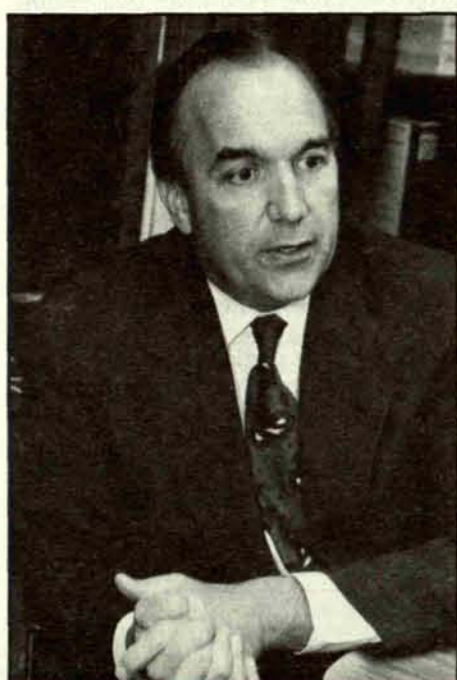


MICHIGAN FARM NEWS

October 31, 1990



ENGLER ADDRESSES AGRICULTURAL ISSUES



Gubernatorial hopeful Sen. John Engler received the "Friend of Agriculture" designation from Michigan Farm Bureau's Agri-Pac committee in September after an overwhelming 81 percent endorsement by county Farm Bureaus. What follows is a question and answer discussion with Sen. Engler.

Q. As a member of Michigan's Legislature for 20 years, what are your major accomplishments for the state's agricultural industry?

A. I've led efforts to increase funding for the CES and AES and actually added \$10 million over the governor's request. I've also introduced legislation to establish the Michigan Farm Export Act; introduced the Agriculture Education Initiative; created the state's first comprehensive food safety program; helped strengthen Michigan's Right to Farm Law; promoted the use of ethanol with tax incentives for users; helped establish Extension Management Assistance Teams; helped enact a law ex-

empting grain bins and drainage tile from Michigan's General Sales Tax Act; led efforts for Gypsy Moth control funding and helped establish a farm energy conservation program.

Q. As Michigan's governor, what new leadership directions would you implement?

A. The people want someone who can provide strong leadership, someone with more guts than glitz in the governor's office.

Michigan hasn't had a governor with roots in agriculture for over 50 years. It's time we had a governor who understands agriculture; a governor who will establish better communications with Department of Agriculture, and a governor who will maintain the Ag Commission in its current form.

Q. How do you feel about the Legislature mandating what private enterprise can charge for services offered to the public, such as insurance premiums?

A. I believe the open market will regulate the price of services better and more efficiently than any government mandates. Legislated policies may influence factors like safety regulations and liability thresholds that have an impact on the cost of services, including insurance, but the competitive market, not the Legislature, should determine the cost of services.

Q. What are your views of Michigan's Farmland and Open Space Preservation Act, P.A. 116? Should it be changed?

A. Public Act 116 has been an effective voluntary method of preserving essential farmland, while giving farmers needed property tax relief. I am proud to have been a co-sponsor back in 1974, and, as governor, I will fight to keep P.A. 116 effective and strong.

See "Engler"-- Continued on Page 5

1990 FARM BILL--CONFERENCE COMMITTEE COMPLETES WORK

On Oct. 16, the U.S. House-Senate 1990 farm bill conference committee completed a \$40.8 billion 1990 farm bill after 14 hours of non-stop negotiating. Approved were \$13.6 billion in budget cuts for the five-year life of the farm bill with \$1.022 billion scheduled for fiscal year 1991 appropriations. The spending cuts were part of a reconciliation bill approved earlier to reduce the federal budget deficit by \$500 billion over the next five years.

The compromise farm bill must now be approved on the floors of both houses before it goes to President Bush for his signature. Secretary of Agriculture Clayton Yeutter has indicated he will recommend President Bush sign the bill.

It may take the U.S. Department of Agriculture months to interpret the new

farm bill and write new regulations. The bill was derived from more than 3,000 pages of proposed legislation. The following provisions are included in the conference committee agreement:

1. TRIPLE-BASE: As a \$6 billion budget savings device, a triple-base program will be put in effect for 1991-1995 crops of wheat, feed grains, cotton and rice. The "triple-base" plan refers to three types of farm acres that will be established for each grower; acres receiving federal subsidies, set-aside acres not to be planted, and acres that can be planted but not receive subsidies. In each of the five years, 15 percent of a farm's permitted acreage would be ineligible for deficiency payments. Program crops, oilseeds and experimental use commodities (except fruits and vegetables) could be planted on these acres without

jeopardizing federal subsidies for the remainder of the enrolled acres. At the writing of this report, the status of allowing hay, forages or grazing on triple-base acreage is uncertain. Since the 1991 winter wheat crop has been planted in most areas, winter wheat producers will have the option of participating in the triple-base program or have the deficiency payment calculated on a 12-month average price. This option is available for 1991 only.

2. PLANTING FLEXIBILITY: In addition to the 15 percent triple-base, producers will be allowed to plant another 10 percent of base acres to alternative commodities. The producer would have to forfeit deficiency payments on acreage switched to other crops. However, production of alternative commodities may be placed under loan.

3. LOAN RATES: The loan rate is initially established at 85 percent of the five-year market price and includes several mechanisms for adjusting the loan level from that starting point including an amendment to provide the Secretary of Agriculture discretion to reduce the loan by 10 percent. In the first year of the new farm bill, the wheat loan rate would increase to \$2.23 per bushel from \$1.95. The corn loan rate would increase to \$1.67 per bushel from \$1.57.

4. DEFICIENCY PAYMENTS: Conference determined that adoption of the triple-base proposal in 1991 could save enough money to delay switching to a lower 12-month average market price to be used in calculating payments rather than the current five-month average until 1994.

See "Farm Bill" -- Continued on Page 3

MFB LEADERS TAKE "FREEZE AND FIX" MESSAGE TO WASHINGTON, D.C.

Members of Michigan Farm Bureau's Legislative Committee flew to Washington the week of Oct. 15 as part of Farm Bureau's "freeze and fix" campaign. During their visit, they shared that message with all of Michigan's congressional delegation. When he returned home, MFB President Jack Laurie expressed disgust and frustration.

Although nearly all of our elected officials agreed that Farm Bureau's solution to the budget deficit is a fair and equitable one, they also said it wasn't "politically feasible."

Many MFB county leaders sent telegrams to President Bush and contacted their elected representatives to remind them of Bush's campaign pledge of "No More Taxes." At this writing, a stop-gap spending measure has been approved while congressmen continue to negotiate for a budget compromise. Pictured are MFB Board members Jack Laurie and Larry Snider with Troy Zimmerman of Congressman Carl Pursell's (R-Plymouth) office.



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In Brief...

FARMER MAC KICKED OFF

The Federal Agricultural Mortgage Corporation, established to help increase the amount of farm credit available, has certified Manufacturer's Hanover Securities Corporation as the first "pooler" to purchase qualified agriculture real estate or rural housing loans, originate loans and issue securities backed by the loans.

Manufacturer's Hanover Securities, an affiliate of the big New York banking firm, is thought to be well-suited to handle the pooling responsibilities through its associated U.S. Agri-Credit, directed by Frank Naylor, former head of the Farm Credit Administration.

Other major lenders are expected to follow the lead of Manufacturer's Hanover in applying to become members of the loan pool in the new secondary market for farm and rural housing loans.

CROP INSURANCE VITAL TO BANKS ALSO

Even with all its other wishes, federal crop insurance was moved to top priority in the 1990 Farm Bill by the Independent Bankers Association of America (IBAA).

IBAA says that if the federal crop insurance program were allowed to expire, half to three-quarters of farm operating loans would have to be reduced or denied.

The American Association of Crop Insurers estimates that termination of the federal crop insurance program would cost the rural economy \$13 billion in lost crop protection and additional related costs to a total of \$65 billion a year.

FARM CREDIT CONTINUES RECOVERY

The performance of the Farm Credit System (FCS) shows continued recovery from its widespread financial problems of the early 1980s that resulted in rescue legislation, according to a Federal Reserve Bank of Chicago report.

Because of the system's rapid recovery, the FCS has only used about \$1.2 billion of the \$4 billion in financial assistance loans provided in the rescue package. The authority for using the funds does not expire until 1992, but observers now believe that little, if any, of the remaining funds will be used.

POLITICAL FARM BLOC SHOULD SURVIVE CENSUS

Some seats in Congress could shift from rural America as a result of the 1990 census, but experts say it will not significantly alter the political power of the farm bloc.

"There will definitely be fewer rural seats in Congress," says Brad Eckart, director of political education for the American Farm Bureau. However Eckart denies any likelihood of a decline in farm clout in the legislative halls, pointing out that virtually every Senator has farm constituents.

Calvin Beale, a population expert with the USDA, said he had expected the 1980s to produce a slight growth in rural population, "but preliminary data makes me wonder if that will be the case."

Beale added that this year's census may "prove to be intermediate" between the 1960s when rural communities lost 1.7 million people and the 1970s when 4.5 million more moved back to the country sparking ideas of a rural renaissance.

NORTH REGIONAL REPRESENTATIVE APPOINTED

Rachael Hixenbaugh has been appointed as regional representative for the North Region, consisting of Emmet, Cheboygan, Presque Isle, Charlevoix, Antrim, Otsego, and Montmorency counties.

Hixenbaugh grew up on a Pennsylvania farm and graduated from Slippery Rock University with a degree in communications.

Prior to joining Farm Bureau, she worked as a staff writer and reporter for "Farm and Dairy," an agricultural newspaper in Salem, Ohio. She has been active in local and national 4-H activities and served on the board of directors of the National Junior Suffolk Sheep Association.



OSHA CITATION DIRECTIVES ISSUED

The U.S. Dept. of Labor has released its policy for issuing citations and proposals for the largest penalties for workplace safety and health violations. Under the new OSHA directive, the agency will issue citations on a violation-by-violation basis when the violations are clearly willful and when one or more of the following apply:

1. There are worker fatalities, a worksite catastrophe or a large number of serious illnesses;
2. Violations result in persistently high rates of worker injury and illnesses;
3. The employer has an extensive history of prior violations;
4. The employer has intentionally disregarded his or her safety and health responsibilities;
5. The employer's conduct amounts to clear bad faith in performing his or her duties under OSHA;
6. The number of violations significantly undermines the effectiveness of any existing safety and health programs.

The directive also details the type of evidence necessary to support violation-by-violation citations, time frames, necessary consultations with regional and national OSHA staff and solicitors and additional guidelines for penalty calculations.

You can get a copy of the directive free of charge by sending a self-addressed mailing label to: OSHA Publications, Room N3101, 200 Constitution Ave., NW, Washington, D.C. 20210.

MDA PESTICIDE APPLICATOR PROPOSAL

The Michigan Department of Agriculture (MDA) recently approved rules for registration and certification of private and commercial pesticide applicators. The rules specify that you must be a certified applicator in order to purchase or apply restricted-use pesticides, according to Vicki Pontz, legislative counsel for Michigan Farm Bureau.

"If you are a registered applicator, you can apply restricted use pesticides only when you are under the direct supervision of a certified applicator, or when you have special authorization from MDA," she said.

The regulations have to be approved by the Legislature's Joint Committee on Administrative Rules before they are formally implemented. Meanwhile, pesticide applicator training sessions and testing opportunities are being scheduled around the state, according to Pontz.

ALAR: GOOD NEWS/BAD NEWS

If there's anything to the old adage about an apple a day keeping the doctor away, the average American last year ate enough apples to stave off a medical visit for almost two months, according to USDA estimates. Despite adverse publicity on Alar, created by the Natural Resources Defense Council, a large crop and low retail prices led to record per-capita consumption of 21.6 pounds in 1989, compared to 19.87 pounds the previous year.

The bitter side to this sweet story is most producers didn't make a profit. In fact, about 10% of the nation's apple producers are no longer in business, according to Scott Rawlins, director of the American Farm Bureau Horticulture Department. Rawlins said per capita fresh fruit consumption, including citrus, dropped 2% in 1989 to an average of 96.6 pounds.

ANIMAL RIGHTS PROTEST FIZZLES

A protest against "factory farming" scheduled for USDA headquarters in Washington was almost a total flop, drawing only 30 demonstrators to the protest site.

Except for the arrest of four or five demonstrators for blocking an entrance, the protest, organized by the Farm Animal Reform Movement (FARM), was a real non-event, said Kevin Kirk, livestock specialist for Michigan Farm Bureau.

In a related matter, the office of the Illinois Attorney General, Neil F. Hartigan, has told the Humane Farming Association (HFA) of San Francisco, California, that HFA "must cease making misrepresentations of facts" in solicitations made in Illinois. The attorney general has also prohibited the HFA from any future fundraising activities until they are registered and accounts for its conduct and funds collected.

In addition, the attorney general issued an "Order To Produce Records and Data," with a warning that failure to comply will result in additional legal action against the organization.

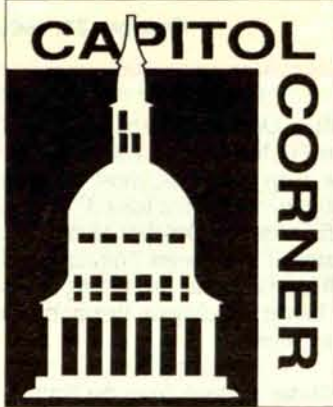
"Commercial speakers such as food manufacturers have always had to substantiate their advertising claims," says Donna Schmidt, director of Meat Board Ad Watch. "Now those who wish to gain public support for their positions will have to give similar attention to accuracy, at least when they seek tax deductible contributions."

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FEDERAL CROP INSURANCE Update

Status: The 1990 farm bill compromise agreement, approved by the U.S. House-Senate Farm Bill Conference Committee on Oct. 16, calls for **revisions in the current federal crop insurance program rather than its total elimination.**

The fate of the federal crop insurance program now rests in the hands of a U.S. House-Senate Appropriations Conference Committee who must agree to a compromise between differing proposals offered by the House and the Senate. The House proposal for a \$264 million plan would maintain staff and honor only those crop insurance policies for winter wheat, citrus and sugar cane written before Oct. 1. The Senate proposal for a \$662 million plan would fully restore the program for fiscal year 1991 agriculture appropriations.

Farm Bureau Position: Farm Bureau **supports** the continuation of federal crop insurance and will work to reform the program to make it more actuarially sound and acceptable to farmers.

Farm Bureau Contact: Al Almy, extension 2040

SAFE FOOD TRANSPORTATION BILL Bill Ready for President's Signature

Status: Both the House and Senate have reached agreement on a proposal making it a crime to transport food and drugs in vehicles also used to haul garbage, hazardous wastes and toxic chemicals. The Safe Food Transportation Act of 1990 will now be presented to President Bush for his approval.

The bill is designed to ensure the safety of the nation's food supply during transport. The bill would also prohibit trucking companies and bus operators with an unsatisfactory safety rating from the government from transporting hazardous waste and passengers, respectively.

Farm Bureau Position: Farm Bureau **supports** the Safe Food Transportation Act of 1990. Current Farm Bureau policy states: "We strongly support effective precautions to ensure delivery of a safe, wholesome food product to the ultimate consumer."

Farm Bureau Contact: Al Almy, extension 2040

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FARM BILL (continued from page 1)

This changed method of calculation was previously proposed for implementation in 1992. Conferees agreed to calculate deficiency payments in the years 1994 and 1995 according to average market prices over 12 months since current calculations for most crops are based on the months immediately after harvest when market prices are lowest. The government expects to save money by averaging prices over the entire year.

5. SOYBEANS: A marketing loan will be offered for soybeans at a level of \$5.02 per bushel. Producers will be required to pay a 2% loan origination fee (a service charge which should raise \$300 million) assessed when the soybean loan is taken out. However, if the soybean market price were to be less than 105% of the soybean loan rate of \$5.02, or approximately \$5.27, farmers could not take advantage of the 10% planting flexibility proposal explained above.

6. DAIRY: An assessment of 5 cents per 100 pounds of milk charged against dairy producers in 1991 and 11 cents in following years are among items expected to trim dairy program costs by \$2 billion. The assessment may be refunded if a producer can prove that his/her production has not increased from the previous year's level. If dairy purchases by CCC are projected to exceed 7 billion pounds for 1992, or subsequent years, the Secretary of Agriculture may impose an assessment on all milk marketed which would cover the cost of purchases in excess of 7 billion pounds.

7. ASSESSMENT ON OTHER COMMODITIES: A 1% assessment will be imposed on producers of sugar, peanuts, tobacco, honey, wool and mohair.

8. SUGAR: The House sugar standby marketing control provisions will be used which include authority for marketing controls if domestic production is expected to threaten no-net-cost features of the program. An additional provision sets a minimum import level of 1.25 million short tons.

9. FARMER-OWNED RESERVE: A release price was re-established at 95% of the target price for wheat and corn for the farmer-owned reserve. For wheat, that sets the trigger at \$3.80 per bushel, compared to \$3.41 in an earlier version of the bill. The corn release level was raised to \$2.61 from \$2.55.

10. PAYMENT LIMITATIONS: Producers may continue to participate in up to three entities. However, growers may receive no more than \$75,000 in marketing loan gains or

OFF-ROAD VEHICLE (ORV) TRAIL MAINTENANCE Update on H.B. 4979

Sponsor: Rep. Alley (D-West Branch)

Status: The House Conservation, Recreation and Environment Committee is tentatively scheduled to vote on H.B. 4979 on Tuesday, Nov. 13.

H.B. 4979 amends the off-road recreational vehicle (ORV) act of 1975 creating a Recreational ORV Trail Improvement Fund to be used solely for improving, maintaining and construction of ORV trails. Revenue from ORV registration fees would be deposited in the fund after deductions for administration of ORV registration and programs involving ORV use and administered by the Department of Natural Resources (DNR).

A provision of the bill would prohibit operating an ORV in a state forest except on a trail specifically designated for ORV use by the DNR. An additional provision would prohibit operating an ORV on public utility right-of-ways except where specifically designated. The definition of an ORV does not include a farm vehicle being used for farming.

The chair of the Committee is considering delaying the bill's effective date from April, 1991 to April, 1992 because of pressure by ORV users, dealers and manufacturers who have generated hundreds of letters to Michigan legislators in opposition to the bill.

Farm Bureau Position: Farm Bureau **supports** H.B. 4979 with an effective date of April, 1991 as it will assist in alleviating the problem of ORV trespass on private lands. Please contact your state representative and the Committee Chair, Rep. Tom Alley, prior to Nov. 13, requesting support for H.B. 4979. Farm Bureau members should express how increased designated trails, improvement of existing trails and increased enforcement of ORV use would contribute to solving serious trespass and damage problem for farmers.

Farm Bureau Contact: Vicki Pontz, extension 2046

40-TON WEIGHT LIMIT FOR TRUCKS BY 1994 Update on H.B. 4093

Sponsor: Rep. Leland (D-Detroit)

Status: On Oct. 17, a House transportation subcommittee received testimony on H.B. 4093, a bill to amend Public Act 300 of 1949, by reducing the total gross vehicle weight from 160,000 pounds to 80,000 pounds beginning Jan. 1, 1994. Testimony provided by two experts regarding studies on road damage and safety indicated that heavier trucks could be accommodated if there are a sufficient number of axles and adequately sized tires.

Farm Bureau Position: Farm Bureau **opposes** H.B. 4093 because of inadequate evidence that truck weights cause damage to highways if trucks are properly loaded and have a sufficient number of axles and adequately sized tires.

Farm Bureau Contact: Ron Nelson, extension 2043

Findley payments from any one entity. Therefore, the maximum that a farmer may receive is \$100,000 in deficiency payments (\$50,000 as a sole proprietor and up to \$25,000 in two joint operations) and \$150,000 in marketing loan and Findley payments (\$75,000 as a sole proprietor and \$75,000 from each of two joint operations). The total \$250,000 maximum compares to a current total payment of \$500,000.

11. EXPORT ENHANCEMENT PROGRAM: Export enhancement program funding is established at a minimum of \$500 million per year. The U.S. Department of Agriculture will be instructed to allocate 25% of those funds for the export of high value added products, such as meats.

12. TARGETED EXPORT ASSISTANCE PROGRAM: The Targeted Export Assistance program, which aids U.S. companies in opening markets abroad, will be funded at \$200 million per year.

13. EXPORT CREDITS: Export credits for foreign nations to buy U.S. farm commodities will be set at a minimum of \$5.5 billion per year.

14. WETLANDS RESERVE: The 1990 farm bill will strengthen the "swampbuster" provisions of the 1985 Farm Bill by creating a wetlands reserve limited to 1 million acres.

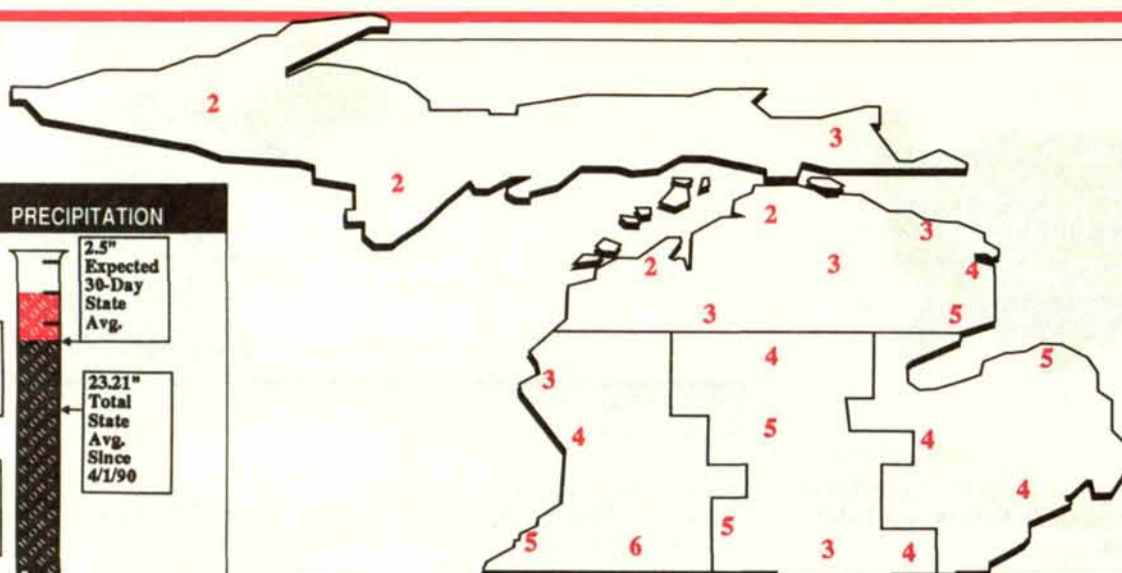
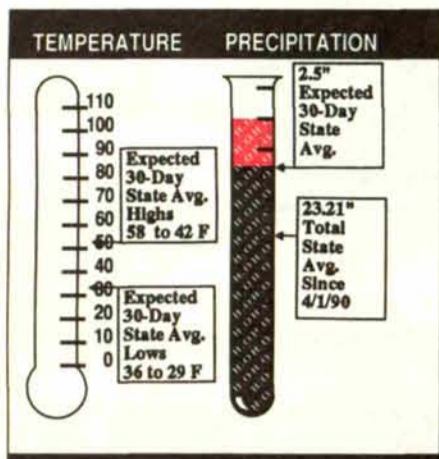
15. WATER QUALITY: A water quality initiative will be established for a maximum of 10 million acres entitled in the program.

The 1985 farm bill, which expires this fall, spent about \$78 billion on farm subsidies, including a record \$25.8 billion in 1986. The proposed 1990 farm bill would reduce total spending for the next five years to \$40.8 billion.

Farm Bureau Position: After reviewing details of the farm bill approved by the House-Senate conference committee, Farm Bureau recommended Congress pass the conference report on the basis that it continues an agricultural market orientation and gives farmers greater planting flexibility. Corrections and modifications to the bill will likely be considered in 1991. Farm Bureau will work to amend certain features of the bill at that time.

Farm Bureau Contact: Al Almy, extension 2040

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TOTAL Precip. (inches) from Oct. 1-15, 1990.

The first half of October proved to be a wet one over most of Michigan's Lower Peninsula. As the map indicates, most areas in lower Michigan received at least 3" of rain in just the first half of October alone. The heaviest rainfall has been concentrated within a diagonal band stretching from southwest lower Michigan through the Saginaw Bay region.

The latest 30-day outlook from the National Weather Service indicates a slackening of this heavy precipitation pattern. Both temperature and precipitation are expected to be near normal over Michigan during this period.

At Marquette, normal daily highs fall from 54 F to 36 F by mid-November; normal lows fall from 35 F to 24 F. At Detroit, normal daily highs fall from 63 F to 48 F while normal lows fall from 41 F to 32 F.

Normal precipitation through mid-November would mean total rainfall amounts of 1.4" to 3.6".

Information contributed by the Agricultural Weather Office, Michigan State University.

For The Week Ending: 10/21	Temperature		Cumul. Grow. Deg. Days		Precipitation		Norm. Since Apr. 1
	Max.	Min.	1990	Norm.	Last 4 Wks.	Since Apr. 1	
Marquette	63	28	1,903	2,012	4.74	20.02	21.51
Escanaba	60	32	1,817	1,767	2.31	20.27	20.64
Traverse City	76	32	2,535	2,305	2.47	22.82	19.96
Alpena	72	28	2,352	2,225	3.09	18.90	19.60
Fremont	74	31	2,420	2,523	6.15	26.91	20.08
Port Sanilac	77	32	2,285	2,622	5.34	23.94	18.44
Standish	76	32	2,378	2,622	5.29	23.94	18.44
Grand Rapids	78	34	2,829	2,867	5.36	28.96	21.50
Paw Paw	70	35	2,823	2,867	6.69	28.96	21.50
Coldwater	77	35	2,759	2,814	4.24	23.50	20.72
Lansing	77	30	2,798	2,814	5.66	23.50	20.72
Imlay City	76	32	2,534	2,812	5.02	22.89	19.66

Weather

MICHIGAN HARVEST STALLED

Excessive rain during early-to-mid-October stalled harvest to the point that low-lying fields were so saturated that some crops were submerged. One farmer remarked, "We can go duck hunting and never leave the farm."

Dry bean harvest was over 90% complete, with a new record yield of 1,600 pounds per acre, according to USDA's October crop report. Dry bean crop loss due to the rains is estimated at 10%.

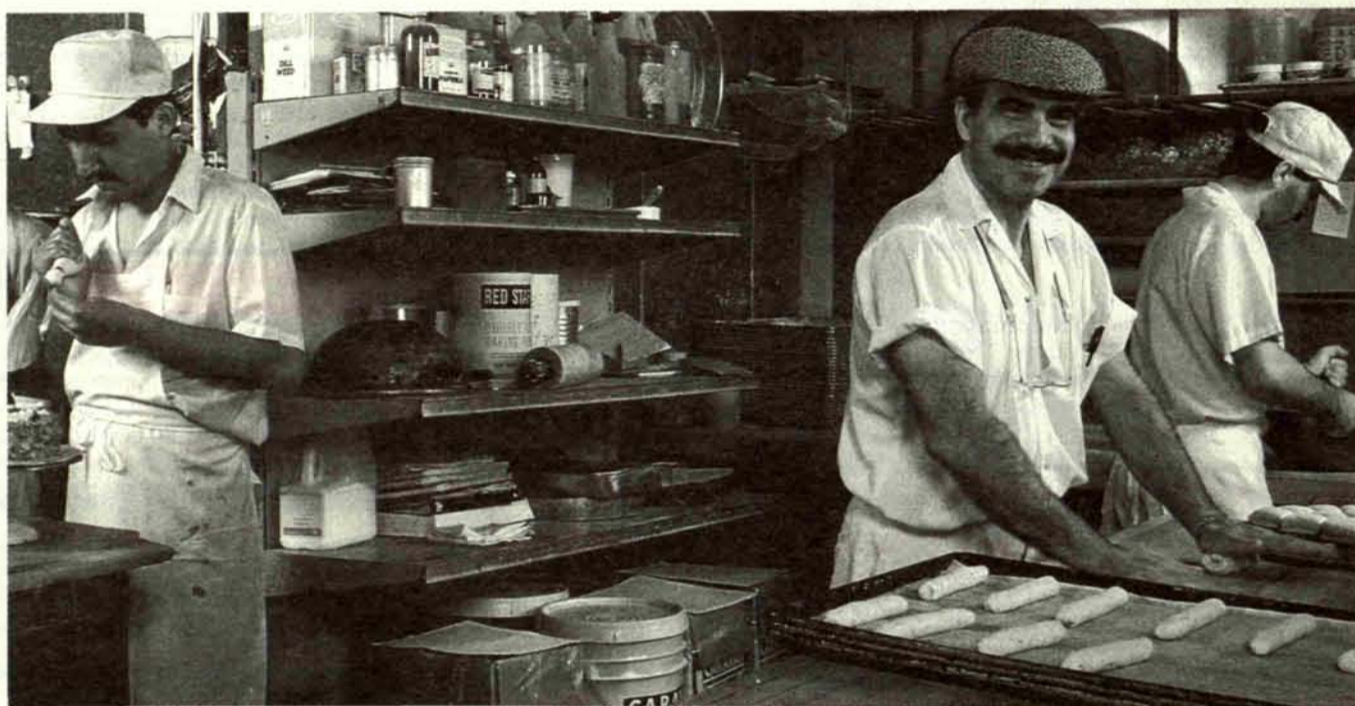
Wheat planting has been delayed in many areas, with soil moisture levels rated 20% adequate and 80% surplus. Planting was estimated at 60% complete.

Rain also delayed the end of Concord grape and apple harvest in southwestern Michigan. In other, areas apple harvest is in full swing, with harvest expected to wrap up by Nov. 1.

As of mid-October, Michigan's corn crop was rated 70% mature, well behind the five-year average. Corn's condition rating is 75% good to excellent, despite lagging maturity.

Soybeans are also reported as 75% mature at this writing, short of 1989 levels and the five-year average. Soys are rated 80% good to excellent.

Sugar beet yield is expected to be above average, with harvest well underway in most areas with over 14% harvested. Potato harvest is winding down with over 80% harvested.



Health care coverage isn't simple anymore. The bottom line, however, remains the same: everybody wants the best possible coverage at the lowest possible rates. This is where Farm Bureau has good news for small business owners.

With over 40 years of experience in providing individual health care plans, Farm Bureau is now offering six Blue Cross Blue Shield plans and two Blue Cross Blue Shield PPO plans specially designed for groups with 2 to 99 employees. All plans have no

medical underwriting and carry no pre-existing condition clauses. Prescription, dental and vision coverage options are also available to qualified groups.

If you're a small business owner who is dissatisfied with your present employee health care plan — or a small business owner who is ready to initiate your first employee health care plan — contact your local Farm Bureau office. We'll listen to your health care coverage needs, tailor a package to suit your preferences, and then cut to the bottom line.

Farm Bureau, specialists in all business insurance needs, can be depended on to protect the interests of small business because we understand the interests of small business.

What matters to you matters to us.

For further information, call 1-800-292-2680 or contact your local Farm Bureau office.

Protecting the interests of small business by understanding the interests of small business...



WHERE BELONGING MAKES A DIFFERENCE.

Remember MFB's Friends of Agriculture on Nov. 6

Members are reminded to support these candidates who received AgriPac's endorsement, following recommendations from county Candidate Evaluation committees.

U.S. Senate

Bill Schuette (R-Sanford)

U.S. House of Representatives

Dist.	Party
2	Carl Pursell (R-Plymouth)
3	Brad Haskins (R-Ceresco)
4	Fred Upton (R-St. Joseph)
5	Paul Henry (R-Grand Rapids)
6	Bob Carr (D-East Lansing)
8	Bob Traxler (D-Bay City)
9	Guy Vander Jagt (R-Luther)
10	Dave Camp (R-Midland)
11	Bob Davis (R-Gaylord)
16	John Dingell (D-DeARBorn)
18	William Broomfield (R-Birmingham)

Michigan Senate

1	John Kelly (D-Detroit)
4	David Holmes (D-Detroit)
5	Michael O'Brien (D-Detroit)
6	Robert Geake (R-Northville)
7	Christopher Dingell (D-Trenton)
8	Matt Dunaskiss (R-Lake Orion)
9	Doug Carl (R-Mt. Clemens)
10	George Hart (D-DeARBorn)
11	Norman Shinkle (R-Lambertville)
12	William Faust (D-Westland)
13	Jack Welborn (R-Kalamazoo)
14	Jon Cisky (R-Saginaw)
15	Denise Alexander (R-Southfield)
16	Doug Cruce (R-Troy)
19	Nick Smith (R-Addison)
20	John Schwarz (R-Battle Creek)
21	Paul Wartner (R-Portage)
22	Harry Gast (R-St. Joseph)
23	William VanRegenmorter (R-Jenison)
24	Debbie Stabenow (D-Lansing)
25	Joe Conroy (D-Flint)
26	Gilbert DiNello (D-East Detroit)
27	Art Miller (D-Warren)
28	Dan DeGrow (R-Port Huron)
30	Fred Dillingham (R-Fowlerville)
31	Dick Posthumus (R-Well)
32	Vern Ehlers (R-Grand Rapids)
33	Phil Arthurhultz (R-Whitehall)
34	Jim Barcia (D-Bay City)
35	Joanne Emmons (R-Big Rapids)
36	John Pridnia (R-Harrisville)
37	George McManus (R-Traverse City)
38	Don Koivisto (D-Ironwood)

Michigan House of Representatives

6	Morris Hood, Jr. (D-Detroit)
8	Carolyn Kilpatrick (D-Detroit)
10	Ted Wallace (D-Detroit)
12	Curtis Hertel (D-Detroit)
13	William Bryant (R-Grosse Pointe)
18	Sid Ouwinga (R-Marion)
19	Don Van Singel (R-Grant)
20	Claude Trim (R-Waterford)
23	Phil Hoffman (R-Horton)
25	Roman Kulchitsky (R-Warren)
26	David Jaye (R-Utica)
28	Robert DeMars (D-Lincoln Park)
29	Gregory Pitoniak (D-Taylor)
33	William Keith (D-Garden City)
35	Lyn Banks (R-Livonia)
39	Jerry Bartrik (D-Temperance)
40	Tim Walberg (R-Tipton)
41	Michael Nye (R-Litchfield)
42	Glenn Oxender (R-Sturgis)
43	Carl Gnodtke (R-Sawyer)
45	James Middaugh (R-Paw Paw)
47	Dale Shugars (R-Portage)
48	Don Gilmer (R-Augusta)
49	Bill Martin (R-Battle Creek)
51	Susan Munsell (R-Howell)
54	Paul Hillegonds (R-Holland)
56	Frank Fitzgerald (R-Grand Ledge)
58	Dianne Byrum (D-Onondaga)
59	Lynn Jondahl (D-Okemos)
60	Willis Bullard (R-Highland)
61	Tom Middleton (R-Ortonville)
63	Gordon Sparks (R-Troy)
64	Maxine Berman (D-Southfield)
68	Shirley Johnson (R-Royal Oak)
71	Sal Rocca (D-Sterling Heights)
75	Ken DeBeaussiaert (D-New Baltimore)
76	James Docherty (D-Port Huron)
77	Dick Allen (R-Caro)
78	Keith Muxow (R-Brown City)
82	Thomas Scott (D-Burton)
83	David Robertson (R-Grand Blanc)
84	John Strand (R-Lapeer)
85	James O'Neil (D-Saginaw)
86	Lewis Dodak (D-Montrose)
88	Robert Bender (R-Middleville)
89	Gary Randall (R-Ewell)
91	Walter DeLange (R-Kentwood)
93	Richard Bandstra (R-Grand Rapids)
94	Ken Sikkema (R-Grandville)
95	Alvin Hoekman (R-Holland)
97	Nancy Crandall (R-Muskegon)
98	Bill Bobier (R-Hesperia)
100	Roland Niederstadt (D-Saginaw)
101	Tom Hickner (D-Bay City)
103	Ralph Ostling (R-Roscommon)

Engler

Q. Do you support the Michigan Livestock Initiative?

A. Yes. In fact, I was the first public official to endorse this important program. The initiative will provide \$64 million to help expand MSU research, teaching and Extension efforts to improve profitability and growth in the livestock industry. Funding for research and development is vital for our second largest industry to expand markets and develop new products.

Q. As governor, would you appoint a person from the agricultural industry to serve on the Natural Resources Commission?

A. Yes. As someone who grew up on a farm, I know the importance of soil and water quality to all of our citizens. I recognize that farmers have historically been excellent stewards of these resources, and that current DNR policy has a great impact on Michigan's agricultural industry. Agriculture deserves a voice when natural resource policy is being developed.

Q. As governor, what would you do to bring about school finance reform?

A. Education will be the top budget priority of the Engler administration. Supporting Michigan schools by relying on property taxes does not ensure funding equity for

each student and is creating an unbearable burden for property owners.

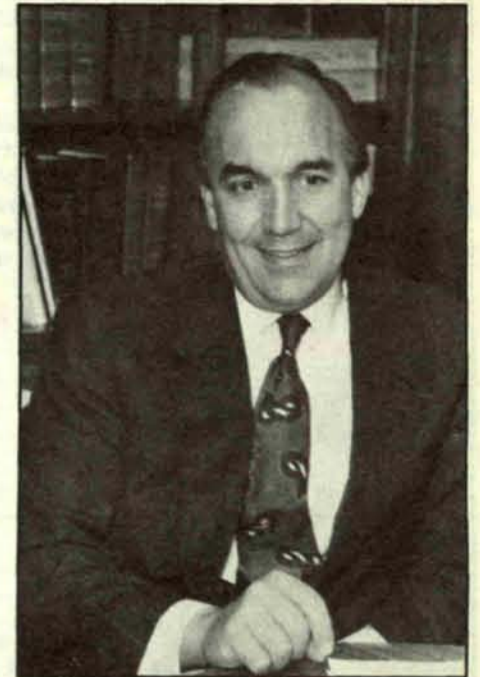
To ease the property tax burden, I propose to cut property taxes by 20% and cap assessments.

In addition, I want to ensure that every dollar of the lottery goes to schools as an additional dollar, not as a substitute dollar. I support 'bottom up' improvements in state financing by dedicating a fixed percentage of the state budget for education. In total these measures can narrow the spending gap per pupil in Michigan by as much as \$3,000 per student.

Q. What are your feelings about the size and efficiency of state government?

A. Government spending in the current administration has resulted in: our \$18 billion state budget increasing 68% faster than inflation, the number of employees is up 20% and outside state contracts have shot up 200% to over \$500 million.

We need new priorities, not new taxes. To begin, I will freeze all state hiring, eliminate a majority of the \$501 million worth of personal services contracts and slash the budgets of the Departments of Labor and Commerce.



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3/8	25 2.06	25 2.37	25 2.73	25 3.09	25 3.41	25 3.78	25 4.08			25 3.59	25 3.83	25 2.12	25 4.02
7/16	25 2.82	25 3.16	25 3.58	25 4.01	25 4.44	25 4.99	25 5.48			OVERSIZE HEAD		25 4.26	25 5.97
1/2		25 4.46	25 4.95	25 5.56	25 6.17	25 6.82	25 7.45	25 8.50		3/8 x 1 1/2 with 7/16 Head 25 for 4.24		25 5.50	25 6.11

Each square contains the price and quantity per package for each size offered.

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1/4	40 1.29	35 1.47	30 1.59	25 1.66	20 1.59	20 1.90	10 1.34	10 1.53	10 1.82	150 1.78	150 1.04	150 1.41			
5/16	40 1.90	35 2.20	30 2.32	25 2.28	20 2.27	20 2.81	10 1.71	10 2.32	10 2.93	150 2.81	150 1.17	150 1.78			
3/8	40 2.69	30 2.76	20 2.27	20 2.69	10 1.59	10 1.96	12 2.76	10 2.88	8 3.42	120 3.30	100 1.53	100 1.78			
7/16	20 2.02	10 1.29	10 1.59	10 1.90	10 2.20	10 2.51	10 2.88	8 2.93	6 2.63	60 3.42	60 1.41	60 1.78			
1/2	10 1.34	10 1.90	10 2.08	10 2.51	10 2.88	10 3.24	8 2.93	6 2.69	5 2.88	50 2.93	50 1.71	50 2.63			
5/8		5 1.41	5 1.66	5 1.96	5 2.27	5 2.57	5 2.88	4 2.88	4 3.37	25 3.36	25 1.59	25 2.63			
3/4		5 2.39	5 2.69	5 3.49	5 3.54	5 3.91	4 3.54	4 4.28	4 4.89	24 4.83	18 1.83	18 2.81			

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6

MARKETS

Seasonal Commodity Price Trends

Wheat	↑?
Corn	↓
Soybeans	BT
Hogs	↑
Cattle	TP

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

the end of the calendar year would be a friendly surprise. The weak dollar also makes U.S. grain competitive on the world market and should allow the United States to maintain export market share.

SOYBEANS

Soybean harvest is off to a slow start and harvest progress is likely to lag throughout the season. Late planting will not be overcome unless the weather is much drier than is currently forecast. A slower harvest may set seasonal factors back a week or two, but they will not be cancelled.

If soybean growers remain reserved sellers, the "fall low" should be in place soon after harvest progress hits 50%. A harvest-time cash soybean low followed by a recovery rally into Thanksgiving or Christmas is quite likely.

The Sept. 1 USDA Stocks Report showed total soybean stocks of only 239 million bushels, 11 million short of USDA projections. The 1989/90 supply and demand table will be "rebalanced" to fit the new carryout number. Smaller carry-in to the 1990/91 crop year sets the table for a very tight supply-demand situation.

WHEAT

In the recently released Grain Stocks survey, wheat usage appears to have been 909 million bushels since June 1. The state-by-state breakdown of supplies shows only 12% more wheat in the Dakotas and surrounding states than the year before, but the crop there is supposedly 36% bigger. Hard winter supplies are up 45%, and the 35% jump in soft red supplies fits with the slow export pace. The final production estimate for 1990 spring wheat may need to be trimmed.

The currency exchange rate situation remains as one obstacle to expanded wheat exports. The recent budget compromise could undermine the value of the dollar further, signaling foreigners to remain in their "hand-to-mouth" buying postures a bit longer. A stable dollar could encourage demand to come forward.

Supplies have recently become very large again, but the bulge is entirely in "free stocks." CCC ownership is miniscule, limiting the capacity of the Export Bonus system. However, foreign buyers are now conditioned to expect subsidies.

Export subsidy directly conflicts with acreage reduction. Horrendous shortage is now on the horizon because U.S. policy has failed to choose between these two opposites. World consumption of wheat, as both a food and a feed, was stimulated by sensationally lower prices, as new records are set each year.

HOGS

The USDA Sept. 1 Hog & Pigs Report was another in what has come to be a string of pleasant surprises in the pork complex. From a supply standpoint, the report bodes very well for the hog market for the next six to nine months.

The single most important surprise in the report had to be the fact that the breeding herd was no larger than last year's. Given the situation of the last 3 months under normal circumstances, an expansion would have occurred -- and may have continued until August. The mid-August bulge in slaughter may have been a mini-liquidation spawned by economic events related to the Middle East conflict. Sow slaughter did not show it, but it is possible that bred gilts were pushed to slaughter instead of the farrowing house. The small summer gilt retention tends to confirm that possibility.

If that is the case, September/November farrowings may fall below the 2% increase suggested by the report, at least during the first half of the period. When combined with the small pig crops of the last 6 months, it should keep slaughter below this last year's until late spring/early summer.

At this point, the real uncertainty in the pork complex lies in the demand side of the equation. It has been good, not only for pork, but for all meats. Any demand change can quickly offset the positive supply forces. In the current uncertain economic environment, it is all that more important, especially with pork a relatively high-priced meat.

CORN

Corn harvest is picking up momentum. Open weather should have allowed harvest progress to reach 50% in the midwest.

Several bearish factors have gripped the market. A good crop, uncertain Soviet demand, large free stocks, the possibility of war and a weak economy have all contributed to the decline in prices. These factors will continue to influence prices, but that does not mean the downtrend will continue. We believe this market has already factored in a near-worst-case scenario.

When we step back and take a long-term view, we believe this is clearly not the time to sell corn. World supplies of all grains, not only corn, are near the lows of the last 30 years. Supplies are sufficient, but the margin for error is small. A short crop here or abroad in the season ahead could cause supplies to fall to dangerously low levels.

Soviet demand is a question mark, but prices already reflect lower Soviet imports. A Soviet corn purchase between now and

the end of the calendar year would be a friendly surprise. The weak dollar also makes U.S. grain competitive on the world market and should allow the United States to maintain export market share.

Pork Complaint Upheld

A disputes panel upheld Canada's complaint against U.S. countervailing duties on pork imports from Canada. It said the United States did not follow GATT rules.

FDA Supports BST

The U.S. Food and Drug Administration (FDA) decision in favor of Bovine Somatotropin (BST) is getting support from

the scientific community. Two independent teams of scientists published results of studies recently in medical journals concluding that milk from BST treated cows was no different than milk from other cows and posed no health concerns. Final approval of BST use awaits further research to determine if the hormone has any adverse effect on the treated cows.

The big question facing the dairy industry now is economic. The use of BST may force some smaller dairies out of business, say some, if the number of cows needed to produce the nation's milk supply is greatly reduced. The cost of the hormone, coupled with the increased feed costs needed to boost per cow production, may also limit the economic advantage of using BST to hike per cow production.

A doctor's report published in the *Journal of the American Medical Association* shows that the synthetic hormone -- Bovine Somatotropin, or BST -- is ready for approval and use in the nation's dairy industry.

Canadian Grains

Canada's seven principal grain crops are expected to total nearly 60 million metric tons this year, an 18% increase from 1989 and up nearly 19% from the 10-year average, according to Canada statistics.

Favorable growing conditions were experienced in most regions, following two years of drought, the agency said in its September crop production report.

Total production of spring wheat, largely the hard red variety, is estimated to reach 25.1 million metric tons, the second largest crop in history, up 32% from last year. Durum production of 4.3 million metric tons is a record high, up 4% from 1989.

Canadian oilseed production jumped 13% from last year to 5.4 million metric tons, the report said. Canola production is expected to reach about 3.3 million metric tons in 1990, up 5% from year ago figures. Barley production may reach 13.2 million metric tons, up 13%.

USSR Trade Status

The Soviet Union may be on the verge of passing emigration laws that could pave the way for the United States to grant the USSR Most-Favored-Nation trade status.

U.S. Commerce Secretary Robert Mosbacher said some Soviet officials indicate they expect the Soviet Parliament to pass the legislation within the next 30 to 60 days.

Revitalization of Animal Agriculture Receives First Allocation

The Revitalization of Animal Agriculture got a boost recently. At a July meeting with MSU Board of Trustees, MFB President Jack Laurie reported the need for the project and encouraged their support. A steering committee met in October with MSU Provost David Scott to review the project further and to ask for his support.

At a MSU Board of Trustees meeting Oct. 12, there was a motion to support the project which was approved. The package was then sent to Gov. James Blanchard, who signed the capital appropriations expenditures which included the \$1.2 million planning money needed to get the entire project underway.

CATTLE

USDA is forecasting higher beef prices in 1991, but said declining prices for pork and poultry would likely hold beef gains at 1 to 2%.

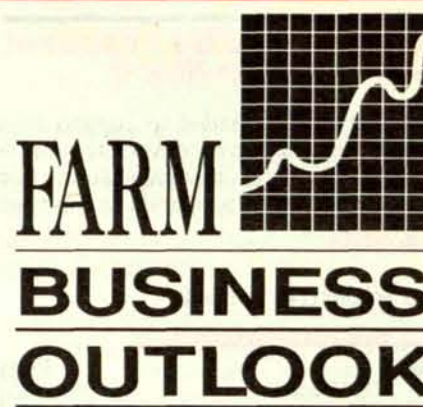
However, MFB's ag economist Bob Craig says livestock producers should be "awfully careful" about the market since we may be in the first stage of a recession. "Typically, both hogs and cattle will suffer fairly severely as you go into a recession."

Prices for choice steers should range from \$75 to \$81, compared with \$75 to \$78 in 1990, USDA said. Stronger consumer demand would also help prices. USDA projected per capita meat and poultry consumption to rise about 6 pounds in 1991 from this year's level of 220 pounds.

If consumers have less money to spend, Craig says they may choose less expensive cuts of meat or cut back on purchases. "We have to be awfully careful not to assume that we will have high cattle and hog prices on through a recession," Craig said.

In its outlook report, USDA predicted lower poultry and pork prices because of higher supplies. Barrows and gilts should fetch about \$49 to \$55 next year. Broilers should bring about 51 to 57 cents per pound.

From MFB's Commodity Activities and Research Division (517) 323-7000 ext. 2023



DISCUSSION TOPIC: "WETLANDS"

Note to readers: in the past few weeks, there has been a great deal of fast-breaking news on the wetlands issue. This discussion topic column will zero in on some of the latest developments. For the fullest benefit when discussing wetlands in your Community Action Group meeting this month, be sure to also refer to the wetlands articles on the cover of the Oct. 15 issue of Michigan Farm News.

Your Farm Bureau organization has been very active in addressing the wetlands controversy. Richard Leach, a member of the Michigan Farm Bureau board of directors, testified recently at a federal Wetlands Task Force public hearing in Peoria, Ill. Many other Farm Bureau members wrote letters or testified at five additional wetlands hearings across the country.

"The development of a sensible and equitable regulatory program must balance public and private interests," said Dean Kleckner, president of the American Farm Bureau Federation, in written comments submitted by Farm Bureau. "Farm Bureau believes that any attempt to identify wetlands as anything other than swamps, marshes or bogs will result in confusion and poor wetland policy. Farm Bureau further believes the 'no overall net loss' concept allows for net change, and where individual property rights are found to be in conflict with wetlands protection, the public must bear the costs."

In commenting on what constitutes a wetland, Farm Bureau said three factors must be present -- hydric soil, hydrophytic vegetation and wetland hydrology. "We contend that in order to have hydrophytic vegetation, it must occur in hydric soil in the presence of wetland hydrology. Farm Bureau says the current plant list used to classify wetland soils must be expanded to take soils and hydrology into account," said Kleckner.

He also charged that terms used in the delineation manual to classify wetlands are too vague and non-specific. "Terms such as 'usually, at some time, typically and generally' are inadequate. This terminology is subject to extremely variable interpretation and lacks the necessary objective standards to have uniform application over the United States."

As a result of Farm Bureau's testimony and written comments, staff members of the Domestic Policy Council are now saying they will recommend tightening the current criteria used in defining wetlands.

In other wetlands developments, House and Senate conferees agreed on conservation provisions of the 1990 farm bill after adopting a compromise which would allow planting on wetlands that administration agencies agree have no environmental value.

The compromise attempts to strike a balance between environmentalist and farmer concerns over "swampbuster" provisions of the 1985 farm bill. Under the measure a new wetland reserve would be contained within a 40-million to 45-million acre Conservation Reserve Program (CRP). Farmers would be paid to idle 1 million acres of farmed wetlands over the next five years. Also, the farm bill language would create a new program that would pay farmers to adopt practices to preserve water quality on 10 million acres of cropland which they could continue to farm. The swampbuster compromise would allow farmers to farm some wetland "nuisance spots" if both the Soil Conservation Service and the Fish and Wildlife Service determined those areas have no environmental value. It would also allow farming on some wetlands if both agencies agreed to let the farm offset that action by converting some other area to wetlands. However, the compromise would also toughen the swampbuster provision by determining a violation had occurred when wetlands are drained, instead of when they are planted.

DISCUSSION QUESTIONS:

1. Using the definition of wetlands, including the three factors of hydric soil, hydrophytic vegetation and wetland hydrology, do members of your group have wetlands on their farms? Yes ___ No ___
2. Should wetlands currently under cultivation be regulated by the government? Yes ___ No ___
3. What guidelines would your group suggest that the government implement to protect wetlands?
4. What steps can farmers voluntarily initiate to protect wetlands?
5. What measures can the government take to encourage farmers to protect wetlands?

CHILD CARE SERVICES AT MFB'S STATE ANNUAL, WEDNESDAY, NOV. 28

Young Farmer activities, the MFB trade show, resolutions session, and the annual banquet... You want to be a part of it all on Wednesday, but caring for infants and children makes it difficult to attend all the sessions you'd like. That's why child care services are available for the youngest Farm Bureau members from 9 a.m. to 10 p.m. on Wednesday.

If you would like to take advantage of the child care services, sponsored by Farm Bureau Insurance, please make reservations for each child. Registration is \$5 per child before Nov. 21; \$10 per child when registered after the deadline or with no registration. Parents are responsible for feedings and meals. Also plan to bring toys, a playpen and diapering supplies (for infants and toddlers) to the Ottawa Room, 3rd floor, Grand Plaza Hotel. For more information, call (517) 323-7000, extension 3066.

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	Present Street Address		Time at Present Address Yrs. Mos.	Date of Birth
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	Previous Address (if less than two years at present address)		City	State Zip
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	Employer's Telephone Number ()	Position	Time at Present Employment Yrs. Mos.	Gross Income from Employment <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly
	City, State, Zip Code		Other Income <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	Source of Other Income
	Previous Employer (if less than two years at present employer)		Time at Previous Employer Yrs. Mos.	
OPTIONAL GROUP CREDIT INSURANCE	Nearest Relative (not living with you)		Address Telephone ()	
	First Name Middle Initial Last Name		Social Security Number	
	Present Street Address		Time at Present Address Yrs. Mos.	Date of Birth
	City, State	Zip Code	Home Telephone Number (Include Area Code) ()	
CREDIT REFERENCES	Credit References	Monthly Payments	Balance Due	<input type="checkbox"/> Own/Buying Home <input type="checkbox"/> Other <input type="checkbox"/> Rent
		\$	\$	Mortgage Holder or Landlord
		\$	\$	<input type="checkbox"/> Checking Account (Bank Name)
		\$	\$	<input type="checkbox"/> Savings Account (Bank Name)
OPTIONAL GROUP CREDIT INSURANCE	Optional Group Credit Insurance			
	The cost to you, the Primary Account holder (applicant), is \$50 per \$100 for each month's average daily balance. The insurance will become effective when your credit begins. You must be less than age 71 to be eligible for coverage. A certificate which more fully describes the insurance will be sent when your credit application is approved. Underwritten by The Prudential Company of America, Newark, New Jersey, and Prudential Property and Casualty Insurance Company, Holmdel, New Jersey. Those choosing to enroll will be mailed a certificate of insurance explaining benefits, limitations and provisions and indicating the effective date of coverage.			
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	Applicant's Signature			
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	<input type="checkbox"/> SCENIC VISA		<input type="checkbox"/> STANDARD VISA	
	<input type="checkbox"/> OR Apply for a Gold MasterCard			
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8

WORKSHOPS KICK OFF MFB STATE ANNUAL NOV. 27 IN GRAND RAPIDS

Workshops scheduled for Tuesday afternoon, Nov. 27, will bring you up to date on right to farm, underground storage tanks, food safety, and time management. The sessions run from 3:45 p.m. to 5:15 p.m. and are open to anyone attending the MFB and affiliate companies annual meetings.

Over 1,000 members, including 460 delegates, are expected to attend Michigan Farm Bureau's 71st annual meeting set to convene on Tues., Nov. 27 at the Amway Grand Plaza. A quick review of the "Program of Events at a Glance" (this page), verifies that this year's MFB annual is action packed, including FPC and MACMA annual meetings, Council of Presidents Conference, delegate sessions to determine MFB policy and banquet speakers such as Howard Propst, president of Success America at the AgriPac breakfast Wednesday morning.

Educator and humorous speaker Dr. David Landsverk will help to close Wednesday's activities at the annual banquet, in addition to Young Farmer Discussion Meet competition and announcements of finalists for Distinguished Young Farmer, and Outstanding Young Farm Woman competition.

The Product Trade Show runs Wednesday and Thursday with over 50 exhibitors anticipated for this year's show. For more state annual, information contact your county Farm Bureau office.

Right to Farm

A panel representing Michigan State University, Michigan Department of Agriculture and an attorney who has represented several farmers in Right to Farm challenges will give an overview of current guidelines. Challenges to farmers often involve complaints about odors, water quality and farming practices. As the rural areas become more populated, the potential for challenges increases.

The panel will also respond to questions from the audience. This session will help you better understand what protections farmers can expect and what is expected of them under the Right to Farm law and guidelines.

Underground Storage Tank Rules

This session presents a review and discussion of rules and regulations which apply to underground fuel storage tanks on Michigan farms. An underground storage tank is defined as a tank with 10% of its capacity (including piping) underground, therefore, a tank sitting at ground level with soil shoved up around it could be considered an underground tank. Detective Lieutenant David T. Smith, commander of the Enforcement Unit, Hazardous Material Section of the State Fire Marshal Division, will lead the session. He will answer these questions and more: What are the rules if you want to remove a tank? What tanks must be registered and what is the registration fee?

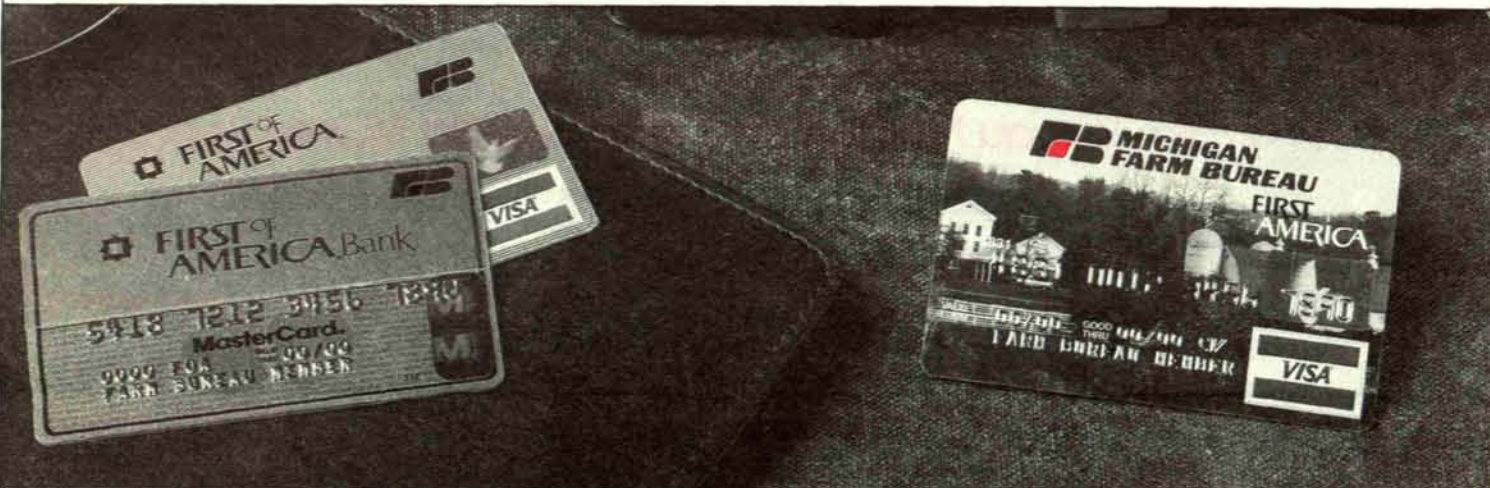
Taking Control of Your Life

Do you ever feel like you're performing a tricky balancing act with the demands of family, business, professional and community activities? Do you know you can avoid "burnout" by learning how to recognize and deal with its symptoms? This seminar, conducted by Paul Opsommer, president, Managing Diversified Systems, Inc., provides a hands-on, common sense approach to taking control of your life. You'll learn how to effectively manage your everyday busy lifestyle by developing a personal stress action plan that will work for you. This promises to be one of the best seminars you have ever attended -- fun, motivational and practical!

Your Role in the Food Safety Debate

Over the past year and a half, we have witnessed a number of open attacks questioning the safety of the American food supply. These events have illustrated how skillfully food safety critics use the news media to sway public opinion.

This workshop will focus on the role of agricultural producers in responding to concerns about food safety. Highlights of the recently completed American Farm Bureau Federation consumer opinion survey will be reviewed. The survey provides an interesting look at how consumers perceive the role of modern agriculture and suggests a strategy and messages for dealing with these perceptions. Workshop participants will be given examples of how to use the Farm Bureau food safety message effectively.



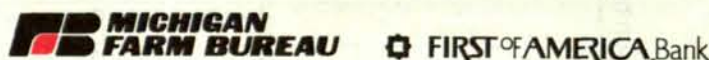
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FIRST OF AMERICA BANK
REVOLVING CREDIT DIVISION
ATTN: FARM BUREAU MEMBER SERVICES
P.O. BOX 2349
KALAMAZOO, MI 49003-9917

Program Events at a Glance

Tuesday, November 27

- 10 a.m. Farmers Petroleum Cooperative Annual Meeting
- Noon Cooperative Luncheon (co-hosted by Farmers Petroleum Co-op. and Michigan Agricultural Co-op. Marketing Assoc.)
- 1:30 p.m. MACMA Annual Meeting
- 3:45 p.m. Educational Sessions
- 6:30 p.m. 1991 President's and Membership Kick-off Banquet

Wednesday, November 28

- 7 a.m. AgriPac Breakfast
- 9 a.m. Child Care Services (until 10 p.m.)
- 9:30 a.m. MFB Resolutions Session
- 10:30 a.m. Young Farmer Contest Registration
- 11:45 a.m. Express Luncheon
- 1 p.m. Trade Show Opens
- 1:15 p.m. Discussion Meet Round I
- 1:30 p.m. Tour - Ford Museum
- 2:15 p.m. Discussion Meet Round II
- 3:30 p.m. Discussion Meet Semi-Finals
- 5 p.m. Discussion Meet Finals
- 6 p.m. Trade Show Closes
- 7:30 p.m. Annual Banquet

Thursday, November 29

- 7:15 a.m. District Breakfasts/Caucuses
- 8:30 a.m. Trade Show Opens
- 9:30 a.m. MFB Resolutions Session
- Noon President's Luncheon
- 2 p.m. MFB Resolutions Session
- 6 p.m. Trade Show Closes
- 6:30 p.m. MFB Awards Banquet
- 9 p.m. Fun Night

Friday, November 30

- 8:30 a.m. MFB Resolutions Session
- Noon Luncheon
- 1 p.m. MFB Resolutions Session (if needed)

