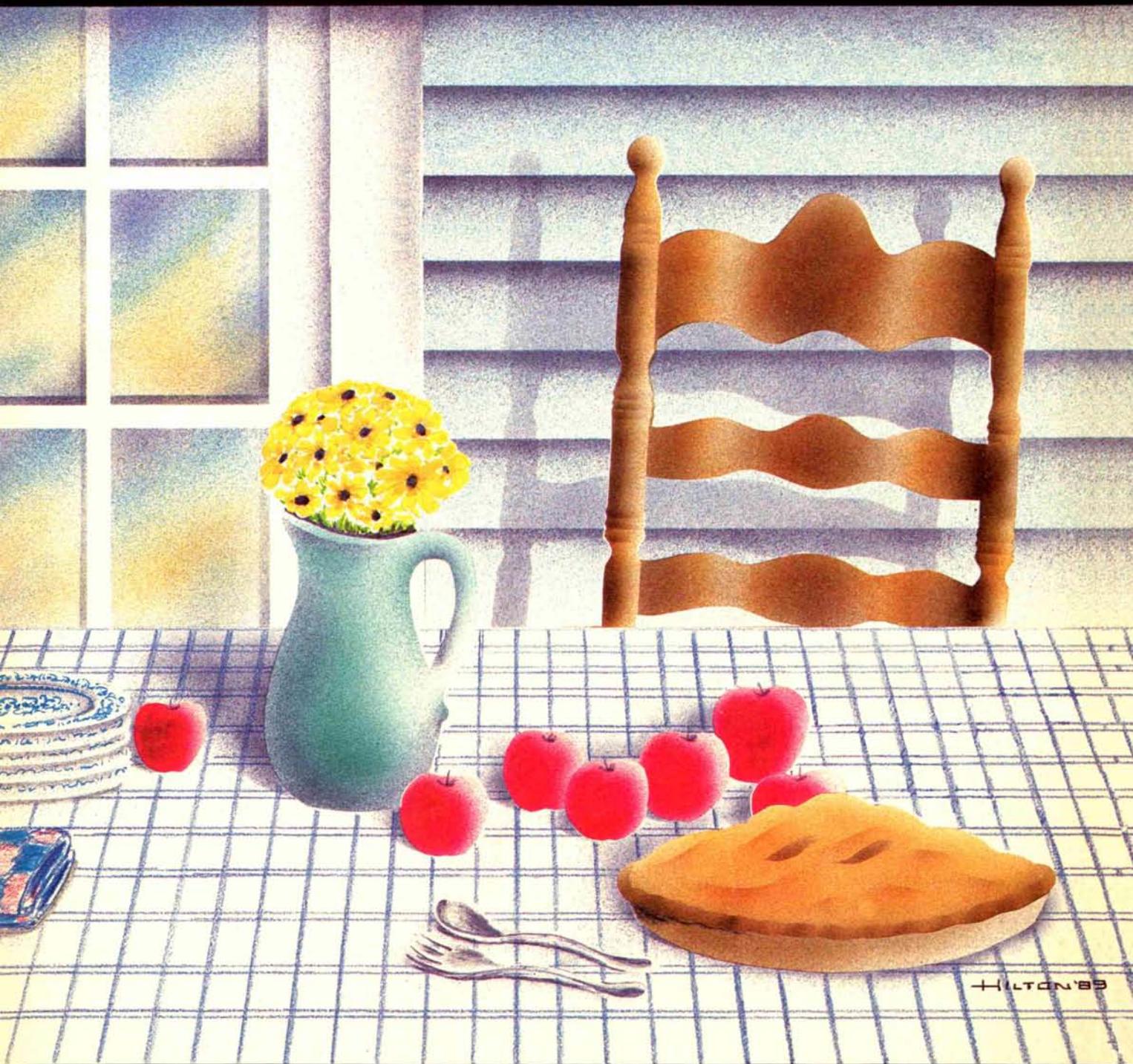


RURAL LIVING

MICHIGAN FARM NEWS



HILTON '89

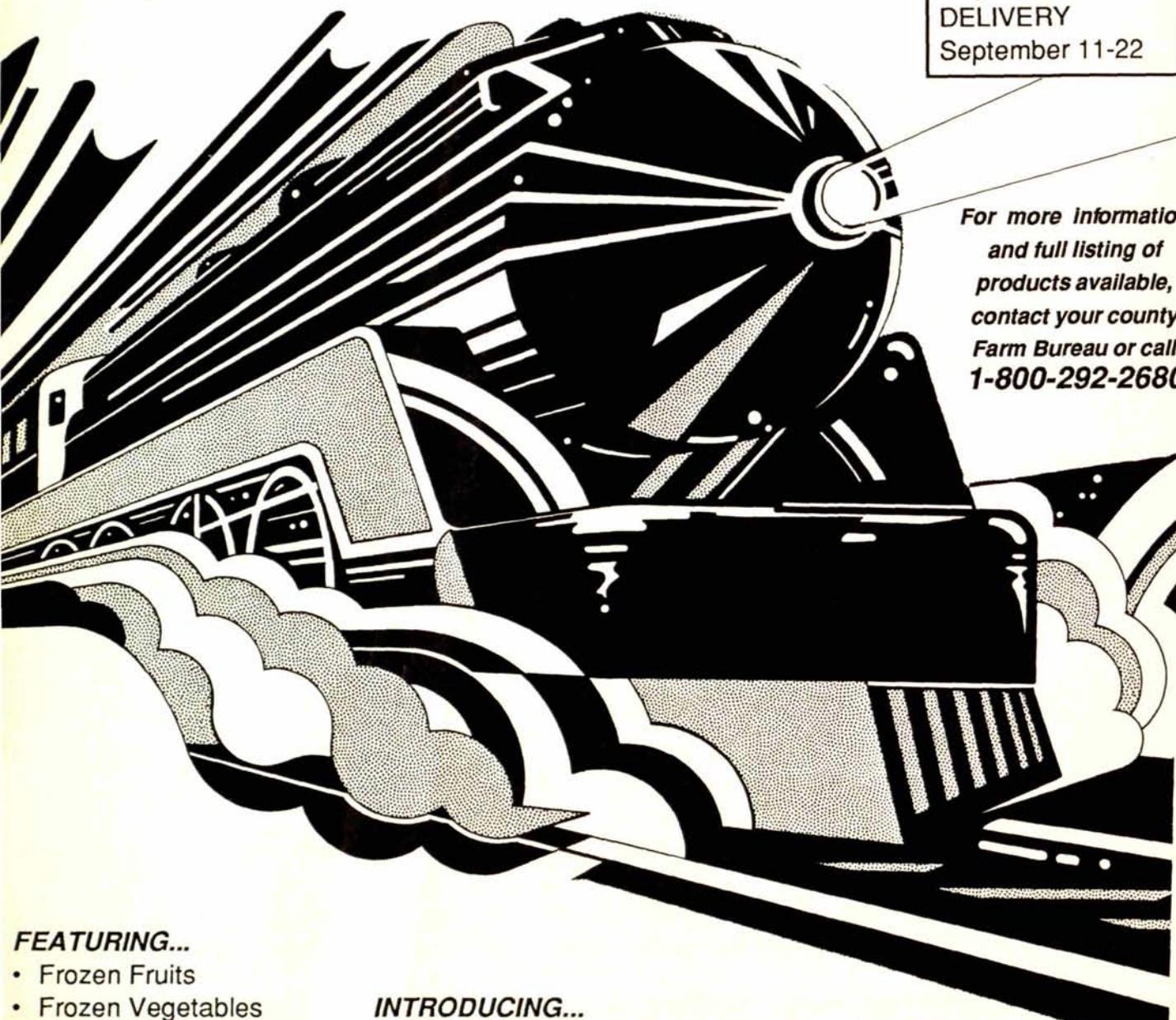
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**MICHIGAN'S
FARM BEST**



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TOURISM WORKS FOR AMERICA

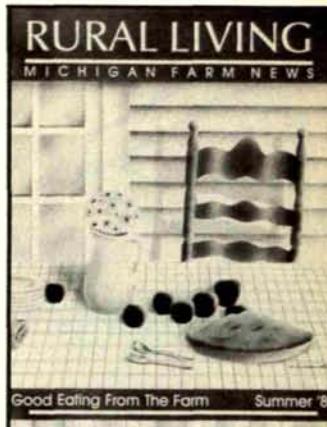
National Travel and Tourism Awareness Council

*preliminary 1988 Estimates, Source: U.S. Travel Data Center.
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About the Cover

Good eating on the farm includes farm families and consumers. Recent reports on methods used in farming have some consumers confused, but would a farmer feed his own family a harmful product?

*Cover design by artist Ray Hilton,
Hilton Graphics, Lansing.*



Of Special Interest

Farm Marketers on the Front Line Farm marketers must deal with food quality issues on a constant basis. An increasing number of producers are relying on Integrated Pest Management methods to keep chemical use to a bare minimum...page 8

For Your Good Health! A special section on how to choose a health care plan for your family. If you are planning on shopping around for a new health care provider, read this section carefully, there are many good tips for making wise health care choices...page 11

The Tools of Achievement A story of a special man, Jim Licht, who earned the Michigan Farm Bureau 1988 Distinguished Young Farmer award and how Jim used the tools he has to achieve many of his personal and professional goals...page 18

Rural Leader Newsletter Read this special section of news and information about issues that affect Farm Bureau and the families who make their living in the state's second largest industry -- agriculture.

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Officers: Michigan Farm Bureau President, Jack Laurie, Cass City; Vice President Wayne Wood, Marlette; Administrative Director, Charles Burkett; Treasurer and Chief Financial Officer, Tom Parker; Secretary, William S. Wilkinson.

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Summerfest '89

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Plus

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A Sensational Celebration July 19!

Your tastebuds will be treated to a scrumptious, juicy steak dinner - complete with all the trimmings. Plus, you will enjoy the sounds of a country-western band, a variety of picnic games and festivities, and special anniversary celebration as we pay tribute to MSU, our nation's first land-grant university and MFB's 70 years of success! Join us at Summerfest, July 19, 3 p.m. to 7 p.m., on the Michigan Farm Bureau Center grounds, 7373 W. Saginaw Highway, Lansing.

Summerfest Ticket Order Form

We are ready to celebrate! Send us tickets for Summerfest at Farm Bureau Center, July 19. A check or money order made out to **Michigan Farm Bureau** for _____ tickets at \$3 per person \$ _____ is enclosed. Send the tickets to:

Name _____

Address _____

City _____

State _____ Zip _____

County _____

Mail by **July 7** to: Summerfest, Michigan Farm Bureau, Field Operations Division, Box 30960, Lansing, MI 48909.

FB Opposes Waxman/Kennedy Bill

Food Safety Legislation on Front Burner -- AFBF President Dean Kleckner testified before the House Energy and Commerce Subcommittee on Health and the Environment regarding H.R. 1725, the Food Safety Amendments of 1989. FB is opposing the Waxman/Kennedy bill for a number of reasons, mainly because it allows no consideration of the benefits of pesticides to farmers and consumers, and is unnecessarily harsh on producers by forcing the removal of a number of essential chemical products from the market.

Kleckner stressed the need for alternatives for pesticides which may be removed from the market, saying farmers should be given both the opportunity and the incentives to use Integrated Pest Management (IPM) programs. He filed with the committee a description of 11 major areas in which IPM research programs could be improved to accelerate the technology to farmers and make IPM a national priority.

Adding fuel to the food safety legislation debate is a lawsuit filed by the Natural Resources Defense Council (NRDC) against the EPA, charging that the agency is violating the law by using a risk versus benefits assessment for pesticides rather than a no-risk provision. The risk vs. benefits assessment is called for by the Federal Insecticide, Fungicide and Rodenticide Act (FIFRA); the no-risk assessment is required under the Food, Drug and Cosmetic Act. The EPA is following one law which happens to conflict with another law.

The administration is expected to develop its own alternative to the Waxman/Kennedy bill and several members of the Agriculture Committee are also preparing to introduce an alternative bill.



Sweet corn and weed growth in field (1988). Herbicides were applied, but didn't work due to drought conditions. Insecticides and herbicides need moisture to be activated.

Photo by Dorothy Andrake

EPA Fungicide Announcement Expected -- As this is written, the EPA was examining scientific data before deciding whether to outright ban or cancel certain registered uses of a number of EBDC fungicides (mancozeb, maneb, metiram, nabam and zineb) because of cancer risks. Some of the compounds under review are considered critical to the production of certain crops, such as tomatoes and potatoes.

Disaster Assistance Bill Mandates Crop Insurance -- The U.S. House Agriculture Committee reported out H.R. 2467, which provides for disaster assistance. It mandates that if producers accept disaster payments or forgiveness of repayment of advance deficiency payments for the 1989 crop, they must obtain multiperil crop insurance for the 1990 crop unless:

- Crop insurance is not available for the commodity.
- The producer's annual premium rate is greater than 125 percent of the average premium rate for the 1989 crop.

- The producer's annual premium rate is greater than 25 percent of the disaster benefits received.

- On appeal to the county ASCS committee, it is determined that purchase of crop insurance would impose an undue financial hardship on the producer.

For producers of 1989 crops that were planted in 1988, the requirement to purchase crop insurance in 1990 will apply only if losses exceed 65 percent. The other four opt-outs listed also apply to this category.

Michigan Inheritance Tax -- Michigan's present Inheritance Tax, enacted in 1899, can be described as outdated, complex and difficult to understand. This creates unnecessary expense to smaller estates with larger attorney fees. The heirs of the estate are liable for the tax rather than the estate. The tax is levied on each beneficiary's share. The tax rate and exemptions vary according to the relationship of the

(continued on next page)

Legislative Review

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heir. Rates range from 0 percent to 10 percent for close relatives and 12 percent to 17 percent for others. There is a full exemption for joint property and an unlimited marital exemption for property qualifying for a marital deduction at the federal level.

There is a \$10,000 exemption for close relatives, e.g., inherited farm machinery, trucks, cars, clothes, furniture, etc., totaling over \$10,000 would be subject to tax. There is a \$100 exemption for non-relatives.

Because of an amendment achieved by FB in 1978, half of the inheritance tax on farmland would be exempted if the property is put in P.A. 116. The other half is deferred for 10 years without interest or penalty. This has made it possible for farms to remain in the family without having to be sold to pay the tax.

While this has helped many farm families, it is not the answer.

Those with assets in stocks, bonds, bank accounts, etc., can totally escape Michigan's death taxes by establishing residency in states with death taxes conforming to the federal Estate Taxes (generally known as a "Pick Up" tax). Many retirees do this and may continue to live in Michigan less than six months a year. There is also evidence that some people earning their income in Michigan continue to maintain their residences in a state with the Pick Up tax.

While many forms of wealth can be moved from state-to-state, farms and other properties cannot. Another serious problem with the present Michigan Inheritance Tax is that according to the definitions outlined in the tax, farmland, forest land and other open space must be appraised at the "clear market value" in determining the value

of the estate. Land value is based on the potential value and not the present use. Other family owned businesses have similar problems in Michigan.

S.B. 1, introduced by Sen. Nick Smith, R-Addison, would eliminate Michigan's present Inheritance Tax by Jan. 1, 1991, and replace it with the federal Pick Up tax. The result would be to reduce the incentive for Michigan residents to move to one of the 29 states complying with the federal Pick Up tax.

S.B. 1 would levy any tax on the estate rather than on the heirs. It would be based on the federal law, which has an exemption of \$600,000 and a provision to permit farm property appraisal according to its production use. Simply put, no federal Estate Tax is levied on estates of less than \$600,000; therefore, no state Inheritance Tax would

(continued on next page)

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Demonstrated performance. It just plain produces . . . and produces and produces. HI-PHY is ranked tops in university trials in our area. Excellent disease resistance to phytophthora rot rot, bacterial wilt and fusarium wilt. HI-PHY enjoys resistance to the costly potato leafhopper.

- Excellent Winter Hardiness •Large Leaves
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Being bred for top yields, ANSTAR also has super resistance to anthracnose. Combine this with resistance to bacterial and fusarium wilts, moderate resistance to potato leafhopper and an excellent winter hardiness . . . ANSTAR becomes an obvious choice for top alfalfa producers.

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Legislative Review

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be levied on an estate of less than \$600,000.

Besides helping to keep family owned farms and businesses, final passage of S.B. 1 would greatly cut present administration costs. When California and Colorado switched to a Pick Up tax, each was able to reduce administrative staff from 230 to just 28 and from 32 to 4, respectively.

Probate courts would no longer need to value the estate separately from the federal Estate Tax and legal costs would be substantially reduced.

S.B. 1 passed the Michigan Senate and is expected to be considered by the House Taxation Committee sometime in late August or early September. It is expected to be strongly opposed by the Treasury Department because of potential revenue loss; however, other states have found that revenue returns within three to four years.

MFB strongly supports S.B. 1 and members of the Michigan House of Representatives need to hear from their constituents that S.B. 1 should be passed into law.

Truck Legislation -- Several bills dealing with trucking regulations are being considered or have moved through the Legislature. H.B. 4316, sponsored by Rep. VanSingel, R-Grant, clarifies agriculture's exemption for covered loads. The bill as submitted to the governor exempts covering of agricultural commodities; however, it does not provide an exemption if the contents drop, sift, leak, blow or otherwise escape from the vehicle. The penalty is a maximum of \$500 fine and 90 days in jail for both the operator of the vehicle and the individual responsible for loading or unloading the vehicle.

H.B. 4093, sponsored by Rep. Leland, D-Detroit, and others, would reduce the maximum gross vehicle weight to not more than 80,000 pounds, which is approximately half the current allowable weight. The bill has been opposed by basically all factions

of the trucking industry, and Farm Bureau, on the basis that it would result in higher transport costs and also result in more trucks on the highway. Several field hearings have been held where testimony has indicated the concerns and opposition of the industry.

Sen. Faust, D-Westland, introduced S.B. 353 which is an amendment to the Commercial Driver's License Act. The bill increases the cost for a commercial driver's license from approximately \$20 to a maximum of over \$100, depending on whether a road test is required and the number of endorsements and vehicle classifications required on an individual's license.

Currently a truck driver, whether it be semi or a conventional straight truck in excess of 26,000 pounds, is required to have a vehicle endorsement on the driver's license. The current system of a Class 1, 2, or 3 will convert to A, B, or C vehicle group designation after Oct. 1. This bill does not change the requirements; only increases the fees for the various classifications and endorsements. FB expressed a concern because of the substantial increase in cost.

Animal Industry Act Amendments -- Rep. Hart, D-Swartz Creek, introduced H.B. 4730 which would provide amendments to the Animal Industry Act requiring either testing or vaccination of equine prior to sale, showing, or movement. Because of concerns from the horse industry, the bill, which was reported out of the House Agricultural Committee, has been requested back for the committee for further consideration and input. Based on FB policy, FB continues to support H.B. 4730.

Bean Commission Amendments -- H.B. 4725, introduced by Rep. Hickner, D-Bay City, provides amendments to the Bean Commission Act by expanding the commission and redistricting to provide for representation from all production areas in the state. The bill would also provide the option of fee assessment on the basis of value of product and not volume. The bill has been reported out of the

House without opposition. FB continues to support the bill which provides growers the opportunity to decide the type of assessment either based on value or on volume of product sold.

School Finance Reform Compromise is actually two separate proposals. Voters will have to decide on Nov. 7, 1989, which program, if any, will become law.

Proposal 1 would increase sales and use taxes by one-half cent effective Jan. 1, 1990. It would raise \$400 million for school aid: \$285 million to be used in a revised school aid formula and \$115 million on assuring educational quality.

A constitutional amendment would guarantee that various taxes levied in lieu of property taxes would be dedicated to the school aid fund. This replaces the general fund appropriation.

Proposal 2 would increase the sales and use tax by 2 percent. Certain exemptions would be allowed for low income households.

Provides a statewide property tax of 14 mills on business property and 9 mills on other property, including farms.

Reduces school operating property taxes to a foundation millage rate set for each school district in addition to the statewide property tax. This would be 8 mills in much of the state making a total of 22 mills for business and 17 mills on other property. An extra 4 mills could be voted locally.

Average school tax cut would be 12.3 mills or 37 percent for ag; 7.3 mills or 22 percent for business

The first 8 local foundation mills would be equalized at \$105,000 State Equalized Value (SEV) per pupil. Foundation mills above 8 mills would be equalized at \$85,000 SEV.

FB will provide further information until the Nov. 7, 1989 voting date.

Legislative topics are reviewed and written by the Michigan Farm Bureau Public Affairs Division staff.



Food Quality Issues

Farm Marketers on the Front Line

In the span of two hours, prime time television dealt a blow to consumer and farmer confidence that left them smarting from the sting. For the farm marketers, agriculture's front line retailers of fresh grown produce, the public response to the CBS "60 Minutes" segments "Intolerable Risk" and "What About Apples?" was quick in coming.

"We started getting calls that night from people who had been coming to our market for years," reported Carolyn Beck of Clinton County. She and her husband, John, own and operate Uncle John's Farm Market, just north of St. Johns. Her experience was echoed by farm market retailers and growers around the state, who received one call after another from their customers asking for assurances that the apples and apple cider they had purchased were not Alar treated.

"We told them that we had not been using Alar for years. They trust us and our answers seem to satisfy them, but we're expecting more questions this summer after the market opens," said Carolyn.

Fortunately, the Becks have answers that demonstrate their genuine concern for providing the best quality, safest, fresh apples. Like many other fruit growers -- both for the fresh and process market -- the Becks have been utilizing the Integrated Pest Management (IPM) system of protecting their orchard crops with natural insect predators, limited sprays and attention to the ecological impact of their farming practices.

Their strict IPM program is more than a response to growing consumer concerns about the use of chemicals. "It's just a bet-

ter way to manage the crop, dollar-and-cents-wise," said John.

Growers, he said, began to recognize that broad spectrum pesticides were killing off "beneficials," the natural predator insects that control infestations of moths, bugs and mites that attack fruit. Results of the broad spectrum spray program were that growers were spending more and more money on chemical sprays.

"Consider the fact mites go through 20 generations per season. They build tolerances (to chemicals) faster than we can get them registered. And miticides are really expensive," he said.

John said that with the implementation of his IPM program, populating the orchard with natural predator insects and traps, season sprays were cut to just three times. The savings? A solid 50 percent.

"Before we went to IPM, I was spending about \$24,000 a year in sprays, now the figure is closer to \$10,000."

A conservative estimate by Michigan State University indicates that "the potential impact of IPM on pesticide use is that over \$17.5 million and 700,000 pounds of pesticides would be saved annually if IPM were practiced on an additional 10 percent of the cropland in Michigan." These estimates are for food crops only and do not take into account the effect of using IPM in urban landscapes, forests, and building pest control.

What is IPM?

A recent MSU report defined the program as an interdisciplinary approach to pest management that takes advantage of the full range of techniques for controlling the pest population, including the use of biological, cultural, mechanical and chemical methods. Chemical controls are used only as a last resort and when pest populations threaten an intolerable loss.

A key element of IPM, the report stated, is the monitoring of pests to determine when and where they are present and whether their numbers are sufficient to cause economic losses. This information can be used to decide whether control measures are needed and which methods will be most effective.

More Funding Needed

Growers like Abe Moreland, of Byron Center in Kent County, would like to adhere more closely to a strict IPM program, but because their market and orchard operation is smaller and because of the lack of available orchard scouts to set traps and identify pest infestations, Abe uses MSU pest alerts and orchard traps to time his sprays. But he's not satisfied with what he's able to do without more support for the formal IPM program at MSU.

"The problem is funding for the program at MSU. We need more scouts. More training for growers."

Because federal funding for IPM has declined, IPM Extension and research programs in Michigan have declined. Growers like John Beck use MSU trained orchard scouts now employed by chemical companies, but for growers like Abe Moreland, technical support is limited to the delivery of IPM information by the university through periodic reports.

Other states fund IPM programs through their land-grant universities. Cornell University in New York will receive \$925,000 this year for agricultural IPM research and Extension. The province of Ontario is investing \$10 million for a similar program. These programs were developed from the foundation created at MSU.

National Policy Backs IPM

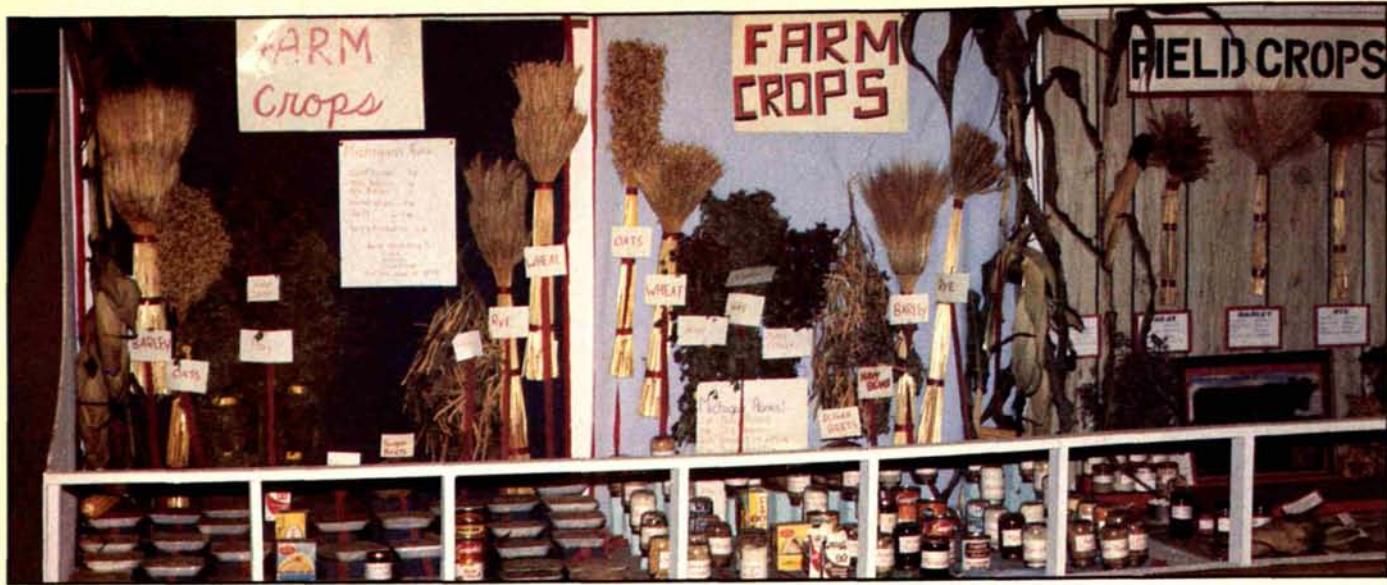
The American Farm Bureau Federation delegates meeting in San Antonio, Texas, this past January voiced their strong support for IPM. The 1989 policy statement reads, in part: "We support the widespread promo-

tion and use of integrated pest management (IPM) as a method of reducing costs, risks, liability and total dependence on farm chemicals. IPM can reduce the risk of output loss, the per-unit cost of production and liability from chemical damages. IPM is a defensible use of pesticides because it focuses use where problems have been identified. We support continued research and development of pesticides which degrade more rapidly, are less environmentally persistent and are compatible with accepted IPM practices...Expanded educational programs are needed to encourage the widespread adoption of IPM. We recommend the addition of IPM instruction to pesticide applicator training programs. IPM should continue to be a budget priority for the USDA and land-grant institutions. They should expand their research and development of IPM techniques on a regional basis."

This policy is also supported by Michigan Certified Farm Markets, an affiliate of the Michigan Agricultural Cooperative Marketing Association (MACMA) and the Michigan Farm Bureau.



IPM is an interdisciplinary approach to pest management that takes advantage of the full range of techniques for controlling the pest population, including the use of biological, cultural, mechanical and chemical methods. Chemical controls are used only as a last resort and when pest populations threaten an intolerable loss.



Don't Miss Your Local Fair!

Alcona County, Lincoln	Aug. 16-19	Hudsonville, Hudsonville	Aug. 21-26	Northern District, Cadillac	Aug. 14-19
Alger, Chatham	July 28-30	Huron, Bad Axe	Aug. 6-12	Northwestern, Traverse City	Aug. 28-Sept. 3
Allegan, Allegan	Sept. 8-16	Ingham, Mason	July 28-Aug. 5	Oakland, Davisburg	Aug. 1-5
Alpena, Alpena	Aug. 20-26	Ionia, Ionia	July 28-Aug. 6	Oceana, Hart	Aug. 23-27
Antrim, Bellaire	Aug. 18-20	Iosco, Hale	July 26-29	Ogemaw,	Aug. 14-20
Arenac, Standish	July 16-22	Iron County,	Aug. 17-20	West Branch	
Armada, Armada	Aug. 15-20	Iron River		Ontonagon, Greenland	Aug. 3-6
Baraga, Pelkie	Aug. 11-13	Isabella, Mt. Pleasant	Aug. 5-12	Osceola, Evart	July 24-29
Barry, Hastings	July 15-22	Jackson, Jackson	Aug. 6-12	Oscoda, Mio	July 20-22
Bay, Bay City	Aug. 8-12	Kalamazoo,	Aug. 21-26	Otsego, Gaylord	July 31-Aug. 5
Berlin, Marne	July 17-22	Kalamazoo		Ottawa, Holland	July 24-29
Berrien, Berrien Springs	Aug. 10-19	Kalkaska, Kalkaska	Aug. 8-12	Presque Isle, Posen	Sept. 8-10
Branch, Coldwater	Aug. 6-12	Kent, Lowell	Aug. 7-12	Roscommon,	Aug. 24-26
Calhoun, Marshall	Aug. 13-19	Lake, Baldwin	Aug. 10-12	Roscommon	
Cass, Cassopolis	July 17-22	Lake Odessa,	June 29-July 4	Saginaw, Saginaw	Sept. 9-16
Cheboygan, Cheboygan	July 30-Aug. 5	Lake Odessa		Saline, Saline	Sept. 5-9
Chelsea, Chelsea	Aug. 22-26	Lapeer, Imlay City	Aug. 7-13	Sanilac,	July 30-Aug. 5
Chippewa, Kinross	Aug. 29-Sept. 4	Lenawee, Adrian	Aug. 13-19	Sandusky	
Chippewa, Stalwart	Sept. 7-9	Luce-West,	Aug. 24-27	Schoolcraft,	Sept. 8-10
Clare, Harrison	July 29-Aug. 5	Newberry		Manistique	
Clinton, St. Johns	July 31-Aug. 3	Mackinac, Allenville	Aug. 24-27	Shiawassee, Corunna	Aug. 6-12
Crawford, Grayling	Aug. 9-12	Manchester,	July 11-15	Sparta, Sparta	July 27-30
Croswell, Croswell	July 16-22	Manchester		St. Clair, Goodells	Aug. 8-12
Dickinson, Norway	Aug. 31-Sept. 4	Manistee,	Aug. 30-Sept. 4	St. Joseph,	Sept. 17-23
Eaton, Charlotte	July 22-29	Onekama		Centreville	
Emmet, Petoskey	Aug. 19-27	Marion, Marion	June 26-July 1	Tuscola, Caro	July 30-Aug. 5
Fowlerville, Fowlerville	July 17-23	Marquette,	Sept. 7-10	VanBuren, Hartford	July 8-15
Genesee, Genesee	Aug. 14-20	Marquette		Vassar, Vassar	July 17-22
Gladwin, Gladwin	July 24-29	Mecosta, Big Rapids	July 9-15	Washtenaw,	July 24-29
Gogebic, Ironwood	Aug. 10-13	Menominee,	July 26-30	Ann Arbor	
Gratiot, Alma	July 23-28	Stephenson		Wayne, Belleville	Aug. 8-12
Hillsdale, Hillsdale	Sept. 24-30	Midland, Midland	Aug. 13-19	Western Michigan,	Aug. 21-26
Houghton, Hancock	Aug. 24-27	Missaukee, Falmouth	Aug. 7-11	Ludington	
		Monroe, Monroe	Aug. 7-12	Michigan State Fair, Detroit	Aug. 25-Sept. 4
		Montcalm, Greenville	July 9-15	U.P. State Fair, Escanaba	Aug. 15-20
		Montmorency,	Aug. 8-12		
		Atlanta			
		Muskegon, Ravenna	July 22-29		
		Newaygo, Fremont	Aug. 14-19		

How to Choose a Health Care Plan for Your Family



Personalized Service Because We Care

From Los Angeles to Lapeer or Houston to Holland, the latest advertising fad is the term "service after the sale." This simple concept is a direct result of the American public demanding not only quality, but also service to back up the product they are purchasing. While many people relate this service craze with the auto or appliance industries, its carryover effects have had a dramatic impact on the service sector products like information processing, hotel and restaurant business and even the insurance industry. People are no longer satisfied with a good product at the right price. They are demanding an experienced customer service staff be in place and easily accessible as well.

Seeing these trends develop in the early 1980s, Michigan Farm Bureau took a hard look at its Blue Cross Blue Shield health insurance program to evaluate its service level to the MFB member/subscriber. The result was implementation of a joint pilot program between BCBS and MFB of a personalized service unit. This unit, developed in 1986-87, is a service available only to FB members. Member/subscribers can call a toll-free number and have any question about their FB sponsored BCBS coverage answered. The unit is staffed with 13 people who work closely not only with members, but also county FB secretaries and MFB staff. The personalized service unit, while very effective, is just one benefit of the FB organization's BCBS coverage.

The availability of the local county service through the county secretary is another tremendous advantage. Should member/subscribers ever have a problem contacting the personalized service unit, or are dissatisfied with the response, they can turn to the local county secretary for assistance. County secretaries also handle all changes which require member signatures, often eliminating the time delay of sending documents through the mail. Another benefit of the FB-sponsored BCBS plans is the commitment of the organization to educating members about the plan benefits they have and ways to save money when using health care benefits. An added service in this education process is the magazine delivered to all Comprehensive Major Medical (CMM) subscribers (see related article in this issue).

FB also keeps members informed by holding county information meetings open to all members, attending Community Action Group meetings and responding to individual requests for plan information. FB even helps members compare their present health insurance to the FB sponsored plan or vice versa. The biggest benefit of the FB plans is the personalized service members get when they are a subscriber to the BCBS plans. The grassroots nature of MFB has, and will, continue to ensure the FB-sponsored BCBS plans are the best possible combination of price, product, and most importantly, service.

As one of the most dynamic industries in the United States today, and around the world, the health care industry has put up some very big numbers in recent years. Government estimates say Americans spent \$550 billion on health coverage in 1988 (more than the entire gross national product [GNP] of Great Britain), or the equivalent of 12 percent of the United States' GNP. These numbers have been growing, and are projected to continue to grow at almost three times the nation's inflation rate. This is happening while an estimated 35 million people across the nation lack any health benefits for themselves. These staggering figures, added to the estimated 30 million people who have coverage, but at levels that are woefully inadequate, begin to give a clear picture that the nation's most dynamic industry is also in great turmoil.

The billions of dollars, the comparison to GNP, and the medical inflation rate as com-

(continued on next page)

Health Care Plan

(continued from page 11)

pared to the Consumer Price Index (CPI) are all big numbers, but they mean very little to the average family trying to provide adequate health insurance for themselves. More American families are shopping for health insurance, and more companies are offering more products than any time in American history. As families and employers try to sort out the reasons for the dramatic increases in health insurance premiums, they are being inundated with hundreds of different product offerings with multiple options within each plan. It is a confusing situation for even the experienced health insurance professional. Many families and businesses are wondering if they will ever get off the health insurance merry-go-round of jumping from plan to plan because premiums are too costly or benefits are not meeting the needs of their families and their employees.

Comparing Apples

The first step off this health care merry-go-round is to become an informed consumer. The biggest problem in the industry today is that the average person is unable to compare one health insurance product to another. The co-pay, deductible, reasonable and customary, DRG's and HMO world we live in makes comparison shopping almost impossible.

Comparing apples to apples ends up a comparison of one apple variety to another.

While the products look the same in general, they often differ in areas like intensive care coverage or allergy testing. This often makes your current health insurance look very similar to the one being pushed by the slick selling sales representative across the table. The fact is, it too frequently lacks an important feature of your current plan, but won't show up until it's too late.

What can you do to make the right decision for your business

or family? First, take time to do some research, not only on the price and benefit package, but on the company offering the product and the agent who will service your health insurance. Is a good product at the right price really a good deal if the service center is 2,000 miles away and the company has the lowest insurance rating in the industry for financial stability and service?

The price of health insurance is so volatile many companies have seen rate changes from 10 percent to 110 percent. Based on this, price should be secondary to product benefits, service reputation, and company history in the marketplace. It is very easy to say "our company will lead the industry into the 21st century" and quite another to have the history to back up the statement.

The nature of the industry makes new companies look very good in their early years when premium dollars are outpacing claims by subscribers. However, without proper management, it takes only a short time for a company to require astronomical rate increases or benefit cuts to remain viable in this most volatile industry.

Deciding Wisely

Some tips for Farm Bureau members who may be shopping for health insurance are as follows:

- Never cancel your present policy until you have read a complete list of plan benefits and policy exclusions of the new plan.

- Check deductible limits.

While some plans set only family deductibles or, two or three person deductible limits per calendar year, some plan deductibles are unlimited and thus expose larger families to unnecessary risk.

- Check co-pay limitations. Some companies have family limits that add up all family copays. Others have per-person limits, greatly increasing the financial exposure of the family.

- Make sure in-patient hospital care is all treated the same. For example, in-patient intensive

care is sometimes limited to some multiple of the normal daily room rate. The problem results when the cost of the intensive care room exceeds the allowed rate established by the health carrier. Many people never realize these types of limitations until they are actually billed by the hospital for the excess room charges, often thousands of dollars.

As families and employers try to sort out the reasons for the dramatic increases in health insurance premiums, they are being inundated with hundreds of different product offerings with multiple options within each plan.

- Thoroughly investigate the plan's maternity benefits. Many plans now have separate riders that must be purchased if you want maternity coverage. These riders often contain limits and exclusions of their own and should be looked at closely by those people who would be affected.

- Ask when the last rate renewal (rate increase) of the company was and what type of rate increase or benefit change they experienced. Try to get statistics on the past several years if possible, as this will be a good indication of the management of the program and the average increase you might expect in the near future. Also, ask when the next rate increase will take effect. Don't get caught buying a health insurance product on its great price, only to have your first or second billing notice increase dramatically.

- Ask how often the premiums can be adjusted. Some plans limit their increases to one a year, while others can adjust on a monthly, quarterly, or semi-annual basis.

- Evaluate your need for prescription drug coverage. Many carriers offer different plans: some with coverage, some without. The drug sector of the

health care industry is one of the most costly. The premiums for coverage that contain drug benefits can run from 25 percent to 50 percent higher than identical or similar plans without drug coverage.

- Read the fine print on exclusions, especially for routine services that can add up, such as coverage of office visits and allergy testing/therapy.

- Find out where the service of the plan is conducted and if there is a local representative to help when problems arise. The complexity of health insurance today means it is not a matter of

"if" a service problem will arise, but when. A toll-free number is nice, but when the service office is located thousands of miles away and there is no local service or agent, it can mean levels of frustration that no one wants to endure.

While it is very difficult to compare health insurance products, it can be done. Follow the above steps and be sure you don't buy health insurance based only on price or benefits. Your next health insurance decision is not unlike a decision to enter the stock market. While both carry a degree of risk, each business or

family must assess its individual situation and develop its own formula for health insurance coverage based on its resources and benefit needs as well as the risk exposure it can undertake.

These are not easy decisions, but in view of current premiums some people are paying, it is an important family financial decision.

In fact, in some households, health insurance premiums have already become the second biggest expense next to the monthly mortgage payment.

MFB Plans Offer Benefits Plus HealthAction

The Michigan Farm Bureau-sponsored Blue Cross/Blue Shield (BCBS) plans have always been more than just health insurance to MFB members. Our unique policy development process allows members' input in the FB health insurance plans. Members have said they want more from a health plan than just some company which pays claims. That is why in 1987 members holding Blue Cross

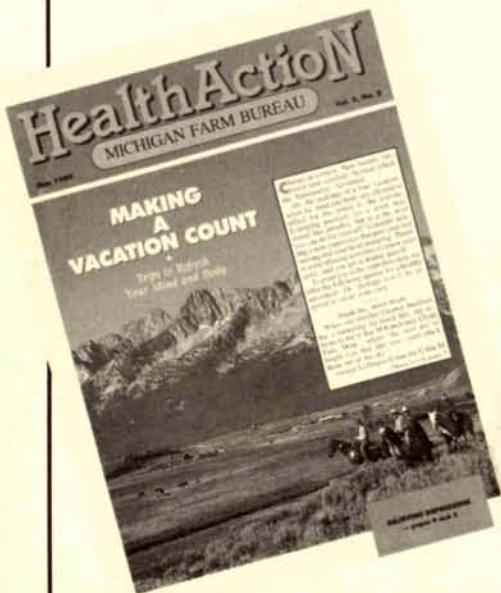
Comprehensive Major Medical (CMM) plans began receiving the *HealthAction* publication.

The full-color magazine is sent to all CMM subscribers on a bi-monthly basis. The topics vary from issue to issue and always offer a mix of information on safety, fitness, nutrition, substance abuse, health costs, as well as many other areas. Each issue provides common sense approaches to changing poor health habits combined with the latest medical information on every day health problems.

In an effort to make sure *HealthAction* was meeting the needs of the FB member/subscriber, MFB conducted a survey this past January. The results were very encouraging. In addition to some very val-

able demographic information, FB found the publication was not only well received, but also well read by the members. In fact, 76 percent of the respondents said they read *HealthAction* from cover to cover (the magazine averages 8-10 pages). Ninety-one percent said they read at least half or more of each issue.

The biggest indication of the magazine's success is the number of *HealthAction* readers who have actually made a lifestyle change as a result of reading an article in the publication. It is expected these lifestyle changes will not only improve the health of the individual member, but help hold down costs in the entire Michigan Farm Bureau BCBS group.



HealthAction publication is a full-color magazine sent to all CMM subscribers on a bi-monthly basis. The topics vary from issue to issue and always offer a mix of information on safety, fitness, nutrition, substance abuse and health costs.



Save on the health care you need to avoid unscheduled time off.

Farm Bureau membership entitles you to choose from three traditional Blue Cross Blue Shield comprehensive major medical plans, starting as low as \$51.27 a month; and one HMO plan* for as little as \$118.25 a month. The main difference is: as the deductible goes up, the premium goes

down. But, whichever plan you choose, you'll benefit from down-to-earth membership rates. What's more, you can have all your prescriptions filled at similar savings. Because we care about your health care.

As a Farm Bureau member, you can also enjoy a wealth of other services designed to save you money: not only farm insurance and health care insurance, but also auto insurance and life insurance; Visa® credit card with cash advances at automated teller machines across the country; and discounts on appliances, photographic and sporting goods, electronic equipment, eye care services, travel arrangements, car rental, tires and batteries; even buying or leasing a new car or truck.

You may depend on us for farm insurance but we also carry a shield for you ...



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* available in most counties



MICHIGAN FARM BUREAU
FAMILY OF COMPANIES

Young Dreamers Reach for the Stars During 20 years of America & Me Essay Contests



It was a glorious day in Lansing. The sun was shining and cherry blossoms perfumed the warm breeze at the state capitol - a perfect day for the 20th Annual America and Me Essay Contest Awards, hosted by Farm Bureau Insurance on May 17. The event honored the top ten winners of the patriotic writing contest, which Farm Bureau Insurance sponsors annually for Michigan eighth grade students.

The top 10 statewide winners, accompanied by their parents and teachers, were treated like visiting dignitaries, as they toured the capitol building and met with the governor's agricultural aide Howard Wetters, who presented them with a certificate and a letter of recognition from the governor.

The morning continued with a visit to the Senate session where the essayists were individually introduced. They also met with Lt. Gov. Martha Griffiths and received congratulations and framed Senate resolutions from Sen. William Sederburg.

From the capitol, the group traveled to the Radisson Hotel where the winners were honored with a luncheon and an awards program. Special guests at the luncheon included Michigan Farm Bureau President Jack

Laurie, Farm Bureau Insurance Executive Vice President Robert Wiseman, WLNS TV channel 6 co-anchor Dave Andrews, broadcaster Howard Lancour, along with several members of the Farm Bureau Insurance corporate staff.

First place winner Bree Spieplinga, of North Christian School in Kalamazoo, received a plaque and a U.S. savings bond for \$1,000 for her essay based on the topic "My Dream for America and How I Will Help Make it Come True." Her essay survived three levels of judging to make it to the number one spot from almost 5,000 essays. Farm Bureau Insurance Agent Bob Vlietstra sponsored the Kalamazoo school and was on hand to help present Bree's awards.

The remaining essay winners received a plaque and a \$500 savings bond. They were: Steven Gray of Saline Middle School in Saline, second place; Mary Milanowski of Riverside Middle School in Grand Rapids, third place; Amy Orick of St. Mary School in Monroe, fourth place; Becki Mattson of Lenawee Chris-

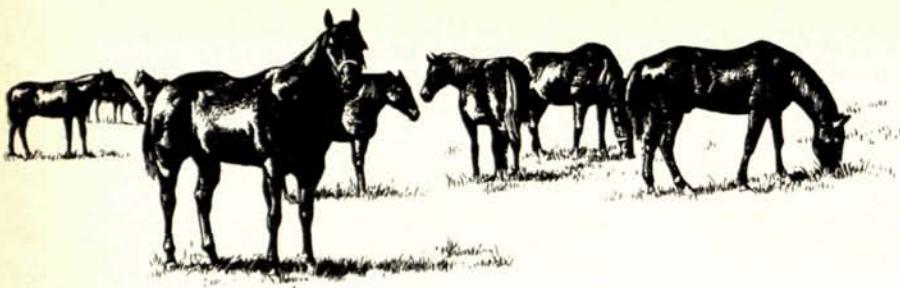
tian School in Adrian, fifth place; Brian Sheposh of St. Anselm School in Dearborn Heights, sixth place; Mike Storey of Chippewa Hills Junior High in Remus, seventh place; Jason Matteson of Coopersville Junior High School in Coopersville, eighth place; Brett Spradlin of Mar Lee School in Marshall, ninth place; and Brandi Arnt of Watervliet Junior High School in Watervliet, 10th place.

The finalist judges for the 1988-89 America and Me Essay Contest were Gov. James Blanchard, Lt. Gov. Martha Griffiths, Congressman Bob Carr and TV and radio broadcaster Howard Lancour.

This popular essay contest, open to all Michigan eighth graders, was started by FB Insurance in the 1968-69 to encourage Michigan young people to explore their roles in America's future.

Yes, the 20th annual America and Me Essay contest was a success, and Farm Bureau Insurance is looking forward to another 20 years of sponsoring this contest for the youth of Michigan.





Identifying and Treating Three Common Equine Diseases

The Michigan horse industry is a vital component of Michigan agriculture. Continued expansion of this industry can be enhanced by understanding some of this industry's problem diseases.

Obvious economic losses result from the death of the horse(s), veterinary costs and disposal. Other economic issues are lost sales, loss of use, effect on marketing ability and reputation, and cancellation of events.

Non-economic issues include sentiment and the stigma and inconvenience associated with diseases and their control.

Eastern equine encephalomyelitis (EEE), equine infectious anemia (EIA), and Potomac horse fever are three diseases of horses that are commonly confused with each other because the early signs for all three are similar and they all have complicated and often misunderstood transmission patterns. Disease symptoms include fever, depression and going off feed. These signs are so general it is often impossible to tell if a horse has one of these conditions, let alone some other disease. Laboratory tests, definitive symptoms observed by a veterinarian, and sometimes postmortem exams are required for a final diagnosis.

Eastern Equine Encephalomyelitis

EEE, also known as "sleeping sickness," is a disease caused by a virus that attacks the nervous

system. Of these three diseases, EEE is the only one that potentially affects people. Horses, people, birds and a variety of small mammals can contract this disease from a mosquito bite. Mosquitos spread the virus among wild birds. These birds serve as a reservoir of infection for other animals. The disease is not spread from horse to horse or from a horse to a human. A vaccine for horses is available to protect them from EEE.

Equine Infectious Anemia

Equine infectious anemia (EIA) is also known as "swamp fever." This disease is caused by a virus that attacks red blood cells. Only equine species are affected. This disease is transmitted by introducing certain body fluid, usually blood, from an infected horse to a healthy horse. This can be accomplished by an insect (most likely horse flies) or by a variety of mechanical means (such as the repeated use of a single needle on a number of horses, one of which is infected). Once infected, horses harbor this virus for life. The initial signs of EIA pass quickly into one of four patterns: acute, subacute, chronic, or carrier.

Acute cases are more the exception than the rule. These horses rarely survive and can die within 3-10 days after the virus enters their bloodstream.

Subacute cases can also be very sick and then become chronic. These horses may have no sign of disease for a long

time, then progress to a state of continuing weight loss, rough hair coat, and anemia. Relapses of increasing severity are also common.

Chronic cases may have occasional attacks, usually have a poor hair coat, unthrifty appearance, edema and anemia. Carrier animals appear to be healthy, but harbor the agent of the disease. A horse may be a carrier for its entire life and never show signs of disease, but potentially able to transmit the disease to a healthy horse.

The Coggins Test detects the presence of antibodies to the EIA virus. Antibodies are proteins manufactured by the horse in an attempt to fight the virus. Current research indicates a high correlation between horses who test positive to the Coggins Test and those who harbor the virus in their bodies. A horse that tests positive on one occasion will do so for the rest of its life, except young foals who absorbed antibodies from their positive dam's colostrum.

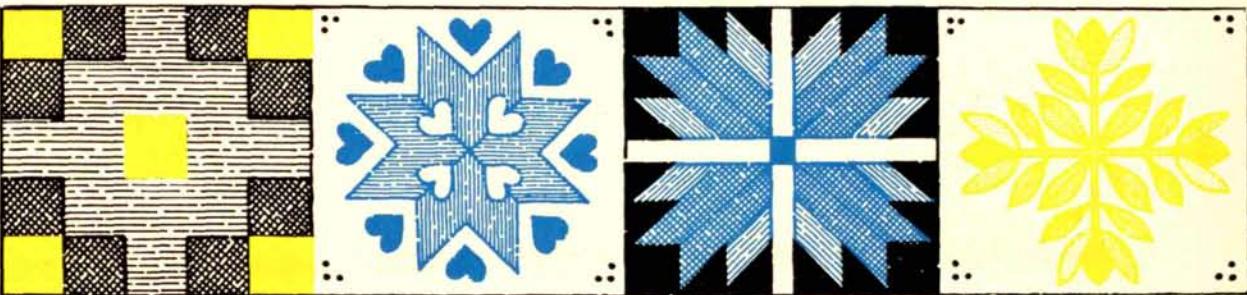
There is currently no effective treatment nor vaccination program available for this disease.

Potomac Horse Fever

Potomac horse fever (PHF) is caused by a rickettsia germ that inhabits white blood cells and cells lining the intestine. First recognized in Maryland in 1979, this disease is now found in many states, including Michigan. After initial disease signs, horses show one of two patterns.

Some horses recover from their symptoms and appear to be healthy but may experience relapses of fever, depression and going off feed.

Other horses develop diarrhea, may colic and/or founder. Early treatment with appropriate antibiotics is often effective. There is a vaccine available to protect horses from this disease.



A FARM BUREAU FAMILY GETAWAY TO OHIO AMISH COUNTRY FOR ONLY \$125.00

Enjoy a scenic visit to the nation's largest Amish settlement including an Amish wedding dinner in a private Amish home.

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Outdoor Theater Drama - "Trumpet in the Land", written by Pulitzer Prize winning playwright Paul Green, unfolds on the epic-size stages of the 1,400 seat Schoenbrunn amphitheater.

Dinner with Ohio Farm Bureau leaders.

Additional stops at the "World's Master Carver", Ernest Warther; Broad Run Dairy Cheese Factory; and the Coblenz Chocolate Company.

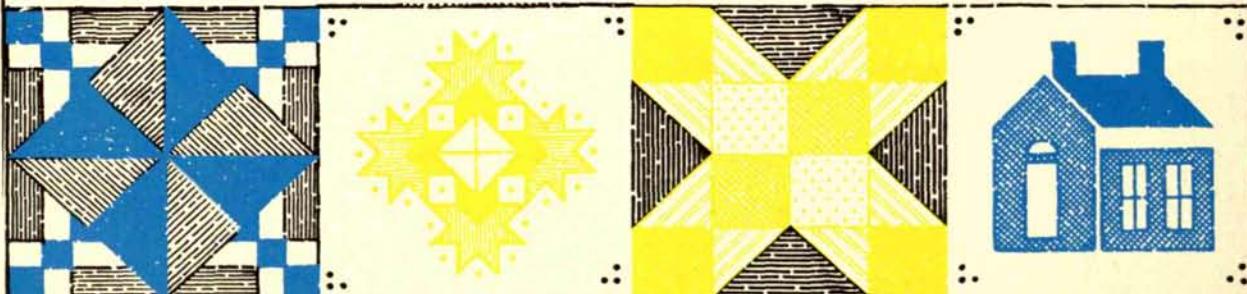
Tour package includes dinner on August 10, as well as breakfast and lunch on August 11; motel accommodations; luxury coach transportation from Lansing to Dover, Ohio; and personal tour guide.

Reservations and a \$100 deposit per person must be received by July 21, 1989.

Couples save ten percent when making joint reservations.

Balance due August 1, 1989. No deposit refund after August 4, 1989

**FOR MORE INFORMATION CALL
1-800-292-2680, EXTENSION 3236 OR 3237.**



The Tools of Achievement

Achievement just comes naturally to some people -- just as natural as hard work, good common sense and patience. These are the tools of achievement that Jim Licht, of Huron County, has applied to his career in agriculture. Among the awards and recognition Jim has received, the most recent is the Michigan Farm Bureau designation as 1988 Distinguished Young Farmer.

The award is presented annually to a young farmer who demonstrates substantial development in the farming operation since the first year of farming and also shows a well-rounded involvement in family, community and Farm Bureau.

Exactly when to mark the beginnings of his farming career stumps Jim who turned 31 years old this spring.

"On the young farmer form, I put down the year I graduated from high school because I was no longer a high school student and my occupation was farmer. But you could say I've been farming since I was 10. I've always been interested in it and doing chores. The way it is with most farm kids.

"Farming is what I've always been interested in. I love the outdoors: being outdoors, planting the seed and watching it grow. It gives me a thrill to drive by a field after a rain and see how everything plumps up. It's just something special I never get tired of."

Like a lot of young farm families, Jim and his wife, Sue, got their start with more than moral support from their families.

"Basically, my parents helped get me started by selling me machinery and so on. Let's face it, you definitely get better deals from your parents. Other than that we've been very fortunate.

"I just take advantage of every opportunity. Look. Evaluate. Ask myself whether an opportunity is good or will it end up meaning more risk

for the farm. If I can see a true opportunity taking shape then I work toward it."

While he believes in being opportunistic, Jim describes his goals as conservative: Protect current interests and assets. Build slowly and have financial flexibility to be able to take advantage of true opportunities.

In addition to farming 400 acres in the Pigeon-Elkton area, Jim holds a full time job off the farm.

"Since the kids (Jeremy, 6, and Katie, 3) came along, Sue and I have felt that it's important for one of us to be at home and raise the children. It works better for Sue to be at home. That way we can supplement the income and pay off the bills a little quicker."

Young Jeremy -- towheaded and talkative -- seems destined to follow in his father's footsteps.

"He reminds me of myself when I was a kid because he's always out there interested in everything on the farm. He's busy telling me how everything should be done and how I did it last year. Jeremy and my dad are busy most of the time building sprayers and saddle tanks or something for the toy tractor. They have lots of fun together," Jim said.

Following in Jim's footsteps will be a worthy challenge for Jeremy. His dad's list of early achievements include high school salutatorian, FFA chapter and state president, MFB State Young Farmer Committee member, and MFB Young Farmer Discussion Meet winner. Jim also holds the FFA American Farmer and State Farmer degrees in addition to an impressive list of state and national honors.

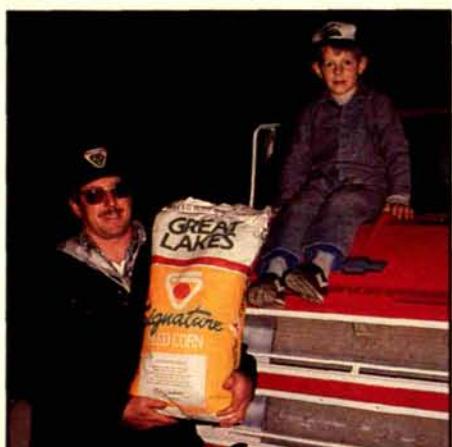
"I'm fortunate that most of my personal goals have been achieved at quite a young age. I've served on committees, church councils, school boards and various things like that. Now that I'm increasing the size of my farm and having a family, I'm taking a break you could say."



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MICHIGAN FARM BUREAU PROUDLY ANNOUNCES!

*Young Farmer Contest Sponsorship by Great Lakes Hybrids, Inc.
For the Third Consecutive Year*



**Jim Licht, Huron County
1988 Michigan Farm Bureau
Distinguished Young Farmer
Award Winner**
(Also pictured, his son, Jeremy.)



**Gail Rubingh, Antrim County
1988 Michigan Farm Bureau
Outstanding Young
Farm Woman Award Winner**

*Great Lakes Hybrids, Inc., will award a \$1500 product certificate to the Michigan Farm Bureau
1989 Distinguished Young Farmer and Outstanding Young Farm Woman winners.**

*The certificate can be used to purchase various Great Lakes products, including a full line of
quality corn, soybean and alfalfa seed varieties.*

**For farm operations that do not use seed products, special arrangements will be made.*

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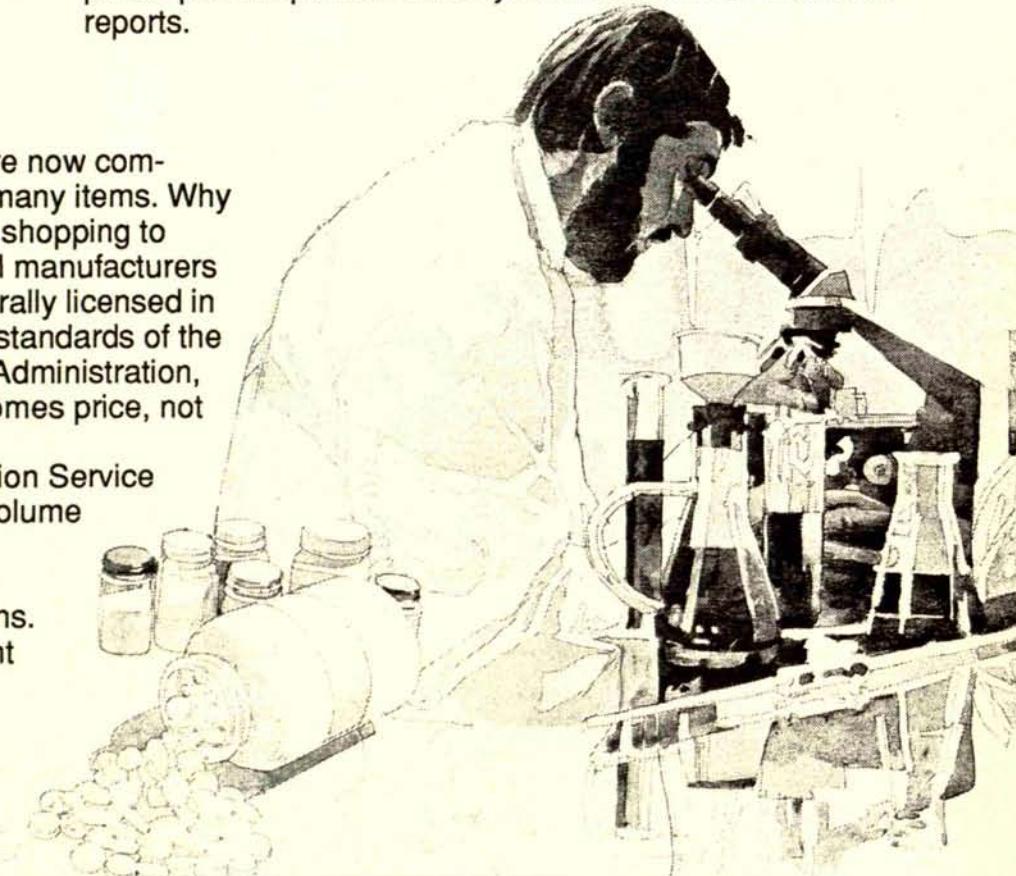
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RURAL LEADER

A Publication of the Michigan Farm Bureau

Volume 8 Number 7 July 1989

100,000 MFB Member Goal Reached!

June 12 marked the 100,000 member milestone for the 1988-89 membership campaign. The achievement represents an all time membership high for the Michigan Farm Bureau. The membership tally also earns MFB a national ranking as having the 13th highest membership in the American Farm Bureau Federation of 50 state Farm Bureaus.

In addition, 30 county Farm Bureaus have reported their 1989 goal. The MFB membership year ends Aug. 31, 1989.

Charles Burkett, MFB administrative director, credits this year's membership success to the continued membership teamwork displayed over the years.

"County membership teams working with Farm Bureau Insurance agents, county secretaries, and MFB regional representatives have formed the nucleus of dedicated achievement in this year's membership campaign. We are also appreciative of the support given by the Farm Bureau Family of Companies and individual farm

families who have pledged another year of membership commitment to Farm Bureau. Each of us shares the credit and the responsibility to ensure that Farm Bureau continues to be a dynamic and growing organization in Michigan.

"I salute every campaign worker and employee and every farm family that has contributed to this all-time high membership achievement."

Field Comm II Builds County Teamwork

There is a new attitude out in the country of county Farm Bureaus and Farm Bureau Insurance working together as a team," says Andrew Ferdinand, manager of MFB County Services Department. "Field Comm II has actually encouraged county Farm Bureaus to pull their administrative operations out of the secretary's home to work out of local insurance offices, allowing them access to the many benefits of the system. Over the past two years, we have grown from 36 county office sites to 51. That's progress!"

To date, a total of 147 electronic communications systems have been installed at county FB

and FB Insurance office sites. Initial installations and training sessions are now complete. Over 600 people are trained to use the Field Comm II system.

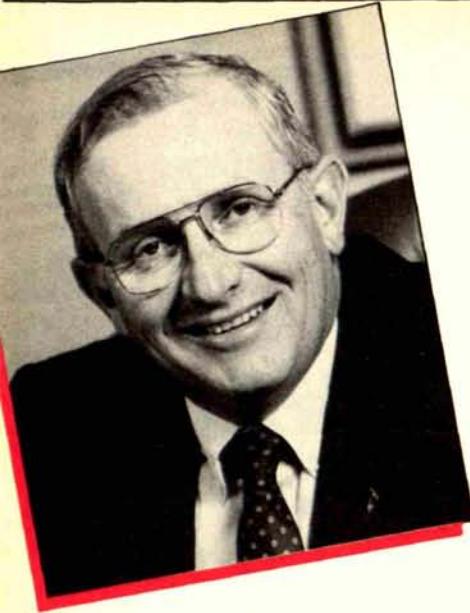
FB Insurance and MFB are now working on development of the two way system communication project (phase II). When phase II is complete, the home office system will be able to electronically process applications (insurance and membership) through communicating with the various field sites. No official dates have been announced for the completion of phase II.

MFB has also developed an automated accounting software program which runs on the Field

Comm II system at the county level. Full implementation of the custom software program will be complete Sept. 1, 1989.

The purpose of the county Farm Bureau Automated Accounting System is to simplify the daily, monthly and year-end bookkeeping functions for the county Farm Bureau secretary and office manager.

Objectives of the system are to simplify the accounting system, improve bookkeeping accuracy, improve office efficiency, reduce the learning curve for new employees, and provide a statewide standard financial report format.



Who will Write the 1990 Farm Bill?

This is simply not the time for farmers to just sit back and watch as the next farm bill unfolds. Recent events have made it imperative that agriculture take a very aggressive role in shaping 1990 farm legislation.

It's clear that American consumers, like those in Europe, are becoming increasingly active on environmental issues. Surveys indicate that three out of four Americans consider themselves to be environmentalists.

Farming has become a target of environmental pressures. The Alar controversy was one indication of a widening spiral of concern over agricultural practices.

Environmental interests had some success in the 1985 farm bill by enacting Sodbuster and Swampbuster provisions. Similar concerns will be an even larger part of the 1990 farm bill debate.

We should expect food safety to be a continuing concern, especially in light of no common agreement on what constitutes an acceptable risk.

Groundwater quality will be important. Some congressmen are already calling on farmers and environmentalists to work together to control groundwater contamination.

The federal government is jumping on the low input sustainable agriculture (LISA) bandwagon, even though time honored (but less exotic) integrated pest management has an impressive track record. We should also anticipate calls for biotech project demonstrations designed to help make agriculture less dependent on chemical inputs.

Animal care (the subject of this month's Community Action Group Discussion Topic) will also continue to draw attention. This is an environmental issue in that some people hold an inaccurate image of what "natural" animal agriculture should be - and that image has no recognition of the need for profits.

Beyond environmental concerns, we will certainly see farm programs being scrutinized as an area for possible budget savings. The Export Enhancement Program is one tool we have that will be a particular target.

As we begin discussing the framework of the 1990 farm bill, it's important to remember that farmers face a growing challenge of explaining to the public what it takes to produce the world's most bountiful - and reasonably priced - food supply.

We need to have your input. Attend the Farm Bureau sponsored farm bill meetings. These will be held Aug. 8 at the Bavarian Inn Motor Lodge, Frankenmuth; Aug. 9 at the Grayling Holiday Inn; and Aug. 10 at the Grand Rapids Mariott.

If farmers don't take an interest, other groups can and will shape a farm bill that may not in the best interests of family farms.

1990 Farm Bill Topic of August Meetings

In order to get as much input on the 1990 farm bill from the membership as possible, the annual Michigan Farm Bureau statewide policy development conference will be replaced in 1989 with area meetings to be held in three locations: Aug. 8, Frankenmuth, Bavarian Inn Motor Lodge; Aug. 9, Grayling, Holiday Inn; and Aug. 10, Grand Rapids, Marriott.

**Aug. 8, Frankenmuth,
Bavarian Inn Motor Lodge**

**Aug. 9, Grayling,
Holiday Inn**

**Aug. 10, Grand Rapids,
Mariott.**

According to MFB Public Affairs Division Director Al Almy, the purpose of the meetings is to discuss the current farm bill, which farmers have been operating under since 1985, and evaluate its strengths and weaknesses.

Then the discussion will focus on possible changes members should consider when developing policy on the 1990 farm bill which Congress will enact next year (1990).

County Farm Bureau members directly involved in the meetings will be members of the policy development committees, young farmers committees, community action groups, information committees, and area commodity representatives. Other FB members are welcome to attend.

The meetings will begin at 10 a.m. and adjourn at 3 p.m. Registration materials and information will be mailed to the above listed committee members and county offices when it becomes available.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

Elton R. Smith Endowed Chair Fund Hits the \$500,000 Mark

At a recent Michigan Farm Bureau Promotion and Education Committee meeting, the members voted to give \$1,000 to the Elton R. Smith Endowed Chair for Food and Agricultural Policy fund and the remainder, totaling more than \$1,000, to the Marge Karker Scholarship fund. These funds were made available by the MFB Women's Committee when they voted to allow the new MFB Promotion and Education Committee to dispense with these residual funds.

That decision helped the ERS Endowed Chair fund drive to hit the \$500,000 mark, moving the fundraising project closer to its \$1.2 million goal.

Endowed Chair is the term used for an academic position independently supported by earnings from invested funds. The ERS Endowed Chair will be established in Michigan State University's Department of Agricultural Economics. This position will be a valuable resource to MFB as it strives to develop the right food and agricultural policy for the future of the farming industry.

The Marge Karker Scholarship is offered annually to students of agriculture or an agriculture-related field of study at Michigan State University. Students must be from a MFB family, or have their own MFB membership.

Annual Cherry Field Day set for July

For 20 years the Benzie County Farm Bureau has sponsored a Cherry Field Day the fourth Wednesday in July. It began as a rural-urban day to demonstrate to the non-farming population how cherries are grown, harvested, processed and used. This year, July 26 is the date for the traditional event.

Between 10 a.m. and 2 p.m., free tours will begin and end in Arcadia at the Blaine Christian Church, located at the intersection of Joyfield and Putney roads, in southwest Benzie County.

Participants will be escorted by tour guides to the orchards to watch cherries being mechanically harvested, view videos of the local processing plants and taste some delicious cherry desserts. Large groups should plan to call ahead to reserve a time. Call 1-616-352-4940.

For many years tart cherries were picked by migrant workers. An average picker harvested

about 200 pounds daily. In 1964, over 45,000 workers were needed nationally to harvest the crop. Due to a labor scarcity and increasing labor costs, growers started using mechanical harvesting methods developed by Michigan State University, the U.S. Department of Agriculture, commercial companies and growers.

The average equipment can harvest 2,500 pounds of fruit per hour. The modern methods of harvesting and handling have greatly improved the condition of the fruit. Approximately 2,500 acres of cherry trees are grown in Benzie county, located along the shores of Lake Michigan where the weather is tempered by the lake, perfect conditions for cherry production.

You, your family and friends will receive a warm welcome from the Benzie County Farm Bureau July 26, so plan now to attend!

Discussion Topic:

Animal Welfare And Research

Picture a pampered chicken: grown in a sanitary, disease-free environment; eating pasteurized, semi-liquid food; breathing filtered air.

This is one of the animal husbandry changes projected by the Agricultural Research Service over the next 25 to 50 years. It's a change that would probably be welcomed by broiler producers, since growing chickens in a closed environment would eliminate infectious diseases and improve the growth efficiency of the birds.

But does this kind of "chicken farmin'" fit the image that consumers have in mind about animal agriculture? Consider this incident reported in the Wall Street Journal: In Berkeley, Calif., the Citizens Humane Commission conducted a lively debate over whether to exempt Chinese potbelly pigs (miniature pigs popular as household pets) from a city ordinance that effectively bans swine. The resolution under consideration questioned "whether it was humane to impose domesticity on yet another animal, given the onerous conditions under which many already live."

Image Update

1989 Michigan Farm Bureau policy recognizes that while farming has changed dramatically in recent years, consumer understanding of animal agriculture has failed to keep pace.

Improvements in productivity have helped keep our food supply the highest quality and most reasonably priced in the world. Likewise, animal research has been crucial in developing valuable human and veterinary medical practices.

But farmers face a challenge in educating the general public and lawmakers that modern farming is not bib overalls, a pitchfork and a few animals

meandering in the meadow. For example, Congress is considering the Veal Calf Protection Act, which would handicap the veal industry by prohibiting the feeding of milk fed veal calves in individual stalls.

What can FB members do?

"Number one on any list has to certainly be good husbandry practices," says Hugh Johnson, director of the poultry department at the AFBF. "The media will pick up on stories about starved animals, improper disposal of dead animals and just generally poor husbandry," he said. "You are always going to have people who mistreat their animals, and it's important that we do not try to defend or condone that sort of thing at all."

It's also important for farmers to actively seek out opportunities to set the record straight through letters-to-the-editor, radio and television appearances, mall displays, FB Speakers and Agriculture in the Classroom presentations.

Over the longer term, FB supports the efforts of our land-grant university system to research new and improved ways of caring for animals.

Use FB Resources

FB has many resources available to assist you in dealing with the animal care issue.

Your county Promotion and Education Committee can help with Agriculture in the Classroom presentations. The Michigan FB Commodity Activities and Research Department and the Information/Public Relations Division can also assist in responding to media interest in animal care. You may also contact the Information Division to borrow a copy of the new AFBF animal agriculture video, *Our Side of the Fence*.

Farmers have unique credibility on this issue. Look for opportunities to show that you care about the proper treatment of farm animals and the future of your industry.

Discussion Questions:

- 1) Have your group members seen any negative reaction regarding the care and welfare of animals in your community?
- 2) How can farmers present a better picture of modern animal agriculture?
- 3) Do you feel public reaction to negative information about animal agriculture will affect perception about the agricultural industry in general?
- 4) What should be the role of your county Farm Bureau in this issue?

• More crop damage studies need to be done and brought to the DNR's attention.

- Offer seminars on stress management, farm safety/first aid, estate planning, and future farm practices in tillage, insecticides and herbicides.

When groups were asked if their county Farm Bureau forwards policy to their county commissioners supporting local Extension programs, their responses were: Yes 81% No 19%

Michigan Potato Report Approved

April Discussion Topic Responses:

Land-Grant, Don't Take it for Granted

The following percentage of groups have worked on local Cooperative Extension Service projects: Yes 82% No 18%

When groups were asked what needs in their county could be met through joint efforts by the county Farm Bureau and the county CES, their responses were:

- Gypsy moth and other insect control.
- Assist in solutions and prevention of groundwater contamination.
- Recycling glass, plastic, paper, etc.
- Answers and input about waste management problems and concerns that will be affecting many farmers in the near future.
- Soil and plant tissue testing programs.
- Research on new varieties of seeds and chemicals, programs to inform people of environmental challenges, training programs in financial management and marketing.
- Educate the general public regarding pesticides, herbicides and other chemicals used in agriculture.

The final report and recommendations of joint study committee on Michigan potato marketing has been approved by the Michigan Farm Bureau Board of Directors and the Michigan Potato Industry Commission. The committee, formed by MFB and MPIC in late 1987 conducted research on marketing orders and existing legislation addressing quality assurance programs in other states, examined market factors and identified emerging market opportunities for the Michigan potato varieties.

The recommendations support adequate staffing and funding of the Michigan Department of Agriculture's Fruit and Vegetable Inspection Service in order to provide competitive service to growers; urge russet potato shippers to follow the grading and sizing standards established by major russet shipping states; support the establishment of a 50 percent skin set for Michigan round white potatoes directed by legislation or through organization under Michigan P.A. 232; support action by the MDA Food Division to ensure packaged potatoes are within grade; and urge that the MDA Food Division inform retailers regarding the proper handling and display of potatoes.

AG Expo

Ag Expo to Observe 10th Anniversary

When Ag Expo opened at Michigan State University in 1980, it attracted about 50 exhibitors and occupied about 14 acres of a pasture on the south campus.

The event has since become Michigan's largest farm show and has a permanent 35-acre site welcoming more than 300 exhibitors from 11 states and Canada each year.

The opening of the three-day event July 18 will mark 10 years of development and evolution into a major information source for Michigan's farmers.

Broad Range of Equipment for Viewing

"Ag Expo is the only place in Michigan where farmers can compare this wide a range of agricultural technology in one location," said Bill Bickert, Ag Expo chairperson. "During the past decade, this has become more important for the farmer as well as the exhibitor."

"Today's farmers think more in terms of how major purchases will contribute to the efficiency and profitability of their operations," he said. "Not only do they want to examine the potential purchase firsthand, but they also want to see items that are comparable. The advantage of coming to Ag Expo is that they can make comparisons at one location instead of spending time and money traveling from dealer to dealer."

The flip side to that is a national manufacturer can reach more than 50,000 farmers during the three days of Ag Expo.

"It also gives them an opportunity to show a range of equipment and supplies that may not be displayed at a local dealership because of the cost of maintaining an expansive inventory," Bickert said.

Field Demonstrations

This year's field demonstrations will show farmers a variety of ways to improve equipment traction during field operations throughout the year.

Tim Harrigan, Ag Expo field demonstrations manager, said farmers could save several thousand dollars each year by equipping machinery with the proper tires or tracks.

More than 40 acres will be used to demonstrate improved traction efficiency of a dozen tractors and combines.

"Our goal is to show farmers how to reduce wheel slippage in the field under a variety of operating conditions and, at the same time, reduce soil compaction," Harrigan said. "Operating characteristics of front-wheel-drive tractors as well as radial tires, terra-tires, front- and rear-wheel duals, tractors and combines are some of the topics that will be covered each day of the show."

Rural Well Water Tests

Rural residents can have their well water tested for atrazine and nitrate as a part of educational displays and activities provided by 18 MSU departments at the Ag Expo main exhibition site.

Results of the well water tests, which are free, should be considered only as a general indication of well water quality, said Lois Wolfson, MSU Institute of Water Research (IWR) educational program coordinator.

"The test will be just a screening to indicate whether atrazine or nitrate is present in the water," Wolfson said. "The test for atrazine will measure parts per billion in the water, and the

test for nitrate will indicate if the concentration is above or below safe drinking standards."

If the test for either atrazine or nitrate is positive, people will be urged to have additional tests made on their well water.

People who would like the test made during Ag Expo must obtain special sample jars from the local county Cooperative Extension Service office. Jars are free and contain instructions for taking the water sample. The samples must be delivered in person.

Each participant will receive a computer printout of the test results, along with information about water quality management and other educational materials about Michigan's water resources.

Farmers can make comparisons at one location, instead of traveling from dealer to dealer.

The purpose of the testing is to help make rural residents more aware of potential water quality problems in Michigan. It will also provide the IWR with data about possible rural well water problems.

The testing is being sponsored by the IWR, the Groundwater Education in Michigan (GEM) program and the Michigan Energy Conservation Program.

And it's all Free!

Ag Expo is free and open to the public. Shaded rest areas and refreshment and luncheon centers will be available throughout the main exhibition site.

Ag Expo's show hours will be from 9 a.m. to 5 p.m., July 18-19, and from 9 a.m. to 4 p.m., July 20.

Visitors will find plenty of free parking and passenger shuttles to the main exhibition site and the field demonstrations.

Enjoy MACMA Samples, Steak Dinner and Fun at Summerfest '89



Use the form on page four of this issue to order your tickets to Summerfest '89.

Michigan Farm Bureau's Summerfest '89 tickets are going fast, so make sure your tickets are ordered by the July 7 deadline. Only 2,000 tickets can be sold, and you and your family will want to be a part of the festivities at the FB Center, in Lansing. Come and enjoy the food and fun Summerfest has come to be known for!

At Summerfest '89, July 19, we will be celebrating a successful agricultural combination of the 70-year-old MFB, the 75-year-old Michigan Cooperative Extension Service, and the 101-year-old Ag Experiment Station program!

While at Summerfest '89 plan to stop at the MACMA Direct Marketing's sampling area for hors d'oeuvres of grilled Michigan farm-raised rainbow trout and bratwurst, weisswurst, cherry-pecan and apple-plum sausages.

Also for your tasting pleasure, will be a new shelf-stable summer sausage and Wisconsin's lake-to-lake cheese, the only AA grade cheese still manufactured.

Suppliers and Direct Marketing staff will be available to answer product questions, including the new degradable rubbish bags.

For only \$3 per person, you will be enjoying the now traditional main course of steak sizzling on the grills from 3 p.m. to 7 p.m. In addition to dinner and appetizers, there will be a snack tent with pop, ice cream bars, cotton candy and popcorn. To round out the day, a variety of picnic games are planned with prizes for the winners, plus a country-western band will be playing.

Use the Summerfest ticket form on page 4, or contact your county office for a ticket order form.

It's in the Bag!

Among several new products for the MACMA Direct Marketing's Frozen Food Express Sale are degradable rubbish bags.

The product is being introduced in recognition of Michigan Farm Bureau 1989 policy encouraging "market expansion of agricultural products" and "aggressive action to reduce waste by using ... containers produced from starch-based packaging material."

MACMA Direct Marketing will offer the 6 percent cornstarch based bags in 20-count cartons during the next sale. The order deadline is Aug. 23.

MACMA degradable bags are not photodegradable and may be used in similar fashion to conventional polyethylene bags for long term storage, when not exposed to soil and water. The 2 mil thickness ensures quality and strength.

While conventional polyethylene is biodegradable, the process is so slow that it is virtually imperceptible. The cornstarch agents in the MACMA degradable bag speeds up the decomposing process. Soil conditions, moisture content, and temperature all have an effect on the total process.

The properties of the MACMA degradable bag act to accelerate and enhance the decomposing process, without compromising the overall strength of the bag.

Sample bags may be seen at Summerfest '89, July 19 at Michigan Farm Bureau Center, Lansing, and will be available for fund-raising groups this fall.

"It is important to remember when purchasing MACMA degradable bags that we are helping to reduce our nation's solid waste problem," said Jan Wilford, MACMA Direct Marketing program coordinator. "We are helping to improve the environment, and we are supporting agriculture by using a renewable resource, corn."

Young Farmers - Sit Down and Be Heard!

During a Farm Bureau Discussion Meet contest, Young Farmers gather together in an informal setting to talk about current agricultural issues. Each year, the American Farm Bureau Young Farmer and Rancher Committee recommends four topic areas for discussion.

This year, in an effort to encourage greater participation among county Young Farmers, the state Young Farmer Committee decided to identify one of the four discussion topics for the district level competition. They also selected a second topic in case there is a need for a semi-final round at the district level.

The following topic will be used at each of the 11 district Discussion Meet contests:

- *How will the animal rights movement affect agriculture?*

What do farmers have to gain or lose on the animal protection movement? What strategy should Farm Bureau pursue to counter the impact of the animal rights movement on farm production practices?

State Topics

These topics will be used throughout the preliminary, semi-final and final levels of the state Discussion Meet held during the MFB annual meeting, in Grand Rapids, on Nov. 29, 1989:

- *Have farm cooperatives run their course or are they still a necessity?*

Why were co-ops formed? Can co-ops make decisions fast enough for today's fast-changing market?

If there is a need for a semi-final round at a district meet because of a large number of contestants, the farm cooperatives topic will be used in the final round.

- *What effect do policies of the European Economic Community (EC) have on American agriculture?*

How do the EC's quota policies affect us? How do we deal with the EC's quality standards? What role should U.S. farmers play in controlling the United States - EC subsidy imbalance and the waste of resources on

both sides? How should U.S. farmers become more involved in GATT negotiations?

- *What effect will a continued deficit have on America?*

How can the deficit be reduced? How do we determine a safe level of debt? How will the continued deficit affect agriculture?

Jr. Farm Bureau Members Reunite



Verland and Carol McLeod are still smiling over the success of the cross country reunion they helped organize. The reunion brought together over 40 of the original participants of the Michigan Junior Farm Bureau tours to California and Florida which took place in 1946 and 1948. The group met at the Eaton County Fairgrounds, June 10.

"It was just a wonderful experience," said Carol. "I'm still on cloud nine." Seeing old friends now scattered throughout the state and around the country gave Verland and Carol and their traveling companions of old a chance to recall the serious and the comic aspects of the trip.

"One fellow's most memorable impression was of repairing motors and engines," laughed Verland. "Of course, just after the war a lot of vehicles needed work. Our bus was no different. We put in a new engine in Springfield, Illinois, and a new transmission in California."

The youngest member of the group was Ann Hennink Erler, now of Fairfax, Va. Ann is the daughter of Ben Hennink the MFB Junior Farm Bureau director. Another special guest was Burton Richards of Eau Claire. Burton was the group counselor on the California bound trip.

Reunion guests will carry their memories in a special yearbook prepared by the McLeods. The book includes current names and addresses, personal notes submitted by the participants and each person's most memorable impressions of the trip.



Vicki Pontz served as a regional representative for the Central Region for three years and is now the legislative research and communications specialist for the MFB Public Affairs Division.

Vicki Pontz Joins MFB Public Affairs Division Staff

Effective June 5, Vicki Pontz filled the legislative research and communications specialist position with the Michigan Farm Bureau Public Affairs Division.

Pontz served as a regional representative for the Central Region for three years. Prior to then, she served MFB in various administrative assistant and consulting roles. She is a graduate of Michigan State University with a major in psychology and a minor in horticulture.

In her new position, Pontz will be responsible for research on legislative issues affecting agriculture and the MFB Family of Companies. The research will increase the effectiveness of MFB's lobbying efforts and policy development activities. She will also be responsible for preparing reports on legislative developments which will be distributed to key county FB members, MFB and affiliate company staff members.

New Propane Business for Farmers Petroleum

Farmers Petroleum Cooperative, Inc., is building a new business in Michigan and they are starting in Tuscola County.

Work on a new propane installation and service business at the FPC Caro location is already generating a lot of enthusiasm for cooperative members and Farm Bureau members.

Groundbreaking for the new 30,000 gallon propane distribution facility and sales office was held June 2. FPC Propane Division Manager Don Frey said the cooperative is planning to begin taking tank installation orders in July. Frey promises very advantageous pricing and a member only benefit program for new and existing Farm Bureau members.

Frey said the cooperative leadership at the local and state level is excited about the new business.

"The propane venture is a diversification of great promise for FPC. We will be utilizing present facilities and taking advantage of the excellent marketing position the cooperative already has with its present base of customers and dealer network."

"We hope to have installations in the 13 company owned locations first," said Frey.

The Caro FPC location will also serve as a district propane distribution center, serving the FPC Sandusky location and four other independent cooperatives in the Thumb area. The FPC Propane Division dealer network in the area includes: Cooperative Elevator Company, Pigeon, 517-453-3313; Ruth Farmers Elevator, Inc., Ruth, 517-864-3856; Farmers Cooperative Grain Co., Kinde, 517-874-4200; Elkton Cooperative Produce Co., Elkton, 517-375-2281. FPC locations are FPC Caro, 517-673-

7714; and FPC Sandusky, 517-648-3032.

A second district location will be opened in the fall.

"We hope to have installations in the 13 company owned locations first," said Frey.

Across the state, he said, the FPC Propane Division and its dealer network will provide full service -- installation, equipment appliances, and delivery -- to rural residents, and agricultural and commercial businesses.

FB Supports Soybean Checkoff

The American Farm Bureau Federation's board of directors agreed to support legislation to create a national soybean check-off program. The board accepted a tentative agreement between Farm Bureau officers and the American Soybean Association calling for several key changes in the legislation introduced in Congress early in May.

Key changes involved provisions for a recall referendum upon petition by 10 percent of the soybean producers, mandatory reconfirmation votes every five years to determine whether the agriculture secretary should conduct a referendum, a provision allowing growers to seek refunds of monies collected prior to the initial referendum, specific language outlining how the checkoff monies can be used, and auditing procedures.



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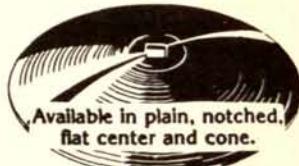


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AC 15' combine	140.54
NH 7' mower/cond.	54.72
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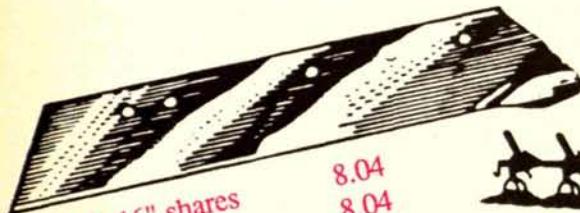
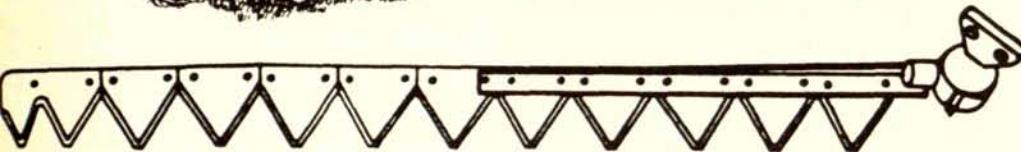
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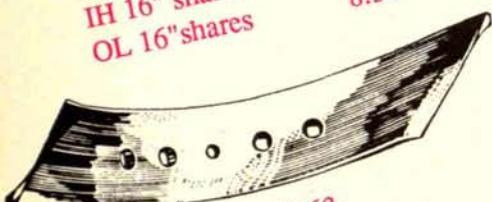
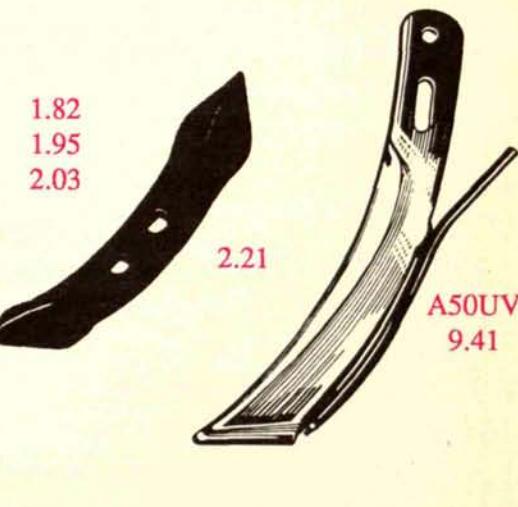


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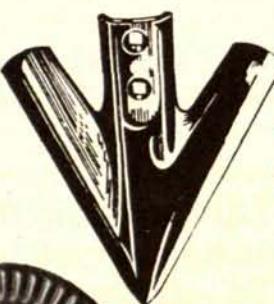
18"	8.66
22"	13.77
24"	28.82



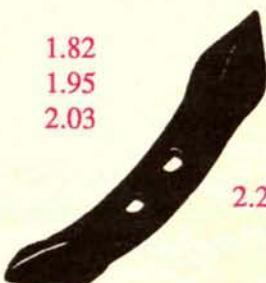
JD 16" shares 8.04
IH 16" shares 8.04
OL 16"shares 8.36



4"
3" 9.63
7.26



4" 1.82
6" 1.95
7" 2.03



2.21



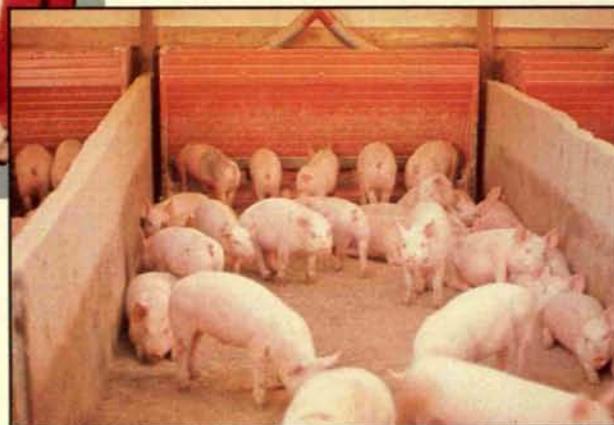
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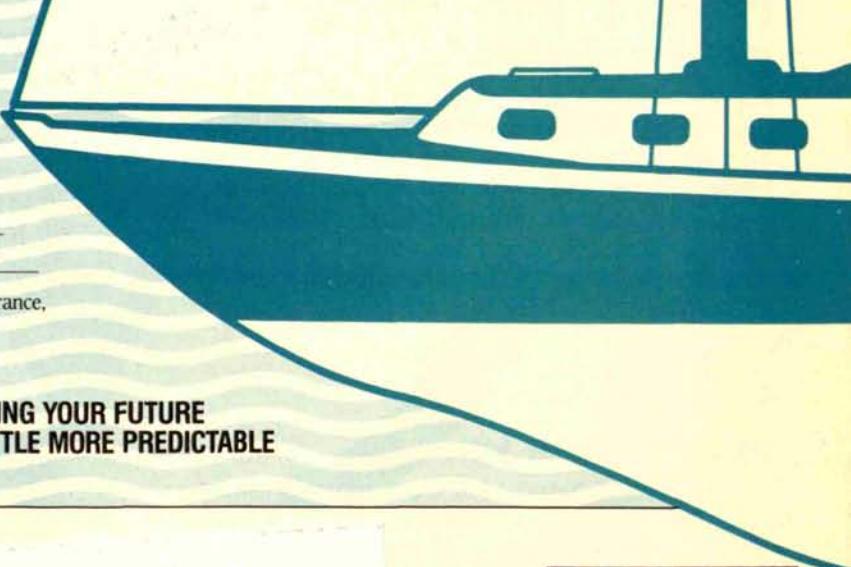
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