake BEFORE menopause to about 1000 mg. a day.** Calcium supplements are available in any drugstore or supermarket without prescription. Supplement dietary calcium with calcium carbonate, calcium lactate or other products containing calcium. Most tablets do not contain pure calcium and many are combined with other elements. Some have Vitamin D to help your body absorb the calcium. The amount of pure or elemental calcium varies widely from product to product and from one chemical preparation to another and the only way to tell how much pure calcium is in each tablet is to read the label.

⇒ **Eat a balanced diet in moderate portions.**

⇒ **Make certain your water supply is fluoridated.** If not, check with your doctor to ask about the need for a fluoride supplement.

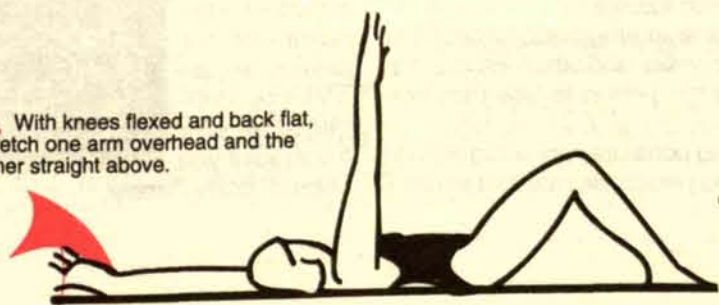
⇒ **Drink less alcohol**

⇒ **Stop smoking**

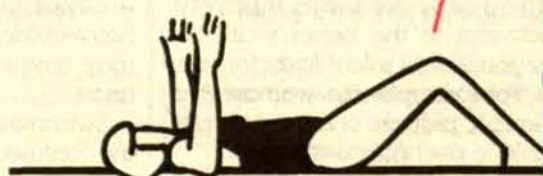
⇒ **Begin a program of moderate, regular exercise.** Walking is an excellent form of exercise to preserve bone mass and lifting 1 to 2-lb. weights helps strengthen shoulder-girdle muscles. Women in particular need to exercise the shoulder-girdle muscles and the extensor muscles of the back to improve bone mass in the spine.

The exercise program outlined here is designed for the woman who has osteoporosis or who is at high risk of developing osteoporosis. In addition to these exercises an aerobic program, such as bicycling, or brisk walking, must be done at least 20 minutes each day. If these exercises cause any pain, discontinue the exercise and consult your physician. Remember proper posture also plays an important role in the prevention of osteoporotic deformities. The body should be kept in an erect position with the chin in and the head up. Avoid twisting and lifting with the back bent forward.

4. With knees flexed and back flat, stretch one arm overhead and the other straight above.



5. While lying flat on firm bed, press elbows into bed at right angles



7. Lie flat on floor, stretch arms and legs to their greatest length. Press in abdomen to flatten lower back against floor.



6. With back flat against floor, press head and knees into floor, contracting muscles in back, buttocks, & thighs.



THE EXERCISE PROGRAM SHOWN HERE IS DESIGNED FOR THE WOMAN WHO HAS OSTEOPOROSIS, OR WHO IS AT HIGH RISK OF DEVELOPING OSTEOPOROSIS.

## Slow Down the Morning "Rush Hour"

In many homes, the morning scene looks like "America's Funniest Home Videos." Kids fly out the door, eating their breakfast as they run for the bus. Papers flutter out of their backpack.

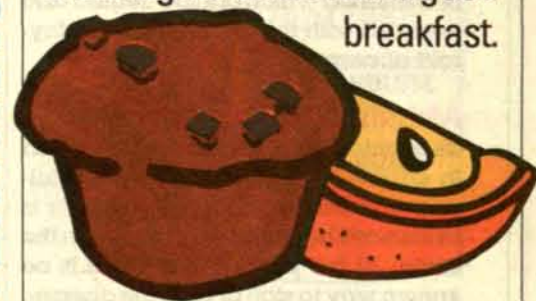
Let's face it—not everyone is a morning person. But children too need to learn to get places on time and ready to go to work. Here are some tips to reduce the morning "rush hour" for yourself and your family.



A successful morning begins the night before. Have children set out everything they'll need for school. Make sure everyone has lunch money, homework and the permission slip for the field trip.

Establish a regular bedtime. Children who watch the 11 o'clock news can't rise and shine at 6:45 a.m.

Make sure kids fuel their morningschedule with a good breakfast.



Examples of easy to fix breakfast foods include cereal, muffins, toast, or yogurt. A peanut butter and jelly sandwich will do when kids are in a hurry.

Before everyone leaves, take a minute to say "I love you" to each child. Nothing will get their day—or yours—off to a better start.



# UNDERSTANDING ALZHEIMERS' DISEASE



**M**ANY of us remember the day we began high school. We lay awake the night before, afraid of getting lost and not finding classrooms the next day in a strange building. Everyday is like that for the Alzheimer's disease patient, or others suffering from the group of illnesses classified as dementia.

**A**s more people in our population live later into life, it becomes crucial that we learn more about these illnesses. It has been estimated that between two to four million people in the United States have some degree of intellectual impairment due to a form of dementia.

**T**he word dementia is derived from two Latin words meaning away and mind. The group of illnesses includes Alzheimer's Disease, multi-infarct disease, senile dementia, and pre-senile dementia. While changes in personality and behaviors may be involved, dementia does not mean that the person is crazy or psychotic. Rather it describes a set of symptoms that may include mental confusion, memory loss, disorientation, intellectual impairment, loss of motor skills and ability to learn. People who are not knowledgeable about the disease are often surprised to learn that the illness is not a result of aging. It is caused by specific, identifiable diseases. Some symptoms of dementia result from other health conditions and, if properly diagnosed, can be treated or reversed.



**T**he symptoms of dementia are chiefly the result of four illnesses or conditions:

**Thyroid Disease** can cause a form of dementia which can be treated and reversed with the treatment of the thyroid abnormality.

**Alzheimer's Disease** is the most frequent cause of irreversible dementia in adults. It progresses from forgetfulness to total disability. Alzheimer's is evidenced by structural changes in the brain. At the present time there is no known way to stop or cure the disease. Research indicates that Alzheimer's represents about 50 percent of the cases of dementia.

**Multi-infarct Disease** brings on the symptoms of dementia due to a series of small strokes in the brain. In some cases, treatment can prevent further damage to the brain. About 20 percent of the diagnosed cases of dementia are a result of multi-infarct disease; another 20 percent represent a combination of Alzheimer's and multi-infarct disease.

**Depression**, common among older people, can present many of the same symptoms as dementia. Fortunately, this form of dementia is reversible.

**I**n a study of patients seen at Johns Hopkins Hospital for evaluation and treatment of dementia, about 25 percent of them were diagnosed as depressed. With treatment 82 percent of the diagnosed group got better.

**I**t should also be noted that depression may contribute to the deterioration of the patient with irreversible dementia. In either case, depression should always be treated.

## COPING WITH HOME CARE

**T**hey key to coping with the confused person is common sense and ingenuity. The first common sense step is to schedule an evaluation. As we have seen, there are many reasons why a person may develop dementia. If a treatable problem is not found because there was no evaluation conducted, then the patient and the family may suffer unnecessarily for many years. Prompt treatment can intervene to prevent irreversible damage in some diseases. On the other hand, if the diagnosis shows an irreversible condition, the information can be helpful in determining care and management of the symptoms.

**I**t is possible to allow independent or assisted living in the early stages of the disease, however, as the disease progresses, the family may choose to provide home care themselves for as long as possible.

**I**f you are a caregiver for a dementia patient, managing the symptoms and protecting the loved one will be helped by following some common sense practices.

**A** predictable and calm environment will help reduce emotional outbursts and behavioral problems. Establish regular, simple routines for meals, medication, exercise, bedtime and other activities. Do the same things in the same way every day. Keep surroundings simple, safe and reliable by keeping the furniture in the same place and putting away clutter.

**B**ecause even small amounts of excitement or mental and physical stimulation can upset the confused person, provide controlled activities such as taking a walk, or visiting with one old friend. The key is to simplify and reduce the number of signals the impaired, disoriented brain must sort out.

**H**owever, a calm and controlled environment does not mean inactivity. Tailor activities to the person's abilities much as you would select tasks for your children. For example, the woman who can no longer prepare a full meal may still be able to peel potatoes.

**B**e on the look out for hazards to the patient's safety. Perform a safety review of your home and surroundings looking for things the impaired person may misuse or misinterpret that might cause an accident. Because the person seems to be managing well, you may not realize that he has lost the judgment he needs to avoid accidents.

**R**emove things that cause problems. Here are some precautionary steps you can take:

## CREATING A SAFE ENVIRONMENT

- Eliminate or significantly limit access to power tools, electrical and gas appliances, or car keys.
- Keep medications out of reach of a person who may forget he has already taken them.
- Store poisons and flammable substances in a cabinet with child-proof latches or padlock.
- Lower the temperature on the water heater to avoid accidental scalding. Also paint hot water taps a bright color as a visual signal to the impaired person.
- Stairs and stairwells require special attention to prevent falls and injuries. Install gates at stairwells. Tack down treads or carpeting. Secure handrails and consider applying reflective tape so that it can be seen easily.
- Place door locks out of the normal line of vision — either very high or very low. Can the impaired person lock their

# MEDICAL FOCUS

room from the inside preventing you from entering? Remove the lock, take the tumblers out and replace the knob, or tape the latch open.

- Handrails and grab bars, available from medical supply houses, should be installed in the bathroom. Use a skid resistant mat or tape in the tub or shower.
- Confused people often spill water and forget to wipe it up creating the danger of slipping and falling. Be alert for this.

**O**utdoors possible hazards are swimming pools, dense foliage, tunnels, steep stairs, window and door glass, balconies and decks, and roadways. Take these steps to prevent accidents and injuries:

- Examine construction and lighting on porches, decks, steps, and sidewalks with an eye to preventing falls. Install bannisters and porch railings.
- Check for uneven ground, cracked or heaved sidewalks, and other hazards that may cause the person to lose their balance.
- Swimming pools are very dangerous to the confused person. Be sure that yours or

National Alzheimer's Association  
Toll free 1-800-272-3900

## Michigan Council Chapters

### Allegan/Ottawa Chapter

Holland  
616-392-8365  
(Service area: 2 counties)

### Detroit Area Chapter

Southfield  
313-557-8277  
(Service area: 6 counties)

### East Central MI Chapter

Flint  
313-767-3737  
(Service area: 3 counties)

### Marquette/Alger Chapter

Marquette  
906-228-3910  
(Service area: 2 counties)

### Mid-MI Chapter

Midland  
517-689-4966  
Service area: 9 counties

### Northeastern MI Chapter

Alpena  
517-356-4507  
(Service area: 11 counties)

### Northwest MI Chapter

Traverse City  
616-929-3804  
(Service area: 10 counties)

### South Central MI Chapter

Ann Arbor  
313-741-8200  
Toll free 1-800-782-6110  
(Service area: 9 counties)

### Southwestern MI Chapter

Kalamazoo  
616-382-6197  
(Service area: 7 counties)

### West Central MI Chapter

Grand Rapids  
616-458-3392  
Toll-free 1-800-722-2516  
(Service area: 7 counties)

### West Shore Chapter

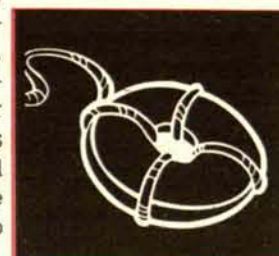
Muskegon  
616-726-4456  
(Service area: 4 counties)

the neighbor's is securely fenced and locked.

- Put away lawn and garden tools.
- Consider fencing to stop wandering.
- Be sure lawn furniture is stable and will not tip over or collapse.
- Be conscientious about not leaving hot coals in barbecue grills and make sure that the confused person cannot operate outdoor gas grills.

**A**s the disease runs its course, a patient can become disoriented and wander away from the safety of home or shelter care. It's almost impossible to predict when wandering will occur, but families need to understand that wandering can be potentially dangerous. Suggested safety measures might include:

- Install electronic buzzers, chimes or other security alarms at exits.
- Use a safety latch on doors to prevent the confused person from opening the door.
- Disguise doors with a screen or curtain.
- Have an identification bracelet or necklace made and include on it the nature of the person's disease and your telephone number. It can save you hours of frantic worry.





## MFB's New Dental Program - Something to Smile About!

Members can add one more benefit to their list of reasons of why belonging to Michigan Farm Bureau makes good sense, with the introduction of a dental insurance program.

In cooperation with American Medical Security and the Health Care Exchange's Preferred Provider Dental (PPD) Network, Michigan Farm Bureau now offers fully insured individual coverage, according to MFB Member Services Manager Doug Fleming.

"The addition of dental insurance has been a long term goal of Michigan Farm Bureau," explained Fleming. "A large percentage of our members are self-employed and, therefore, they often find that getting any kind of dental insurance very difficult or just plain too expensive."

The benefits of the new insurance include no waiting periods for basic services and only a \$5 co-pay per visit when members see a participating PPD Dentist. Basic services include routine exams, x-rays, fillings and fluoride treatments.

Major services require a 12-month waiting period and a \$100 deductible before services are provided on a 75/25 co-pay basis. Items covered under major services include root canals treatments, gum disease treatments, crowns and inlays, bridges, dentures, and space maintainers.

Dental insurance plans are available starting at \$18 per month for a single contract, \$32 a month for a couple, and \$41 per month for the family plan. Members are billed monthly and have the option of paying through check-o-matic, which will automatically deduct the monthly charge from your checking account.

For more information on the new dental plan, contact your county Farm Bureau office or Michigan Farm Bureau at 1-800-292-2680, ext. 3236.

## Farm Bureau Searching for Farmers to Advise Russians

The American Farm Bureau Federation and U.S.D.A. are searching for American farmers who are interested in becoming project advisers in a model farm community near St. Petersburg, Russia.

AFBF is working with USDA to recruit and select several farm couples or individuals who would enjoy the opportunity to serve as advisers to the new Russian community for up to two years. Those who participate must be willing to work closely with and live with the Russian farmers as they attempt to earn a living from the land provided for them.

"Volunteering to serve as on-site advisers to the model farming community will require a pioneering spirit and a willingness to create cultural and institutional change in people who have lived their entire lives under a centrally-planned system that has failed," said Rob Nooter, AFBF Assistant National Affairs Director.

Nooter and a six-member USDA team recently returned from Russia after selecting land and arranging to establish the model farming community. A 2,170-acre plot about 100 miles east of St. Petersburg was selected for division into 21 demonstration farms producing fruit, vegetables, grain and forage crops, as well as livestock. Through further community involvement, the project participants will set up handling, storage, processing and marketing facilities. Russian farmers chosen for the project will be given an opportunity to succeed on economically viable farming operations using available resources.

The Americans chosen for the project must have broad-based technical expertise in agricultural production. Knowledge of the Russian language and culture would be highly desirable. Farmers interested in participating in the project should contact Nooter at AFBF's Washington Office, 202/484-3617, or Mitch Geasler of USDA's Extension Service at 202/720-3381.

## Wirbel Selected as August Volunteer of the Month

Midland County Farm Bureau President Pearl Wirbel is Michigan Farm Bureau's August Volunteer of the Month recipient. Pearl and her husband Jerry own and operate a 1,000 acre cash crop farm raising numerous cash crops and fresh produce.

Pearl was instrumental in organizing a number of informational workshops on items such as commercial drivers license, farming legally and implications on GATT. In addition, Pearl organized local weekly breakfast meetings with speakers to address local and state agricultural issues.



Pearl is also extremely active in Ag in the Classroom projects and presentations, with over 1,000 students participating in one of her farm tours. Her efforts with the Midland County Cooperative Extension Service also resulted in an Ag Accident Rescue Workshop for local emergency rescue personnel. Above, Pearl (right) accepts her award from MFB At-Large Director Faye Adam during the Midland County Farm Bureau's annual meeting.

9

# VALUABLE SAVINGS

## Michigan Farm Bureau Prescription Program

### Special Savings For Michigan Farm Bureau Members!

# FREE

With Any Order and Coupon Below.

Feld's Aceta Tablets

FELD'S VITRUM COMPARE TO CENTRUM AT \$12.95



\$5.95

COMPARE AND SAVE!

Compare to Regular Tylenol



FELD'S NATURAL VEGETABLE LAXATIVE POWDER COMPARE TO METAMUCIL AT \$9.89

\$5.99

## FELD DRUG PRESCRIPTION SERVICE

CALL TOLL FREE 1-800-228-3353  
ASK FOR FREE CATALOG!

### FREE

#### Handling and Insurance

Send this coupon in with your next prescription order and receive handling and insurance free.

FELD DRUG PRESCRIPTION SERVICE

Offer expires 1/31/93

### \$2.00 OFF

#### New Prescription Order

Send this coupon in with your new prescription order and receive \$2.00 off the purchase price.

FELD DRUG PRESCRIPTION SERVICE

Offer expires 1/31/93

### FREE

#### Feld's Comparable Regular Strength Tylenol

Send this coupon in with your next order and receive a free 100 tablets bottle of Aceta.

FELD DRUG PRESCRIPTION SERVICE

Offer expires 1/31/93



# 10 Dry Bean Prices Rise in Reaction to Smaller Crop

Prices for all classes of dry beans reflect a strong correlation to production. Over the last 20 year period, average grower prices for all dry beans have ranged from a low in 1971 of \$10.90 per cwt. to a high of \$29.90 in the drought year of 1988.

Production of dry beans also reflects a high level of variability. Total U.S. production for all classes of dry beans has been as low as 15,520,000 cwt. in 1983 to the near-record levels of 32,379,000 cwt. in 1990 and 32,963,000 cwt. in 1991.

Average prices have fallen from \$29.90 in 1988 to less than \$15.00 last spring. The drop in price reflected the large supply, and caused U.S. producers to cut acreage by 18 percent in the last two years. Canadian growers have also cut acreage planted to dry beans.

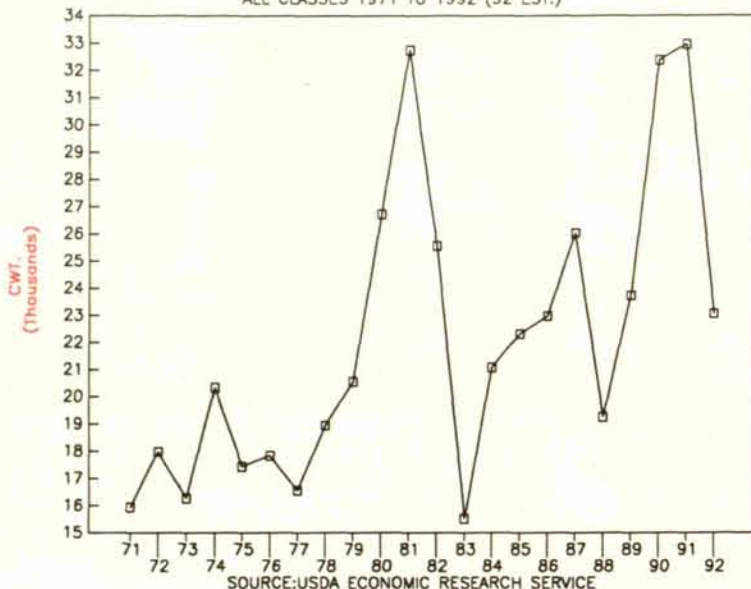
That acreage reduction, coupled with less than ideal growing conditions, have caused estimates for the 1992 crop to be lowered to 23,048,000 cwt. or 30 percent below last year's production.

The smaller crop is lending support to the market with Michigan grower prices for navies currently at \$22, nearly \$7 to \$8 higher than last spring's lows.

With growing concern over frost and additional harvest losses the price trend may continue on an upswing.

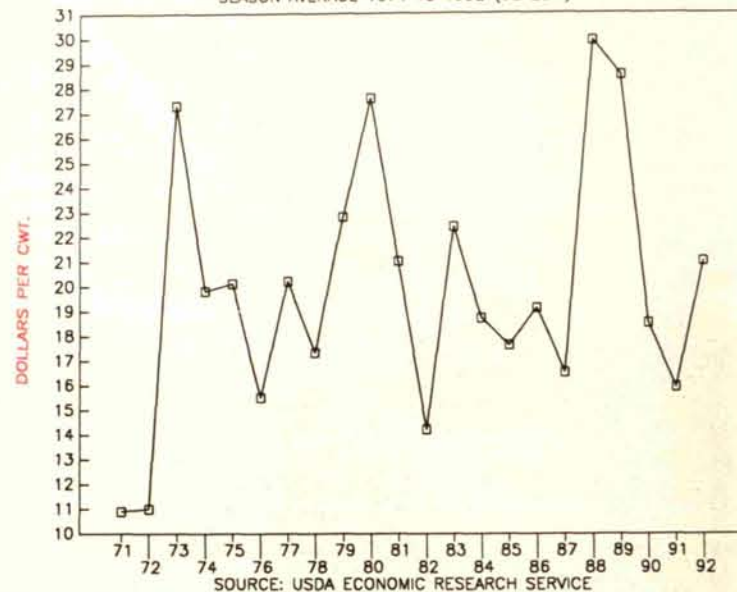
## TOTAL U.S. DRY BEAN PRODUCTION

ALL CLASSES 1971 TO 1992 (92 EST.)



## U.S. DRY BEAN GROWER PRICES

SEASON AVERAGE 1971 TO 1992 (92 EST.)



# Carhartt Sale Days

## WESTERN STYLE JACKETS

### JACKET - DUCK - QUILTED FLANNEL LINED

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ 6-ounce 100% polyester flannel lining ■ Corduroy collar ■ Heavy-duty zipper front with protective windproof flap ■ Slash front pockets with snap closure ■ Knit cuffs and bottom ■ Traditional western styling ■ Available in six colors

COLORS: Brown, Navy, Steel Blue, Red, Black, Natural  
WEIGHT: 3.8 #



ITEM NUMBER	SIZE	RETAIL	MEMBER COST
JQ166	34-36/S	\$ 71.49	\$ 49.75
JQ166	38-40/M	71.49	49.75
JQ166	42-44/L	71.49	49.75
JQ166	46-48/XL	71.49	49.75
TALL JQ176	38-40/M	78.49	53.75
TALL JQ176	42-44/L	78.49	53.75
TALL JQ176	46-48/XL	78.49	53.75
TALL JQ176	50-52/2XL	78.49	53.75

## DUCK COVERALLS

### QUILT LINED - ZIPPER LEG TO WAIST

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ Lined with durable red nylon quilted to 3.3 ounces of polyester ■ Corduroy collar with snaps to accommodate optional hood ■ Heavy-duty two-way zipper front ■ Bi-Swing action back ■ Two covered zipper breast pockets ■ Two side pockets ■ Two reinforced hip pockets ■ Hammer loop and side tool pockets ■ Two-way leg zippers with protective windproof flaps with snap closures open to waist ■ Two waist and cuff adjustments

COLOR: Brown only

WEIGHT: 5.5 #

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
996QZSRT	34-50	\$ 89.99	\$ 63.50
BIG 996QZSRT1	52-54	97.99	68.75
BIG 996QZR2	56-58	107.99	74.25
BIG 996QZR3	60	115.99	79.50

### WOMEN'S - QUILT LINED - ZIPPER LEG TO WAIST

29" INSEAM

RQ906	S-L	\$ 81.49	\$ 59.00
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Regular fits 5'7" thru 5'11"  
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■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ Lined with warm polyester ■ Heavy-duty zipper front ■ Two inset front pockets with elastic shell loops inside ■ 3-inch kidney flap  
COLOR - Brown only  
WEIGHT: 2.5 #



ITEM NUMBER	SIZE	RETAIL	MEMBER COST
6SV	S-2XL	\$ 27.49	\$ 21.25
BIG 6SV1	3XL-4XL	31.99	23.50
TALL 6SVT	M-2XL	30.49	22.75

### DUCK ARCTIC COATS

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
CQ186	34-50	\$ 69.99	\$ 51.50
BIG CQ186-1	52-54	75.99	55.50
BIG CQ186-2	56-58	82.99	59.75
TALL CQ196	38-50	75.99	55.50
BIG/TALL CQ1961	52-54	83.49	60.00
CQ182	36-50	72.49	53.50
BIG CQ1821	52-54	79.49	57.75
TALL CQ192	38-50	79.49	57.75
BIG/TALL CQ1921	52-54	87.49	62.50

BROWN  
NAVY

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ Lined with durable black nylon quilted to 8-ounces of polyester ■ Corduroy collar with snaps to accommodate optional hood ■ Heavy-duty zipper front with a protective windproof flap with hook-and-loop closure ■ Bi-Swing action back ■ Extra-large front combination pockets ■ Hook-and-loop closure on breast flaps ■ Waist drawstring ■ Recessed knit storm cuffs

COLORS: Brown, Navy

WEIGHT: 4.5 #



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☐ MasterCard® ☐ VISA® Expiration Date of Credit Card: / /

Card No. \_\_\_\_\_

Signature (as it appears on card) \_\_\_\_\_

Item Number & Name	Color	Size	How Many	Price Each	Total Price		Weight # 's
					dollars	cents	

RETURNS: No returns accepted without prior authorization.

Fill in spaces below on CASH ORDERS only.

SHIPPING AND HANDLING CHARGES FOR MAILABLE ORDERS			
TOTAL ORDER SHIPPING WT.	RATE	TOTAL ORDER SHIPPING WT.	RATE
1 to 2 lbs.	\$ 3.95	10.1 to 15 lbs.	\$ 8.79
2.1 to 3 lbs.	4.19	15.1 to 25 lbs.	10.29
3.1 to 5 lbs.	4.98	25.1 to 45 lbs.	14.19
5.1 to 10 lbs.	6.49		

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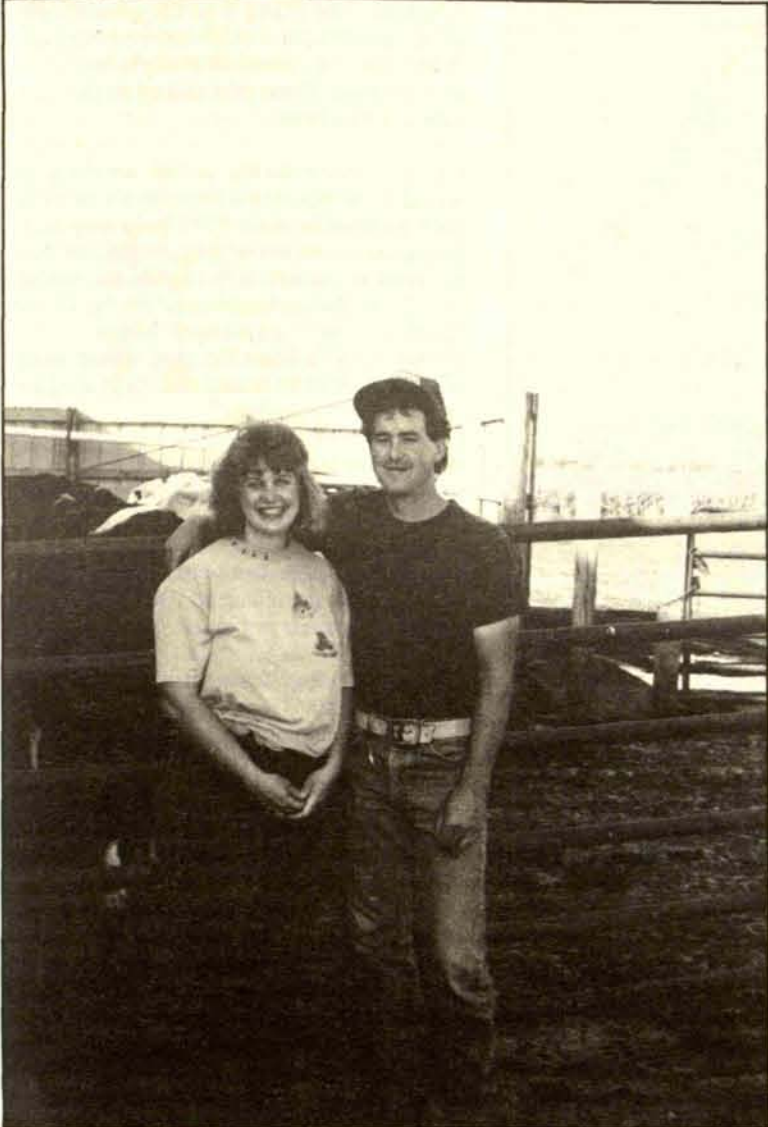
TOLL FREE CUSTOMER SERVICE: Call 1-800-835-1168 if you wish to place an order for items, or if you have questions about your order. Michigan business hours: 8:30 a.m.—4:30 p.m. / Monday through Friday.



## Balmers Named MMPA's 1992 Outstanding Young Dairy Cooperators

11

Sherri and Jerry Balmer of Mason, were named MMPA's OYDC during the OYDC conference in August, representing District 4.



Jerry and Sherri Balmer of Mason, were recently selected as Michigan's winning 1992 Outstanding Young Dairy Cooperators (OYDC). They represented Michigan Milk Producers Association's District 4 and the Mason Local during the annual OYDC conference held in August.

The Balmer operation consists of 85 cows and 1,000 acres, with a rolling herd average of 21,000 pounds, up from 15,000 pounds just five years ago. In addition to a new freestall barn and the installation of a new 3-inch low line in their milking parlor, changes in dry cow management have proven beneficial as well.

The Balmers, who recently took over the operation from Jerry's parents, Lavern and Joyce Balmer, are active in their church, and have worked with their local school district and township committees. In addition to eight-year employee Ed Vermillion, the Balmer's three daughters, Pam, 10; Kristen, 9; and Nicole, 7 all help on the farm, as well as taking care of the calves.

As the state winning cooperators, the Balmers will represent MMPA at various industry activities. Jim and Wendy Fuerstenau from Richmond were selected as the runner-up cooperators, representing MMPA's district 7 and the Richmond-Romeo local in the OYDC contest.

The Fuerstenau operation includes Jim's parents, Gordon and Phyllis, in running a 68-head registered holstein farm in the Richmond area. The farm currently holds a 22,000 pound rolling herd average, with recent changes in ventilation and nutrition credited for the production level.

In addition to Wendy's on-farm responsibilities and off-farm job as a medical office assistant, she and Jim also find time for

Wendy and Jim Fuerstenau of Richmond were selected as runner-up in MMPA's OYDC  
Photos Courtesy of MMPA



raising their two daughters, Ashley, 4 and Katie, 1. The Fuerstenaus are active in Michigan Farm Bureau, MABC and the Michigan Holstein Association. Jim also serves on the Michigan Department of Agriculture's Johnes advisory committee.

Selection of the OYDC is based on the applicant's farming operation, farm-related and community activities and demonstrated leadership abilities. The state OYDC Conference is designed to provide participants information about milk marketing activities, cooperatives, milk testing procedures and other current events within the dairy industry.

### August Milk Production Up

Dairy herds in Michigan produced 462 million pounds of milk during August, up 17 million pounds from a year ago, according to the Michigan Agricultural Statistics Service. Milk per cow averaged 1,360 pounds, increasing 50 pounds from a year ago. The Michigan dairy herd was estimated at 340,000 head, unchanged from August 1991.

The preliminary value of milk sold averaged \$13.20 per hundred (cwt.) in August, \$.80 more than last year. Mid-month August slaughter cow prices averaged \$49 per cwt., \$.230 more than the previous year.

Milk in the 21 major milk-producing states totaled 10.8 billion pounds, up 4 percent from production in these same states in August 1991. Production per cow averaged 1,303 pounds for August, 64 more pounds than August 1991. The number of cows on farms was 8.27 million head, 90,000 head less than August 1991, but 9,000 more than July 1992.

Dairy manufacturing plants in Michigan produced 1.7 million pounds of butter in July, 47 percent more than a year ago. Ice cream output totaled 3.3 million gallons, three percent more than July 1991.

### Cow Slaughter to Reverse 1991 Drop

Les Aldrich, Knight Ridder News

U.S. cow slaughter rates this fall and for all of 1992 could reverse 1991's contraseasonal decline and return to more normal levels.

USDA figures showed cow slaughter in first-quarter 1992 totaled 1.487 million head, nearly the same as the 1.490 million for the same period of 1991. But slaughter rates have increased since then.

In the second quarter, cow slaughter was up 4.0 percent from 1.354 million head from 1.314 million in 1991. Third-quarter slaughter was projected to be up about 7.0 percent to 1.325 million head from last year's 1.243 million. And fourth-quarter cow slaughter is forecast to be 1.625 million head, about 3.0 percent above the 1.577 million killed in the corresponding 1991 quarter, said Mike Sands, leader of the Western Livestock Marketing Project.

For the year, U.S. farmers were expected to send 5.8 million beef and dairy cows to slaughter, up 3.0 percent from the 5.624 million in 1991, Sands said.

Cow and calf prices were strong in 1991, suggesting the cows could be worth keep-

ing for another year, Sands said. The lower cow slaughter of 1991 translated into a larger herd going into 1992, Sands said. On Jan. 1, USDA reported the total cow herd was up 0.7 percent to 43.738 million head from 43.427 million on the same date in a year earlier.

With a larger herd to start with and a return to more normal slaughter rates, the number of cows slaughtered would naturally go up, Sands pointed out.

John Nalivka, market analyst for Sterling Marketing, Inc., a Lenexa, Kan., based market advisory service, said the number of heifers in the total slaughter mix has been going down the past few months. For instance, in July (the last month when full figures were available), heifers made up about 28 percent of the slaughter ratio while steers accounted for 55 percent.

That suggests farmers are planning to cull some older cows or increase the size of their herds, Nalivka said.

But how much, if any, the cow herd could be increased is still unknown, Nalivka said. If feeder cattle prices continue to rise, those heifers that had been intended as cow replacements could be diverted to feedlots.

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# 12 Aerial Seeding Wheat - Saving Time, Money and Soil

Need a grain drill capable of planting a 60-foot swath at the rate of 500 to 600 acres a day? For more and more central Michigan farmers, accounting for nearly 75 percent of the wheat grown in the area, that answer is "yes." They've discovered the benefits of aerial seeding wheat into soybeans.

For Al's Aerial Spraying Service, it means a three-week planting spree that boggles the imagination. In this - their 10th season - they expect to fly on somewhere close to 20,000 acres of wheat this fall.

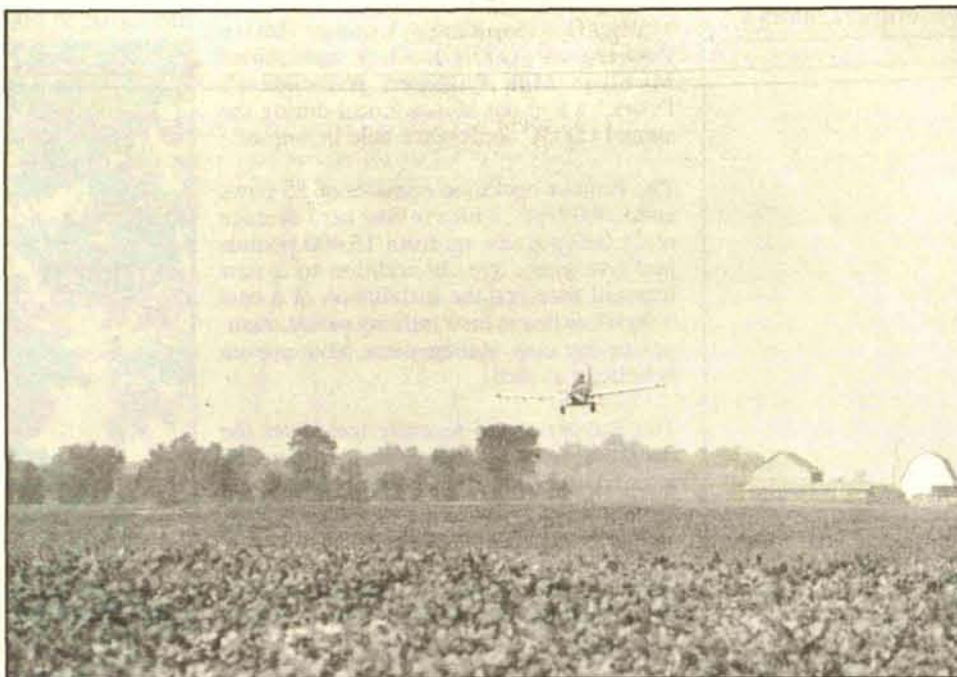
"We'll do anywhere from 300 to 800 acres a day, and probably average around 500 to 600 acres per day," explained Mike Schiffer, co-owner and pilot of Al's Aerial Spraying. "The area we cover grows a little more each year as word gets around and it becomes more and more accepted."

A 40-bushel hopper on the plane gravity feeds wheat into a spreader attached to the underside of the plane. A control gate inside the cockpit of the plane allows the pilot to control the flow of wheat seed. The spreader is designed with a series of veins that angle out to each side of the plane.

"We use ram air, at 140 miles an hour coming in the front of the spreader, to blow the wheat out the back about 100 feet," explained Schiffer. "We fly a 60-foot swath so we're getting real good coverage. It's just a matter of myself determining the 60-foot swath that I'm working, and make sure I maintain that."

First-time customer jitters about even stands and germination are soon put to rest, based on the final yield and bottom line.

"We've done a lot of work where we have flown half a field on, and then a farmer has drilled the other half," said Schiffer. "It's always been plus or minus a couple bushel at harvest time. One year the weather may



Mike Schiffer's plane, equipped with a spreader and a speed of 140 miles per hour throws wheat out 100 feet, covering a 60-foot swath on this field of soybeans owned by Lavern Hewitt, just south of Woodland in Barry County. Hewitt has been pleased with the stands in the four years that he's had wheat flown on.

favor what we fly on and, maybe the next year, it favors what was drilled."

Drilled soybeans that are starting to drop leaves (approximately 25 percent) are ideal candidates for considering flying on wheat. Soybeans planted in rows will work also. However, if they've been row-cultivated, the seed may tend to roll to the center of the row, resulting in possibly even-stands due to streaking.

Once fields reach 50 percent leaf drop, however, conditions have to be ideal for it to work, or else germination will suffer. The leaf drop also helps to protect the wheat crop against winter-kill, according to Clay Martz, assistant plant manager in

charge of sales and custom application services, for the Mueller Bean Company.

Martz, who coordinates between 50 to 60 Mueller Bean farmer-customers, their fields and a landing strip (most often a hay field or a field of wheat stubble), says the idea of aerial seeding has really caught on.

"I'd say that in Eaton, Ionia and Barry counties, about 75 percent of the wheat that is sown is done by air," said Martz. "We've got over 5,000 acres through our company lined up for aerial seeding this fall."

Landing zones and fields are generally kept to within a five-mile radius to cut down on travel time between loading and seeding.

Schiffer designed the truck and gravity-feed hopper set up to allow quick loading of the plane's 40 bushel hopper. The truck is also equipped with extra fuel tanks for the plane. Once emptied, the hopper can be lowered for easy loading of wheat seed.

According to Martz, when things are "clicking," the plane is on the ground only 2-1/2 minutes for a refill before being airborne again to spread 40 bushels in as little as 5 minutes. Their best record so far? Try 110 acres an hour!

Farmers considering aerial seeding of wheat generally work through an elevator such as Mueller Bean. "We help map their fields out on an aerial map so that we and the pilot know where the fields are, and to set up an appointment time to be at the landing strip," explained Martz. "If a farmer doesn't have his own wheat seed, we sell seed in bulk and deliver it for him right out to the airstrip."

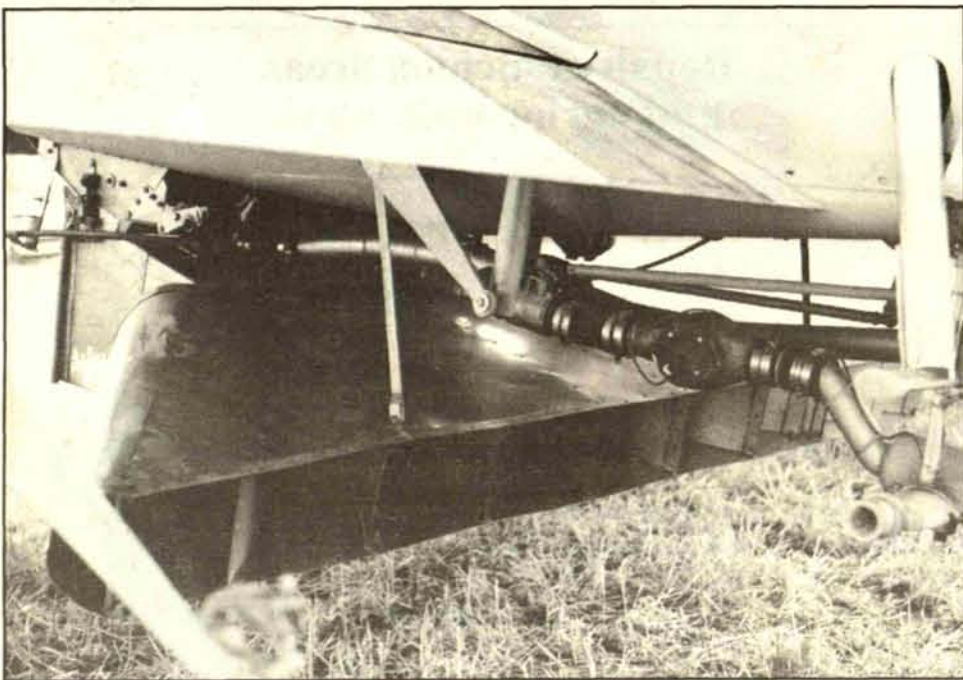
Wheat seed is then augured into an innovative hopper designed by Schiffer to dump all 40 bushels into the plane in a matter of seconds. Seeding rates can vary from 2.5 to 4 bushels per acre, but Martz estimates that 95 percent of the wheat acreage flown on is done at 3 bushels per acre.

A good mulch of leaves and a gentle rain help germination tremendously, says Martz, who added that red wheat seems a little bit harder to germinate. Too much rain can create a problem in finding a suitable site to use as a landing zone. In addition, a wind in excess of 20 miles per hour will generally halt seeding for the day.

In a real weather pinch, however, aerial seeding really comes shining through, says Schiffer. "A farmer is extremely busy this time of year, and by the time he gets those beans off - with aerial seeding already done - the wheat will be 4 to 6 inches tall already," he said.

"He didn't have to till a field up twice and then drill it, plus wait in the event of wet weather. Plus the ground was never bare, so it's a great soil conservation technique too," Schiffer concluded.

Below is an up-close look at the spreader attached to the underside of Schiffer's plane. Note the fins and veins that are designed to throw the wheat out and away from each side of the plane from ram air entering the front end of the spreader.



## Meat Industry Joins Forces with American Heart Association

In an historic partnership, a national health organization and the meat industry are teaming up to promote healthy eating and lifestyle guidelines to reduce the risk of heart disease.

The American Heart Association (AHA) has selected the award-winning National Live Stock and Meat Board education brochure, *Nutrition Strategies: Designs for Heart-Healthy Living*, for distribution through its national Food Festival promotion.

The meat industry is working to extend the Food Festival into the meat case by providing nearly 1.8 million specially-reprinted

copies of *Nutrition Strategies*. The newly reprinted brochure, which includes the AHA logo on the cover, will be distributed in nearly 10,000 grocery stores nationwide.

That includes the 6,000 stores that will maintain a Food Festival activity center as well as an additional 4,000 stores that were added through the Beef Industry Council (BIC) retail promotion department for the meat case display.

*Nutrition Strategies*, funded by the Beef Board and the Pork Board, is designed to help promote heart-healthy living and reinforce the basic diet and lifestyle recommendations as advocated by the AHA.

"We recognize that significant ground is being broken in this partnership between the meat industry and the American Heart Association," says Lowell Gemar, a pork producer from Fullerton, N.D., and chairman of the Information Committee of the Meat Board. "This is an exceptional example of two groups coming together to find common ground in a way that greatly benefits the public."

The AHA Food Festival ran Sept. 19-25. The week-long event involved a nationwide network of volunteers, grocery store managers, food service personnel, school teachers, employers and restaurant managers.

The goal of the Food Festival was to educate Americans about the importance of limiting total fat intake to no more than 30 percent of total calories a day. A secondary message was to limit daily saturated fat intake to less than 10 percent of total calories. In-store activity centers contained a variety of eye-catching materials that urge consumers to "Turn Down Your Fat-O-Stat."

"We believe this partnership is mutually beneficial for both us and the meat industry," says Mary Stiedemann, AHA vice president, education and community programs. "The information provided in *Nutrition Strategies* underscores many of our recommendations which will help consumers reduce their risk of heart disease."



## Average Daily Field Moisture Losses for Corn

Jeff Andresen and Roger Brook, MSU

With a significant portion of the state's corn crop at risk from damage due to killing frost/freeze this year, we have listed some average daily field drydown rates to assist in monitoring grain moisture over the coming weeks.

The numbers were obtained from previous work by Gary Van Ee with central Iowa data, but should also be generally acceptable here in Michigan. For further information on drying and storage of different field crops, please consult the article, "Grain Storage" by Roger Brook in the August 26, 1992 (Vol. 7, No. 19) CAT Alert.

The first major factor in corn drydown is whether or not the crop has reached maturity. Moisture content at maturity is normally about 30 to 35 percent. For immature crops, the daily drydown rate is normally higher than for mature grain and dependent mostly on daily temperature.

Following crop maturity, the drydown rates dependent mostly on humidity. For immature crops caught early by killing freeze, past research has shown a 2.0 to 2.5 percent reduction in final yield for every percent of moisture above the 33 percent level.

The following tables list average drydown rates for immature and mature corn for Michigan in percent moisture loss per day. For immature corn, these values are given for three periods, from mid-September through mid-October, while for mature corn, the numbers are monthly averages for September and October.

Immature losses were obtained with mean temperature data for the given locations (they are listed in the table). Corn moisture categories of 51 to 75 percent and 33 to 50 percent correspond to development stages of milk/dough and dent, respectively.

Mature losses were obtained with average monthly dry and wet bulb temperatures (linked to relative humidity) and are given in ranges. In general, highest drydown rates for mature corn will occur in southwestern sections of the state, while lowest rates occur in the northeast.

When using these rates, remember that they are averages and should only act as a guide in monitoring your own conditions. Use the rates given for mid-October if current mid-September weather is more typical of October or vice-versa. Lastly, remember that occurrence of precipitation or high humidities will significantly decrease the water loss rates for mature corn and in some cases, may actually add moisture to the grain.

### Is This a Year For Grain Storage?

Farmers will harvest huge crops of both corn and soybeans over the next couple of months. Experts say the recommended strategy is storage on farms or in country elevators to avoid sale at depressed prices, according to *Knight Ridder News*.

Darrel Good, an agricultural economist at the University of Illinois, said price rallies caused by a cold snap and fear of a crop shortening freeze could be used for spot selling of surplus crops with the rest stored to take advantage of strengthened export demand later on. Good said storage costs will be lower this year because of lower interest rates.

Good said higher storage charges at country elevators relative to on-farm storage may cause farmers to opt for storage in their own bins. Farmers who lack adequate storage may choose to store soybeans in elevators and corn at home because carrying charges are lower on soybeans.

#### Average Daily Fall Corn Drydown Rates for Immature Michigan Corn

Location	Current Corn Moisture	Drydown Percentages	
		Late Sept/	Mid Oct.
Southern Michigan	51% - 75%	.8%	.5%
	33% - 50%	.6%	.5%
Average Temperature		59	53
Central Michigan	51% - 75%	.7%	.4%
	33% - 50%	.6%	.5%
Average Temperature		57	52
Northern Michigan	51% - 75%	.4%	.3%
	33% - 50%	.5%	.4%
Average Temperature		57	48

#### Average Daily Fall Corn Drydown Rates for Mature Michigan Corn

Corn Moisture	September		October
25% - 32%	.4% - .6%		.2% - .4%
20% - 24%	.2% - .5%		.0% - .2%

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# 14 Remember Your Residue Requirements This Fall - Chisel Plow Residue Test Results Announced by White-New Idea

Tests conducted last fall on residue levels resulting from various configurations of the White 445 Combination Chisel were recently released by White-New Idea Farm Equipment Co. The tests show measurable residue can range from a high of 54 percent to as little as 27 percent, depending on how the 445 is set up. This reflects as little as a

31 percent to as much as a 58 percent residue reduction.

The test shows a 20 percent difference between the use of 2" straight points and 4" twisted shovels. By changing shank spacing from 12" to 15", a mere 4 percent difference occurred. Tests also showed a leveling bar attachment actually helped uniformly

spread residue for a higher residue measurement than an identical setup without a leveling bar.

The test field, located near Waverly, Iowa, had a beginning measurable residue level of 85 percent. The field was virtually untouched after harvesting 160 bushels per acre of corn. All tests were conducted at 5

m.p.h. All measurements were supervised by Iowa Soil Conservation Service personnel.

Description of the actual setups and the resulting measurable residue levels are available from White-New Idea. To order, write or call for "445 Residue Test Results," 123 W. Sycamore, Coldwater, Ohio 45828 (1-800-767-3221).

**Test Conditions:** Beginning Residue: 85% Yield: 160 bu/acre Travel Speed: 5 m.p.h.  
Measured by Iowa SCS, October, 1991 Test Conducted Near Waverly, Iowa

Test Setup Measurable Residue

1. Concave discs 40%  
15" shank spacing  
Deep till shanks  
4" twisted shovels



2. Rippled coulters 54%  
12" shank spacing  
Deep till shanks  
2" inch straight points



3. Concave discs 27%  
12" shank spacing  
Regular shanks  
3" twisted shovels



3a. With leveling bar(not pictured) 36%

Test Setup Measurable Residue

4. Concave discs 40%  
15" shank spacing  
Regular shanks  
3" twisted shovels  
Leveling bar



5. Concave discs 38%  
15" shank spacing  
Deep till shanks  
3" twisted shovels



6. Rippled coulters 34%  
12" shank spacing  
Deep till shanks  
4" twisted shovels  
Leveling bar



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## Michigan Soybean Farmers Promoting SoyDiesel

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Esterified soybean oil diesel fuel is made in a simple chemical process that removes the glycerine from soybean oil. Tests have shown that SoyDiesel offers significant environmental benefits and could provide a new market for U.S. soybeans.

"Now Michigan farmers can see the SoyDiesel at work," says Kam Washburn, Michigan Soybean Promotion Committee chairperson from Elsie. "We've recently purchased a 1991 Dodge Ram pick-up with a Cummins Diesel engine. We plan to fuel this truck with 40 percent SoyDiesel and 60 percent petro-diesel. The cost factor limits us to a lower percentage of usage.

"People have asked 'What needs to be changed on the truck to enable it to burn SoyDiesel?' The answer is that no modifications are necessary when using a SoyDiesel blend," he added. Michigan has followed the lead of states such as Missouri, Illinois, and Nebraska, which have done research and promotion with SoyDiesel. "We want to help keep the world we live in a cleaner and healthier place by powering the truck with SoyDiesel," Washburn concluded. "We're excited about SoyDiesel - it's another success story, and is only possible with producer check-off investment."



# – Michigan Farm News Classifieds –

01

## Farm Machinery

1936 JOHN DEERE TRACTOR Still runs and cultivator. Call 313-421-7581.

BRILLION 25' foldup packer solid. IH 45 field cultivator 27' with Lever. JD 55 Combine square back. 313-753-9932

04

## Livestock

BOARS AND GILTS Hamp and Duroc, York and Chester, Downy Creek Farms, Farm-land Ind. Call 1-317-468-6099.

ONE REGISTERED Suffolk Ram. Also registered Suffolk Ewe Lambs. 25 years excellent breeding. Call 517-563-8533.

REGISTERED ANGUS for sale privately, 4 bred heifers, also heifer calves. We produced champion stud at Michigan Angus Preview Show 1992. Watch for our consignment to the Gustason Farm Sale in Mason Oct. 31. Our best studs will sell. Call evenings 517-875-2693, Phil Tuggle.

SMALL FLOCK of registered Suffolk Sheep. 13 ewes, most out of National Recognized Stud rams. 1 yearling George Brothers Ram sired by the Boz. Call 616-826-3662.

06

## Agricultural Services

WOODLOT MANAGEMENT professional forestry advice, timber sale preparation, stewardship plan writing. 15 years experience. Call Tom Stadd, TREE TECH 616-671-4098.

CREEKVIEW ELEVATOR COMPANY, INC is open for business in Sheridan. Seeds, fertilizer and soon offering chemicals for all your agricultural needs. Call 517-291-3217.

06

## Agricultural Services

CREEKVIEW ELEVATOR COMPANY, INC is open for business in Sheridan, offering very competitive prices for your commodities especially dry, edible beans. Call 517-291-3217.

07

## Auctions

KAIN AUCTION SERVICES is Booking Auctions! Farm, Real Estate, Household and General Auctions. LARRY KAIN, Auctioneer in Coral. 616-354-6532. All sales handled in a personal, business like manner.

08

## Building Materials

POLE BUILDINGS by All-State Pole Structure Inc., Michigan's finest from 18' to 80' wide. All sizes and shapes, free estimates, residential, commercial, agricultural, industrial. Also check our home packages. 1-800-968-9205.

09

## Real Estate

FARM 80 ACRES Unique, country stone home 2 miles from Greenville. 5 bedrooms, formal dining room, good outbuildings. 80 acres, all buildings \$135,000, 2 acres, all buildings \$75,000. Call Bruce or Roz Rasmussen 616-754-2345.

EXCEL REALTY  
Greenville, Michigan  
754-2345

09

## Real Estate

ANTRIM COUNTY: 10 beautifully Wood Acres. Ideal hunting and camping spot. Near Jordan River and Lake Bellaire. \$9500, \$300 down, \$125/Mo. 11% land contract. Call Northern Land Company 1-800-968-3118.

12

## General

HORIZONTAL Steel fertilizer tanks glass lined: 20,000 gallon size \$1900. 29,000 gallon size \$2900. Good for liquid fertilizer products. Call Jerry Buginsky, Lennon, Michigan 517-288-6015.

5 SPEED New Process Transmission, \$250. 2 speed rear end 12 bolt pumpkin out of 1978 GMC, \$300. Or BO. Call anytime 517-624-4658, can deliver.

CUSTOM MANURE IRRIGATION No job too big or small. Hourly or bid. Call anytime, best before 7 or after 5, 616-792-2854.

MEAT SAW 110/220 V \$800. Grinder \$800. Coolers, freezers, tables. BBQ Machine \$300. Trays, carts, compressors, coils, S.S. Sink, Platform Scale. Best offer. Maybee, Mich. 48159. 313-587-3026.

NA-CHURS Liquid Fertilizer Products. Foliar and starter analysis along with liquid potash (0-0-30) and trace elements. Soil testing and delivery included. Dealer inquiries welcome. Contact JERRY'S AGRI-SALES Distributor for Gratiot, Genesee, Livingston, Saginaw, Shiawassee and Tuscola Counties. Call collect for further information. 517-288-6015.

1985 S-10 PICKUP with topper. 95,000 miles, excellent condition, \$2600. Call 616-826-3662.

## Announcing A New Member Benefit

### Michigan Farm News Classified

At Michigan Farm News, our commitment to serve Michigan Farm Bureau readers is always a top priority. Beginning with the September 15 issue, readers will be able to read and purchase statewide classified advertising at a cost unmatched anywhere in Michigan.

Michigan Farm News has contracted the services and skills of the Greenville Daily News, which also prints the Michigan Farm News, to operate the classified section. Experienced Greenville Classified Advertising staff will help place your ad, via the 1-800 phone line dedicated exclusively to Michigan Farm News classified users, or through the mail if you prefer. Ads can be paid for either by check or credit card if placed through the mail, or by credit card if placed over the phone.

In the Michigan Farm News Classifieds, your ad will reach 45,000 real farm family households across the entire state of Michigan. That's 45,000 actual farm family members of Michigan Farm Bureau from the southern state line to the northern reaches of the Upper Peninsula.

Deadline for next issue is October 8, 1992.



Call 1-800-968-3129



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| 5. Help/Position Wanted | 6. Agricultural Services |
| 7. Auctions             | 8. Building Materials    |
| 9. Real Estate          | 10. Seeds                |
| 11. Wanted to Buy       | 12. General              |

## New Uni Husk-On Seed Corn Harvesting System to be Demonstrated Near Middlebury, Indiana This Fall



White-New Idea announces field demonstrations of their new UNI882 husk-on seed corn harvester. Based at one of the authorized UNI sales and service centers, Gadson Sales & Service, Middlebury, Indiana, the harvesting unit will be on display as well as available for in-field seed harvesting demonstrations.

The new UNI 882 ear corn harvester features the new UNI Quadrifan air system, a series of four molded, aerodynamic fans on a common shaft which deliver uniform air flow across the full width of the machine regardless of the power setting. The system includes fully screened air inlets at each end of the assembly and between each compartment so foreign material entry is virtually eliminated.

Additional new features of the 882 husk-on ear corn harvester include a new clean out door on the main conveyor boot for easy, complete cleaning between varieties and removal of any weed seed between fields. The new modular main conveyor boot incorporates a through shaft with cast iron flange bearing housings on each end to withstand hard use. The two main drive shafts incorporate new designs increased capacity bearings to match rugged commercial use. A stronger, hydraulically controlled, swing elevator allows you to position it 90 degrees to the right, to the rear or 30 degrees to the left for easy dump cart unloading.

For more information, call Ray Gadson at Gadson Sales & Service, Middlebury, Indiana (219) 768-4077.

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## Florida and Louisiana Farmers Begin to Sort Through the Rubble

Photo Courtesy of Florida Farm Bureau



In the aftermath of Hurricane Andrew, farmers in south Florida and Louisiana are beginning to assess the damage to their operations now that their more immediate needs of food and shelter are being met.

Growers in Florida's Dade County are surveying the loss of trees and crops, destroyed sheds, buildings and equipment, as well as the damage to the infrastructure critical for shipping and packing - including many packing houses. The destruction of crops, structures and equipment is expected to approach \$1 billion.

"The hurricane hit the Homestead area, one of our largest agricultural producing areas, and home of one of our largest county Farm Bureaus," explained Florida Farm Bureau president Carl Loop. "The hurricane took about a 35 mile wide swath and left everything in its path in total destruction. There is not a single home or farm building without major damage. The 3,600 Farm Bureau member families, and others in the Homestead area, will surely suffer from this aftermath for years to come."

Countless greenhouses are gone, farm buildings have collapsed onto tractors and equipment, and offices are scattered across avocado groves - themselves a mass of uprooted trees and twisted metal from roofing and mobile homes.

Dade County's lime crop, valued at \$29 million, was virtually destroyed. About two-thirds of the \$18 million avocado crop remained to be harvested when Hurricane Andrew hit, scattering fruit and uprooting trees. The mango harvest was completed, but trees suffered extensive damage.

More than 800 nurseries were wiped out at a loss of \$171.5 million in plants and untold millions in damage to greenhouses and equipment. Some help is on the way in the form of \$775 million in emergency appropriations for agricultural disasters.

"We have set up a 'Hurricane Relief Fund' which will be used to purchase food and other needed supplies," said Loop. "Those wishing to contribute may do so by making their check payable to the Farm Bureau Hurricane Relief Fund."

**Checks should be sent to:**  
**Dennis E. Emerson**  
**Director of Field Service**  
**Florida Farm Bureau Federation**  
**P.O. Box 147030**  
**Gainesville, FL 32614-7030**

In southern Louisiana, more than \$128 million worth of sugarcane was lost due to Hurricane Andrew, destroying an estimated 27 percent of the total sugarcane crop. Corn, cotton and other crops were also severely damaged. A relief fund has been established there as well.

Members interested in making a donation should send their checks payable to:  
**Louisiana Farm Bureau Hurricane Relief Fund**  
**c/o Dick Briody, Director of Accounting**  
**Louisiana Farm Bureau Federation**  
**P.O. Box 95004**  
**Baton Rouge, LA 70895-9004**

## A NEW MONEY SAVING HEALTH PLAN

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Current Health Insurance	\$4,444
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<b>Member Savings</b>	<b>\$ 952</b>

*Note the savings with the new Farm Bureau Plan*

In these tough economic times all business owners are looking for ways to improve their bottom line. Now Farm Bureau can help with a new money saving group Health Plan from Blue Cross Blue Shield of Michigan.

These new plans are guaranteed issue no-matter what your health history, locally serviced by our 69 county offices and 400 agents statewide, and competitively priced to save farm owners and operators hundreds or even thousands of dollars off their health insurance bill. So, if you're a sole proprietor or if you have one or more employees, you should call Farm Bureau today for benefit and rate information.



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 (1 person group)


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