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MICHIGAN FARM NEWS



Farm Bill Groundwork

Spring '90

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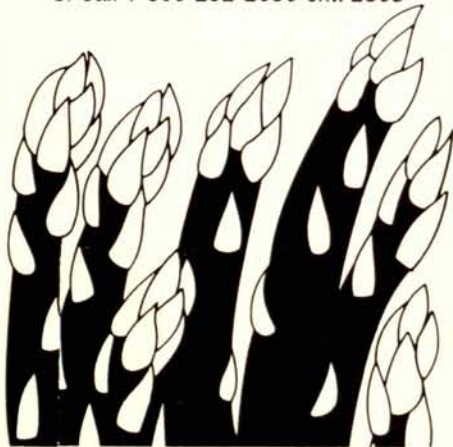
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**MICHIGAN'S
FARM BEST**

About the Cover

Spring! and farm equipment in the fields is the groundwork for a bountiful harvest. Similarly, Farm Bureau members in Washington, D.C., March 27-30, will be performing important groundwork for the new 1990 farm bill.

Cover design and original art by Ray Hilton, Hilton Graphics, Lansing



Of Special Interest

Building on a Policy of Competitiveness Keep agriculture moving toward a competitive market orientation say the farmer members of Farm Bureau. Read about the FB stand on ag budget cuts, payment limitations, flexibility for program and non-program crops in the 1990 farm bill...Page 5

Farm Bill Tops Legislative Leaders Priority List Policy in action! That's the FB Washington Legislative Seminar where farmers and politicians meet to discuss key FB issues from future farm bill legislation to health insurance deductions for the self-employed...Page 10

Go to the Source... Learn how rules regulating underground storage tanks (USTs) may affect your farm or business. This article helps put you in touch with sources for EPA-UST rules information...Page 11

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Building on a Policy of Competitiveness

The Food Security Act of 1985 is scheduled to expire this year. To reauthorize or modify the farm bill programs, Congress must approve a new farm bill. Agricultural price and income support programs are key features of the law, which also include provisions regarding conservation, commodity supply control, agricultural trade, research, credit, food stamps, and various other programs.

Farm Bureau has a vital interest in supporting a new farm bill that continues to promote competitiveness of our products, provides market orientation in the use of resources and in allowing producers to make marketing and production decisions, requires minimal government stock levels and protects farm income. FB believes new farm policy should continue to move in the general direction set by the 1985 farm bill with certain modifications and improvements.

FB Position

The 1990 farm bill should continue to set loan rates according to the loan rate formulas provided in the 1985 law. Target prices should be frozen at the 1990 level for the duration of new farm policy. Production adjustment programs should be triggered by levels of carryover stocks for the commodity in question. However, current trigger levels may need to be modified so they are tied to a measure of use, rather than a set quantity. Commodity programs for the following crops have worked well and should be essentially continued: wheat, feed grains, cotton, rice, sugar, wool, honey and peanuts.

On budget cuts: Agricultural programs must not continue to bear a disproportionate share of federal budget cuts. Agricultural program spending has been reduced by more than half of its 1986 levels and currently stands at about 1 percent of the total federal budget outlays, which is near average levels in an historical context.

On payment limitations: FB opposes attempts to lower the current \$50,000 payment limitation and attempts to deny program benefits to farmers who exceed an arbitrarily determined level of income, gross annual sales or net worth.

Background

One of the concerns raised in the 1990 farm bill debate is how to give farmers more flexibility in making decisions about what crops to plant and harvest. The 1985 farm bill strictly assigned producers crop acreage bases according to historical production patterns. A farmer would forfeit one-fifth of his base each year he

planted the acreage to other commodities. As a result, farmers have been discouraged from rotating acreage among various crops. Farmers have been penalized for attempting to respond to market signals that indicate the demand for commodities other than those for which base acres have been assigned.

As a result, the United States has not been able to respond to demand for oilseeds and other

commodities for which domestic and international market opportunities exist. The United States has lost its ability to compete for growing markets to which other nations have been able to respond. In addition, farmers have been restricted in making planting decisions in response to

(continued on page 7)

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(continued from page 5)

market opportunities, conservation objectives and agronomic considerations.

There is a broad consensus that farmers should have greater flexibility in making planting decisions, however, the manner of providing that freedom is the subject of extensive debate. Individual farmers will be affected by easing planting restrictions in unique ways based on the commodities they produce, the alternatives they have, the extent of freedom they are given and the effect the program flexibility has on their income. Each proposal would mean some winners and some losers as agriculture adjusts more rapidly to opportunities that may arise.

There is a broad consensus that farmers should have greater flexibility in making planting decisions.

There are two separate forms in which planting flexibility policies may be constructed. Producers may be permitted to grow alternative crops on farm program base acres with their base history preserved but receive no payments for acreage devoted to the alternative production. Or, producers could receive payments based upon historical crop acreage bases regardless of whether they continued to plant the original farm program crop or not.

Each of these proposals has advantages. If payments are discontinued on acreage shifted to alternative crops, producers of non-program crops are protected from competing against farm program crop base holders who would use deficiency payments as an income supplement to produce non-program crops. Discontinuing payments on shifted acreage avoids inequities and distortions among producers in different circumstances and among regions of the country.

However, if payments are made on base acres even though

other commodities are actually grown on the farm, producers will not be discouraged from growing a particular commodity because of the potential loss of deficiency payments. Therefore, the producer would supposedly make planting decisions based on the attractiveness of market prices for each crop he is considering. Under this approach, production of an oilseed crop would not have to compete against the target price for a program crop.

FB Position

Producers should be allowed to interchange the base acreage among program crops and approved non-program crops provided that total deficiency payments and total crop base acreage on the farm do not increase. Deficiency payments should be made only on the permitted acreages planted to the program crop on an established crop acreage base for the individual farm.

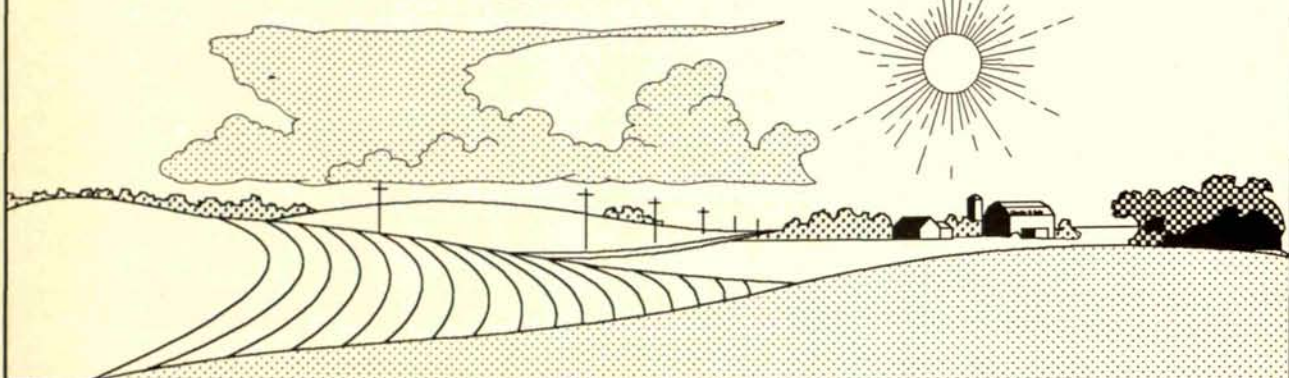
We must emphasize the need for flexibility that does not lead to inequitable treatment of producers. It must be impressed upon Congress that agricultural commodities are interrelated. Program flexibility that comes at the expense of non-program crop producers is unfair and inequitable.

Flexibility: FB's flexibility plan would allow farmers to move out of continuous cropping without sacrificing base acreage. Currently, farmers who may wish to grow a crop other than the program crop for any reason may not do so without reducing his future base acreage.

Equity: The plan does not unfairly subsidize either the non-program crops or the other program crops that producers may grow on crop acreage base.

Simplicity: The plan is simple and straightforward. It will save the government money, because it will lower the farm program costs each time a producer decides to grow a crop other than the designated program crop on his base acreage.

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1990 Farm Bill Tops Legislative Leaders' Priority List

By Donna Wilber

A delegation of 125 Michigan farmers, led by Michigan Farm Bureau President Jack Laurie, will fly to Washington, D.C., on March 27 for three days of grass roots lobbying on national issues of concern to the state's agricultural community.

Legislative leaders and legislative assistants participating in the organization's 30th annual Washington Legislative Seminar will represent 49 county FBs and MFB.

In addition to individual legislative contacts, the farmers will have a group breakfast with their U.S. representatives on March 28, and with U.S. Senators Don Riegle and Carl Levin on March 29. Also on their agenda is a meeting with U.S. Department of Agriculture officials, and a visit to the British Embassy.

The 1990 farm bill will top the list of priority issues the farmers will discuss with their national legislators.

"Farm Bureau supports continuing the general direction set by the 1985 farm bill," President Laurie said. "The policies contained in that legislation have helped to move agriculture

toward greater market orientation by setting price supports at levels that allow our products to compete in domestic and international markets. For the 1990 farm bill, we reaffirm our commitment to competitiveness. We want the new law to ensure the opportunity for an adequate level of farm income, and maximize the freedom for farmers to respond to market conditions."

Pesticides and food safety will also be a topic of discussion. The farmers will encourage their congressmen to oppose the Waxman/Kennedy "Food Safety Amendments of 1989" and support the de la Garza/Madigan bill, H.R. 3292. Both bills replace the zero risk Delaney Clause with a negligible risk standard. The Waxman/Kennedy proposal defines "negligible risk" rigidly at 1 per million risk with no exceptions. FB believes the Environmental Protection Agency should have the discretion to determine what is negligible risk based on a weighing of risks and benefits, and that many vital chemical tools would be lost if the benefits of a pesticide were not allowed to be considered beyond the 1 per million level.

Another priority issue for the farmers is seeking cosponsors

for legislation to continue the 25 percent tax deduction for health insurance costs for self-employed people. The deduction expires Sept. 30, 1990. FB supports a permanent, 100 percent tax deduction.

"We are concerned that many farmers are reducing their coverage or dropping it entirely because they cannot afford it," Laurie said. "At a time when the nation is growing more aware of the burdens of costly insurance and the needs of the uninsured, the tax code can provide an incentive for the self-employed to provide for their own insurance needs."

Also on the farmers' priority list is urging Michigan congressmen to introduce legislation to repeal mandatory federal tax withholding on farmworkers. The mandatory withholding became effective on Jan. 1, 1990.

"We estimate that about half of all farmers are employers," Laurie said. "Many of these hire seasonal and temporary workers who may have a number of farm jobs and employers throughout the year, and do not work for any one farmer for a significant length of time. The required recordkeeping will be burdensome for farm employers."

Underground Storage Tank Standards

Go to the Source...

Since the Environmental Protection Agency published technical standards regulating underground storage tanks (USTs), many tank owners are seeking information about how their business or farm operation is affected. For the best information, go directly to the source or contact enforcement agencies.

That's the advice from Wayne Gay, environmental and safety manager for Farmers Petroleum Cooperative. "EPA guidelines and information will help you to determine whether you are required to comply with the rules and what steps, if any, you should take against the possibility of leaks, corrosion, overfill and spills," said Gay. He suggests requesting the EPA publication *Musts for USTs* from the EPA Office of Underground Storage Tanks, P.O. Box 6044, Rockville, Md. 20850. Telephone information sources are the State Police Fire Marshal's toll-free hotline (1-800-MICHUST) and the Michigan Department of Natural Resources Environmental Response Division District Office (check the state of Michigan telephone directory listings for your area).

More information is available in past issues of the *UST News*, published by the State Fire Marshal's Office. Copies are available upon request by writing *Rural Living* — UST Information, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909.

Registration Requirements

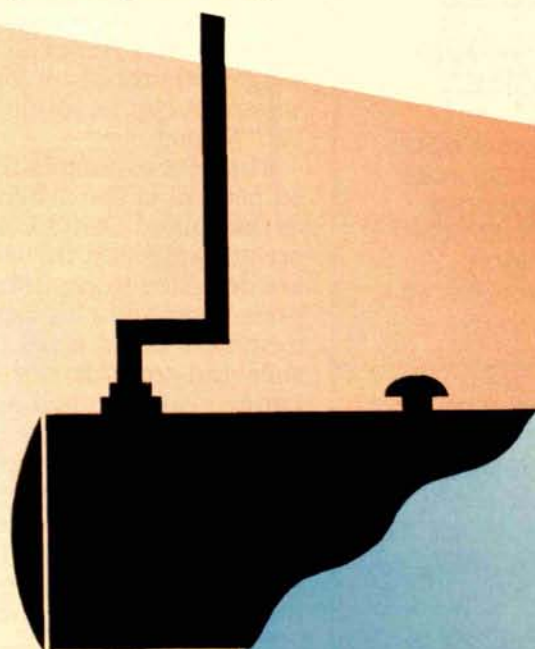
The state of Michigan has had rules regulating fuel tanks above and below ground for many years. The current Michigan rules on underground storage tanks parallel the federal standards and the state monitors compliance and conformance.

If the EPA rules apply to your tank(s), federal law requires that the tank(s) be registered with the designated state agency. In Michigan, this agency is the State Police Fire Marshal's Office. Registered tanks are also subject to rules requiring leak protection, overfill protection,

spill protection, corrosion protection and recordkeeping. In the future, there will be a registration fee of \$100 per tank.

Currently, the State Police Fire Marshal's Office is expanding to handle enforcement of the rules and will be training at least 100 local inspectors. In the near future, UST tanks that come under the rules will be required to have a current registration tag. Without the tag, fuel delivery companies will be prevented by law from filling the tank. Tanks may still be registered with the Fire Marshal and should be if they are to remain in the ground.

(continued on page 12)



Go to the Source...

(continued from page 11)

Some basic information will help tank owners evaluate whether or not their tank facilities come under the EPA-UST rules. Underground storage tanks are defined as "any tank whose volume (including piping) is 10 percent or more beneath the ground." This includes those tanks that are set on the surface and then "bermed up." The rules clearly state that "tanks used for storing heating oil for *consumptive* use on the premises where stored" are excluded from the UST rules. *Farm and residential tanks of 1,100 gallons or less capacity used for storing motor fuel for noncommercial purposes are also excluded.*

For example, if you have a 1,000 gallon UST and a 500 gal-

lon UST for your farm motor fuel, they are exempt from the EPA-UST rules since neither tank is over 1,100 gallons capacity. *If, however, you are operating a commercial trucking business or other commercial business from one of those tanks, the rules will apply.*

The exclusions listed above are about the only exclusions that apply to USTs for motor fuel. There are no special exclusions for schools, cities, other governmental units or businesses.

Financial Assurance

Since the average clean up cost for soil and water contamination is \$250,000 registered tank owners must provide proof of financial assurance. Michigan makes coverage available to tank owners through the state's UST Financial Assurance Fund, but only for registered tanks which are in compliance with the recordkeeping and reporting requirements. An alternative proof of assurance is pollution insurance which is expensive and has become difficult, if not impossible, to obtain.

If you choose to remove your tank(s), the rules require notifying the State Police Fire Marshal 30 days prior to removal. A site assessment including sampling and testing for contamination is required after removal. (Note: A suggested procedure for site assessment can be found in the *UST News*.)

The EPA estimates that over 50 percent of the drinking water in the United States comes from private wells and the UST rules are designed to ensure proper prevention and clean up measures are in place to protect soils and groundwater — and family health. In fact it would be a good idea to become familiar with the protective measures in the EPA-UST rules whether or not your tank comes under the rules. After all, on the farm, whose well is closest to your underground storage tank?

Business Community and Insurance Industry Ally for Effective Auto Insurance Reform

Calling on the state's citizens to *Join the Drive for Lower Auto Insurance Rates*, members of the business community and state's insurance industry launched a statewide program to support effective methods of lowering Michigan's auto insurance costs.

The Committee for Auto Insurance Reform (CAIR) wants to lower the costs of Michigan's no-fault insurance system. It is widely acclaimed as the best in the country but could be made more affordable. CAIR supports legislation which would lower insurance premiums by cutting back on unnecessary law suits, controlling medical care costs and giving drivers more options when purchasing insurance.

Further premium discounts for safe driving records and safety features, as well as drunk driver penalties are also supported by CAIR.

The effort represents the first time business and industry have come together on auto insurance reform. Coalition members are the Michigan Insurance Federation, which represents 27 Michigan property-casualty insurance companies; Michigan State Chamber of Commerce, representing 7,000 Michigan employers; Michigan Farm Bureau with over 104,000 member families; and the National Federation of Independent Business in Michigan representing 23,000 Michigan small business owners.

The goal is to provide Michigan motorists with not only the best insurance system in the country but also one of the most affordable by controlling costs that are driving auto insurance rates.

Information brochures and mail reponse cards supporting the CAIR reform measures are available from county FB offices. Or call the CAIR toll-free hotline: 1-800-922-4490.

Information sources at a glance...

Musts for USTs from the EPA Office of Underground Storage Tanks, P.O. Box 6044, Rockville, Md. 20850.

State Police Fire Marshal's hotline 1-800-MICHUST.

Your local Michigan Department of Natural Resources Environmental Response Division District Office (check the state of Michigan telephone directory listings for your area).

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1989 State Discussion Meet Winner Todd Williams



1989 Distinguished Young Farmer Doug Darling



1989 Outstanding Young Farm Woman Connie Kramer

Young Farmers Share in Visions 1990

By Kimberly Marshall Neumann

Attending the Young Farmers Leaders' Conference was an excellent way for Young Farmers to start a new decade, said Connie Kramer, of Huron County.

Visions 1990 was the theme for the annual conference held in Midland, March 1-3. The Michigan Farm Bureau Young Farmer Committee offers this program in an effort to provide a clearer picture of what lies ahead for young farmers involved in production agriculture.

"The 1990s will definitely be more technical and business oriented. Education will be a key factor in keeping up with changes and trends," said Connie, the 1989 Outstanding Young Farm Woman state contest winner.

"Farmers need to take advantage of educational opportunities like the ones Farm Bureau provides. Consumers need to be educated, too, in the whole area of food safety and consumer affairs."

The conference provided a variety of workshops and general session speakers for the 214 participants. 1989 Distinguished Young Farmer state contest winner Doug Darling, Monroe County, particularly enjoyed workshops given by Mike Salisbury, president of Salisbury Management Services, Inc., and an open discussion session with Michigan Department of Agriculture Director Robert Mitchell and Howard Wetters, Gov. Blanchard's agricultural advisor.

"I think Mike Salisbury opened the eyes of a few people in the workshop," Doug said. Salisbury is an independent con-

Visions 1990

sultant who works with hundreds of farmers across the state. He structured the workshop so young farmers could evaluate their farming enterprises and determine how to be positioned for the best profitability in the future.

Doug and Connie were both impressed with the open discussion session with Mitchell and Wetters.

"I felt a lot of satisfaction that Director Mitchell cared enough about the opinions and questions that the young farmers have to be present at the conference," Connie said.

"The session with Mitchell and Wetters was an excellent opportunity to get to know the people in Lansing who are working for us," Doug said. "It allowed people the chance to find out for themselves that the government is aware of what is going on in agriculture. Also, through the discussion it became apparent that although everyone would like to see a quick fix to the problems in agriculture every issue is so complex — with a broad range of ideas on what should be done — a quick fix just is not possible."

In his opening remarks, Mitchell said he became interested in MFB's Young Farmers when he attended the Discussion Meet contests at the Farm Bureau state annual meeting in Grand Rapids last year. "I was very impressed with the whole competition, the quality of the people and what they had to say," Mitchell said. "After that I decided to make a special effort

to get more involved with the young people in agriculture."

Other conference workshop topics included Farm Bureau, cooperatives, legislative issues, time management, building consumer confidence, leadership and estate planning.

"The 1990s will definitely be more technical and business oriented."

Connie Kramer
Outstanding Young
Farm Woman

"The people I talked to seemed to very positive about agriculture and its future," Doug said. "I think we need to keep that positive feeling alive and growing. Even if farming becomes more profitable in the future, it may become harder to keep or attract people to the production side of agriculture. People don't want to take the risk, work six or seven days a week and turn down job opportunities off the farm.

"We have been doing a good job of promoting the careers that are available in the field of agriculture, but we also need to promote production agriculture. We need people in both areas."

Michigan Farm
Bureau Young
Farmer Leaders'
Conference
March 1-3, 1990
Valley Plaza Inn
Midland, Michigan

MFB ProFILE Offers Lifetime Leadership Opportunity

What is your leadership profile? Are you confident? Effective? Farsighted? Skilled in public speaking and interpersonal skills? While everyone's leadership style may be different, there are common characteristics of successful leaders.

A new program, introduced by the Michigan Farm Bureau, will help young FB members between the ages of 22 and 35 to identify and developed their personal leadership ProFILE (Project: Farm Bureau Institute for Leadership Education).

The 26 participants were selected from nearly 130 nominations and includes the 1989 winners of the MFB Distinguished Young Farmer and Outstanding Young Farm Woman contests. The program of training, leadership experiences, and individual study will require 18 months of involvement, beginning in January 1990.

Participants met for the first time Jan. 24 to preview the program outline and identify their personal expectations for leadership growth. Meeting again Feb. 28, the participants focused on effective public speaking and media appearances.

Project coordinator Michael Kovacic praised the ProFILE group for obvious preparation and an excellent performance. "Each person was notified in advance that they would be asked to deliver a speech on a topical issue. We weren't disappointed. They came with prepared notes or fully developed text. Their performances before the video cameras were quite polished and the critiques by group members were positive, too."

Following the ProFILE session, participants took part in the general sessions and workshops of the three-day Young Farmer Leader Conference, March 1-3.

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If I Only Had the Time...

By Rosemary Ward
Interpersonal skills consultant for
Training Dynamics.

In November 1989, over 40 farm managers and related experts in Michigan were interviewed to uncover their time management challenges. Responses could be categorized into eight key areas. The following action ideas in these areas can help you optimize your time and prevent you from thinking, "If I only had the time..."

Sense of Purpose: Do you have one? Is it written down? You will never have enough time to do all you would like. You have to make choices. That is why you must decide what has the greatest value in your life, then focus. Each of us has only 86,000 seconds per day. No more, no less. Decide how to invest what you have. Do it now. When time is gone, there is no way to get it back.

Patterns: Do you know where your time goes? Do entire days, even weeks, seem to disappear? If you want better results, you have to change. Nonproductive habits may rob you of your time, but they are difficult to uncover because they are below your threshold of awareness. To discover habits that diminish your effectiveness, keep a time log of your daily activities for at least a week. The results may astonish you!

Plans: Are you a "take action" person? Or do you like to quietly plan, then execute your plan? Most people are action oriented and find planning a cumbersome task. Its value, however, is unmistakable. It enables you to connect the future with the present. Effective planners make long and short range plans which are

broken into monthly, weekly and daily increments. Why plan? A minute spent planning saves 20 minutes in execution. Planning is a habit that can be learned.

Parasites: Is the source of your wasted time your environment or you? Sometimes salespeople, neighbors and phone calls waste your time. Sometimes power failures and shortages are the culprits. Too often, it can be traced to your actions, habits or weaknesses. You can control excessive socializing, and the inability to say "no." Although you can never totally eliminate the time wasters, you can certainly reduce them by recognizing how you waste time.

Paperwork: Does paperwork eat away your personal time? You can diminish the pile on your desk by handling it once. The 80/20 rule says 80 percent

of what you receive you will never refer to again. Decide what belongs in the 20 percent category up front. File, in an organized manner, what you need later. If you cannot find any piece of paper you want within one minute, spend time organizing your filing system. Seek assistance if necessary.

Partners: We do not live in a vacuum. Others are always a part of the picture. In addition to surfacing how others waste our time, we also need to recognize how we waste other's time. Exhibit courtesy toward others by making appointments and asking for a convenient time to speak on the phone or in person. Communication, cooperation and orchestration of our activities with others are keys to optimizing our use of time.

Procrastination: Do you do the quick, easy, enjoyable things before tackling the unfamiliar, yet most important jobs? Many people do. Putting off the unpleasant never makes it vanish; instead it fosters anxiety and irritability. Practice doing the important things first, even if they are tough. This ability can become one of your greatest time management strengths.

Personal: Do you find it easy or challenging to deal with others? Can you ask for assistance when you need it? Do you get a good start each day at what you want to accomplish? The answers to these questions depend on you. A variety of personal characteristics make it more or less difficult for you to use your time well.

Skillfully managing time is not quick or easy. Self employed farm managers identify it as especially challenging. To meet the task takes discipline, however, the more you work at it, the better you will become. Peter F. Drucker in his book, *The Effective Executive* sums up the value of time. He said, "Time is the scarcest resource, and unless it is managed, nothing else can be managed."

MACMA Offers Savings on Spring Sale

While thoughts have turned to spring and the sound of equipment returning to the fields, some of the year's first fresh Michigan produce is available through MACMA Direct Marketing's Spring Sale.

Don't miss the May 2 deadline to order Michigan's premium asparagus. This delicious, all-green Michigan vegetable is hand-snapped when harvested and hydro-cooled to ensure tenderness. The premium length spears promise quality and provide 100 percent usable product. This superior fresh product will be offered in one pound bundles or in 10 pound or 20 pound bulk boxes.

Another early season fresh vegetable treat, available by the dozen on this sale, is Florida's Best sweet corn. Hydro-cooled after picking, this sweet corn was a quick success on last year's sale and promises to be as sweet and tender this year. Delivery will be just in time for Memorial Day picnics.

The Spring Sale's special offerings include reduced prices for 10 pound boxes of red tart pitted cherries and blueberries. This frozen fruit is individually quick frozen with no sugar or other additives and offers top quality as well as savings.

The end of the citrus growing season always produces the sweetest fruit. The seedless grapefruit available on this sale will be the best of the year! Also available are Florida valencia oranges — rich in flavor and aroma, outstanding for juice or fresh fruit dishes. Pure Florida orange juice, offered on all sales, is made with 100 percent Florida concentrate, unlike many of the juices found on your grocer's shelf which have been blended with imported concentrates. Remember when comparing prices that this premium super-concentrated juice is made from oranges grown by FB members and makes 72 ounces of juice from each can.

Look for other frozen juice concentrates (lemonade, grapefruit, grape and apple), frozen fruits, popcorn and caramel corn, crescents, pie slices, cheese and cheese spreads, meats, nuts, peanut butter, Dirt Squad citrus oil-based hand cleaner and bio-degradable rubbish bags on this spring sale.

Requests for a full listing of products and specific ordering information should be directed to your county FB office, your county's MACMA coordinator, or by calling (800) 292-2680, Ext. 2305. The order deadline of May 2 will be followed by deliveries the week of May 21-25.

MICHIGAN ASPARAGUS



Farm Bureau Insurance-MHSAA Winter Scholar-Athletes Named

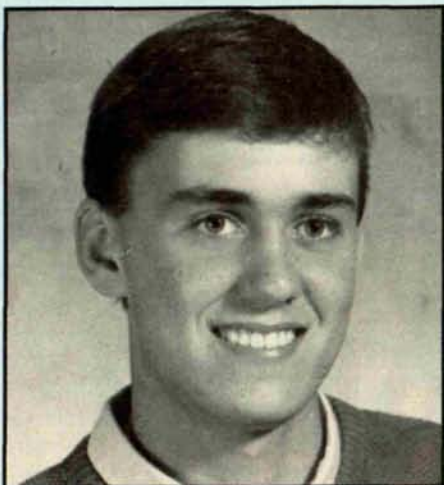
Chad Petterson, Flint Carman-Ainsworth High School, and Melinda M. Roco, Royal Oak-Shrine High School, were selected by a panel of educators as recipients of the Winter Michigan High School Athletic Association Scholar-Athlete Award and \$1,000 scholarship, sponsored by Farm Bureau Insurance. Chad and Melinda competed against 142 nominees from across Michigan including 76 girls and 66 boys.

Petterson has maintained a 3.91 grade point average while acquiring nine letters in football, basketball and track. His other athletic involvements include serving as a coach for a boys' youth basketball team and a girls' youth soccer team.

Chad was his class president for two years, serves as the vice president for his school's chapter of the National Honor Society and is a student council representative. He would like to study business administration at Michigan State University or the University of Michigan.

Melinda Roco has played volleyball and basketball at Shrine while carrying a 4.4 (weighted) grade point average. She has received all-catholic, all-league and all-academic honors for volleyball and was named her teams' most valuable player in 1988 and captain in 1989.

She has been awarded numerous academic honors in-



Chad Petterson

cluding being named to the National Honor Roll in 1989. She serves as Shrine's student body president and participates in many performing arts at her school. She plans to attend the University of Michigan to study biological sciences.

Both of these Scholar-Athlete winners were recognized during halftime ceremonies at the Class B boys' basketball championship game, played at The Palace of Auburn Hills on March 24.

Chad and Melinda were selected from a field of 16 regional finalists; eight males and eight females. The other finalists and their high schools were: Thomas C. Bailey, Ann Arbor-Huron; Bethanie D. Bauer, Newaygo; Vickie S. Boven, Grandville-Calvin Chris-



Melinda M. Roco

tian; Krista A. Dahms, St. Ignace-LaSalle; Jennifer Fredericks, Flint-Powers Catholic; Lester Hall, Atlanta; Matthew K. Holdship, Carson City-Crystal; David LaPrarie, Warren-Mott; Julie K. Lefere, Jackson-Lumen Christi; Nicholas R. Purzer, Canton-Plymouth; Jennifer Schilbe, Dearborn Heights-Fairlane Christian; Ted Smith, Fremont; Candace Tooman, Bronson; and Kenneth J. Woodside, Battle Creek-Pennfield.

Deadline for submitting applications for spring sport scholar-athletes is April 10. All applications are provide by MHSAA to member school principals. Applications are also available through FB Insurance agents.

Spring Sport Applications Due April 10

RURAL LEADER

A Publication of the Michigan Farm Bureau

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April 1990

Governor's Ag Conference Lines Up Futures 2020 and Food Safety Issues

The 1990 Governor's Conference on Agriculture will open Tuesday, April 17 in Lansing at the Clarion Hotel for two days of general sessions and small group sessions focusing on *Building Strategies to Shape the Future*.

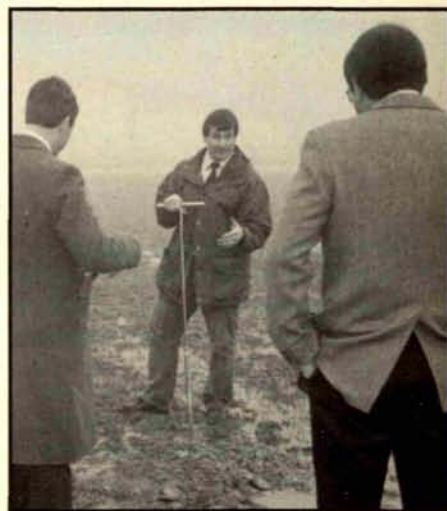
April 17-18 sessions will include: Progress Reports of the Right to Farm Task Forces; Presentation of Futures Team 2020 Report and Subcommittee Discussions; Risk Communication; Food Safety -- A Look at the Issue from a Number of Perspectives, Small Group Strategy Sessions and Session Summaries.

Headlining the conference will be the report of the Futures Team 2020. The report is the result of 15 months of deliberation by a blue ribbon panel of leaders in the food and agriculture industry. Their report outlines the issues, visions and actions that the Team feels are central to the success of the Michigan food and agriculture industry in the coming decades.

Featured speaker at this year's conference is Peter Sandman, director of the environmental communication research program and professor of environmental journalism at Rutgers University. He is a leading expert in the field of risk communication and a specialist in the design of education campaigns.

More food safety views will be presented by Dr. Charles Atkin, professor of communication at Michigan State University, on consumer opinion surveys and mass media communication; Sharon Begley, science editor of *Newsweek* magazine, on the media perspective; and a representative of the Food Marketing Institute on results of FMI's public opinion surveys on the impact of food safety issues.

Registration on the opening day of the conference is \$65 and includes all conference materials, access to all conference sessions, Michigan wine and cheese reception and governor's banquet.



Tour Highlights Site Unsuitability for Low-level Radioactive Waste

On March 9, Michigan Farm Bureau and the Lenawee County FB sponsored a tour/press conference to highlight concerns about locating a low level radioactive waste facility in Riga Township. Township officials and FB leaders detailed the negative impact of siting the facility in one of the state's top 10 agriculturally productive townships.

MFB President Jack Laurie noted that there are many unanswered questions about the facility development. "One is to ask the federal government to determine if the chosen number of disposal sites is the right number, or if it could be fewer."

FB supports state legislation which would encourage reducing the number of waste facilities to the minimum number necessary to safely manage the nation's low level radioactive waste.



Washington Capitol Hotline

1-800-245-4630

Legislative Message Updated on Monday-Wednesday-Friday



Compensation and Protection — A Case for Crop Insurance

The Bush administration proposal to eliminate the crop insurance program in the 1990 farm bill is an ill-advised ploy that would force agriculture to rely on the political uncertainty of case by case disaster relief.

In 1989, the Commission for the Improvement of Crop Insurance, of which I am a member, did a thorough study of crop insurance.

In the course of holding public hearings in various parts of the country, the commission found that farmers have a number of concerns about crop insurance, including the fact that programs are underused; the perceived high cost of coverage; the complexity of enrollment procedures; the actuarial soundness of the program; and the inability to insure many of the specialty crops grown in our state.

But the commission concluded that despite these problems a revitalized program can serve agriculture well, provided that a number of recommendations are implemented for reforming the system. However, for some inexplicable reason Congress and the Federal Crop Insurance Corporation have been dragging their feet on effecting the needed changes.

A reformed crop insurance program would be more beneficial for agriculture than congressionally mandated relief. For ex-

ample, the American Association of Crop Insurers lists a number of reasons crop insurance makes better financial sense for farmers than disaster programs:

- *Crop insurance pays for individual disasters while disaster payments only come into effect when county yield falls to 65 percent of normal.*
- *Producers can insure at 50 percent, 65 percent or 75 percent of their farm yield. But disaster relief only kicks in when a farmer's production falls to 60 percent of county average yield.*
- *Farmers can get up to 90 percent of the estimated market price of their crops under crop insurance, compared with just 65 percent of the three-year market price average under disaster assistance. Crop insurance also places no limits on the amount of payment farmers can receive.*

This proposal to eliminate crop insurance may be a tactic to force a serious review of the crop insurance system. If that is the case, Farm Bureau policy offers a good guide for what a

revamped system should look like.

A restructured crop insurance plan should provide coverage based on dollars per acre. Each participant could assess the liability and purchase the amount necessary to provide desired coverage.

In addition, a deductible should be included to reduce premium costs and stop nuisance claims. The program would then be simpler to administer and participation would be encouraged. FB policy again makes the important point that when the federal crop insurance system is made equitable and workable, disaster programs should be abolished.

As the April 15 crop insurance sign up deadline approaches, ask yourself this question: Are you better off with an effective crop insurance program, or with the political uncertainties of disaster relief?

I believe that Congress is the problem and should stay out of the disaster business in order to let the crop insurance program work.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

National Agriculture Week Celebrated March 18-24

Michigan farmers were among the 21 million men and women involved in the nation's food and fiber industry were honored during National Agriculture Week, March 18-24. The theme for this year's annual celebration was "Honoring America's Providers."

Approximately 2.5 million people work on the nation's farms and ranches, as many people as are employed in the combined industries of transportation, steel and automobile. Nationwide, the growing, processing, transporting and selling of food and fiber provides jobs for 21.4 million people, which means that agriculture is the

largest employer in the United States.

Skill combined with technology, makes American farmers the most productive in the world. Here in the United States one farmer provides food and fiber for 114 people. In China, one farmer can only provide food and fiber for 3.5 people; in Japan, one farmer produces enough for three people; and in Russia, one farmer can provide for 11 people.

Here in Michigan, the total agriculture industry generates \$18 billion a year into the state's economy. Michigan produces over 125 agricultural commodities, which makes it second only to California in diversity.

Dental Care Service Available Soon to FB Members



Michigan Farm Bureau members will soon have the opportunity to enroll in FB's newest member service — dental care coverage. Designed to provide comprehensive dental services at a savings to FB members, the program covers services from an initial oral examination to major services such as dentures or orthodontics (braces).

The program is being offered through the Michigan based Health Care Exchange, Ltd. (HCE). HCE delivers dental services through a preferred provider network, so you can go to a participating dentist in your community. Participating dentists have signed agreements with HCE to offer FB members savings of up to 65 percent. Individual and family annual enrollment fees are \$50 and \$85, respectively.

For example, with your FB membership and HCE dental program you can save up to 65 percent on periodic examinations, 39 percent on root canal treatment; 36 percent on dentures; and 11 percent on orthodontic braces.

Further details of the program will be mailed directly to FB members over the next several months. Watch your mailbox and don't delay in taking advantage of this money saving program.

Mall Show Stopper!



The Farm Bureau Tractor Derby was the show stopper at the recent Fashion Square Mall farm show sponsored by county FBs in Bay, Gratiot, Midland, Saginaw, Huron, St. Clair and Sanilac.

The races drew interested crowds of shoppers hoping to be in the winner's circle with their tractor pick. Race announcer Mike Kovacic, manager of the MFB Information Division, delivered ag and food safety messages during his pre- and post-race program.

Rural Leader Available to Michigan Farm Bureau Associate Membership

Each issue of *Rural Living* magazine contains a special *Rural Leader* section. *Rural Leader* topics are those which are of interest to Farm Bureau families involved in production agriculture or organization activities. If you are not currently receiving the monthly *Rural Leader* newsletter and are interested in having monthly updates on organization activities or events, please use the form below to request your subscription. Mail the completed form to Michigan Farm Bureau, Member Communications Department, P.O. Box 30960, Lansing, Michigan 48909. Your request subscription will be in effect until December 31, 1990.

Yes, I wish to receive the monthly *Rural Leader* newsletter. Please enter a request subscription for me.

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MFB Supports No Road Salt Study

Michigan Farm Bureau is backing a measure in the Michigan House of Representatives that would require studies of alternative road deicers.

The legislation was developed in support of using calcium magnesium acetate (CMA) as a potential substitute for road salt.

CMA, a petroleum based product, can also be derived from corn. Its use as a road deicer would create a new market for Michigan-grown corn.

The MFB support is also environmentally sound policy since FB favors measures to reduce corrosion of roads, bridges, highways, utility equipment and automobiles. A Road Salt Subcommittee of the House Committee on Transportation held public hearings on the bill in Escanaba, Grand Rapids and Traverse City during February and March.

Opposition to the proposal comes primarily from county road commissioners who cite the cost difference between CMA and road salt as a major deterrent to widespread use of CMA.

How Do I Get a CDL?

Who needs a Michigan Commercial Drivers License (CDL)? What tests do I have to take? These are just a few of the many questions people are asking about the Michigan CDL requirements at CDL informational meetings being held around the state.

Two meetings are planned for April in the northern part of the state. Representatives from the Michigan Farm Bureau Public Affairs Division, Michigan State Police Motor Carriers Division and Michigan Department of State will be at the Logan Township Hall, on M-55 west of M-65 in Ogemaw County, April 2 beginning at 7:30 p.m. The meeting is sponsored by the Arenac, Iosco, Ogemaw and Alcona county FBs and Cooperative Extension Service offices. On April 4, at 7:30 p.m., the meeting will be held at the Hillman Community Center, on M-32 east of Hillman, in Montmorency County. The meeting is sponsored by the Montmorency, Presque Isle and Alpena county FBs and CES offices.

All meetings are free and open to the public.

A well-attended series of CDL informational meetings was held in the Central Region. Held in three different locations on March 12, meetings took place in Ingham, Shiawassee and Clinton counties. They were sponsored by the county FBs, Ingham County Promotion and Education Committee, Shiawassee County Young Farmers, Shiawassee County CES office and Clinton County FB Community Activities Committee.

A complete fact sheet and handbook on the new Commercial Driver License Law in Michigan is available from the Michigan Secretary of State, Bureau of Driver Improvement, Lansing, Mich. 48918.

Michigan Farmers Appointed to National Committees

Fifteen Michigan farmers have been appointed to serve on American Farm Bureau Federation commodity advisory committees.

These committees meet at least once during the year, more if needed, to consider important industry issues and make recommendations on policy implementation to the AFBF board.

The appointees are: James Ackron, Belleville, agricultural nursery and greenhouse advisory committee; Bob Baldwin, Crosswell, aquaculture; Dave Conklin, Corunna, dairy; Gerald Heck, Monroe, eggs; Marlin Outman, Constantine, feed grains; Bob Wahmhoff, Baraga, forestry; Joshua Wunsch, Traverse City, fruit and nuts; Ray Buell, Milford, honeybee; Harley Sietsema; Allendale, poultry meat; Mark Chapman, S. Rockwood, sheep; Lyle LeCronier, Freeland, soybean; Richard Leach, Saginaw, sugar; Blaine Van Sickle, Marshall, swine; James Sayre, Belleville, vegetable and potato; and Mark Smuts, Charlotte, wheat.

were conducted by state and national resource people. American FB Commodity Specialist Tim Price stressed the importance of the 1990 farm bill development in his presentation, *Emerging Issues for U.S. Agriculture and The 1990 Farm Bill*.

Price told the audience of FB commodity committee representatives, "We are part of an international, global community," said Price. "We need (ag) policies that are flexible enough to respond to dramatic changes in the global market." He told the audience that the current farm bill has achieved many of the goals set in 1985 for enhanced competitiveness, reduced carryover supplies, increased farm incomes and reduced government costs.

Other speakers on the day-long program were Ed Heffron, director, Food Safety Division, and Mike Chaddock, state veterinarian, MDA; Larry Hamm, Department of Ag Economics, Jon Bartholic, director, Water Research Institute, and Ted Loudon, Department of Ag Engineering, MSU; William Buisch, USDA; and Don Parrish, director, Cotton Rice and Sugar Department, American FB. MFB staff members on the program were Ron Nelson, Public Affairs Division; Ken Nye, Bob Craig and Kevin Kirk, Commodity Activities and Research Division.

Hillsdale FB Sponsors "Reform — Not Rollback" Meeting

The Hillsdale County Farm Bureau sponsored a multi-county information meeting on the proposed auto insurance premium rollback Feb. 28 in Hillsdale. MFB legislative counsel Howard Kelly and Gary Wolfram of Hillsdale College were featured speakers.

Wolfram, who is a professor of political economy, told the audience of FB members, "If there is one lesson to be learned from the recent events in communist controlled Europe, it is that state run economies are doomed to eventual failure."

Translating the lesson of Eastern Europe into a close-to-home example, Wolfram said, "If our state Legislature were to pass a law tomorrow which required all grocers to sell milk at 50 cents per gallon, we know that there would be no milk for sale within days." Driving home his point, Wolfram continued, "If the Michigan House of Representatives has their way and the price of insurance is legislatively lowered by any amount, much less 30 percent, there will be a shortage of insurance.

"Insurance companies must earn a profit to remain in business. If they do not...insurance companies will not be able to obtain salespersons, actuaries to determine the risks involved or enough money to cover the losses caused by accidents, theft, fire and other things against which these companies insure. An artificial reduction in the price of insurance will thus reduce the amount of insurance sold. But it will also increase the amount of insurance people will want to buy."

Information-Packed Agenda at Commodity Conference

How Perestroika may impact agriculture, food safety/agricultural chemicals, the 1990 farm bill, a review of current legislative/regulatory issues, and a discussion of the Michigan Animal Agriculture Revitalization program, were among the issues discussed at the statewide commodity conference at Kellogg Center, East Lansing, on March 6.

Workshops on dairy and livestock water quality/irrigation issues, and the sugar program



Discussion Topic:

Is Your Farm Prepared For an Emergency?

All Michigan farmers should be aware of their chemical reporting responsibilities under a recently enacted law called the Superfund Amendments and Reauthorization Act Title III (SARA III). It's also known as the Emergency Planning and Community Right to Know Act of 1986.

"This law really resulted from the Bhopal India chemical emergency," said Larry Olsen, pesticide education coordinator for Michigan State University. "We had no mechanism in place here in the United States to know where chemicals were and how to respond properly to a spill, industrial accident or fire."

SARA III sets up that mechanism and requires farmers to inform local and state officials about the types of chemicals on

their farms, and if and when those chemicals are spilled or otherwise accidentally released into the environment.

Olsen said that sounds like a lot of paperwork, but it's really to the benefit of both farmers and the community in which they live.

"First of all, it offers farmers some liability protection in the event of an accident," he said.

Second, Olsen notes, the chemical notification section of the law protects emergency responders (like volunteer firemen) by letting them know what chemicals are present in a situation like a barn fire.

Third, the release notification section helps protect the community environment by allowing for the tracking and monitoring of chemical releases.

An excellent Cooperative Extension Service bulletin (E-2173) outlines what farmers must do under SARA III.

As noted in the bulletin, many farmers purchase, use and store a variety of products (mostly pesticides and fertilizers) that have been classified as "Extremely Hazardous Substances" by the Environmental Protection Agency. The substances on the list include such commonly used chemicals as anhydrous ammonia, Dyfonate, Paraquat and Imidan.

Farmers who use these types of materials must do two types of reporting: Under Section 302, any farm having at any time an extremely hazardous substance at or above a "threshold planning quantity" must notify the State Emergency Response Commission and the Local Emergency

Planning Committee. (An attachment in bulletin E-2173 explains how to calculate the amount of an extremely hazardous substance you have on your farm and whether you need to report its presence.)

- Under Section 304, farmers must perform immediate and follow-up reporting of accidental spills when the extremely hazardous substance is spilled at or above a "reportable quantity."

Using anhydrous ammonia as an example, the threshold planning quantity is 500 pounds of active ingredient. The reportable quantity level is 100 pounds.

Publications on SARA III and chemical use in general are available from your local Cooperative Extension Service office.

It's a complex law, but one that farmers must understand and comply with in order to properly protect their farming operations and the communities in which they live.

Discussion Questions:

- What precautions do members in your group take to prevent chemical spills and accidents on your farms?

- What plans do members of your group have in place in case of fire, spill or accident on their farm?

- What instructions have been given to family members and employees as to what steps to take in case of an emergency?

- What information has been given to farmers in your community about the provisions and requirements in SARA III from your fire department?

- Are any members of your Community Action Group volunteer firefighters?

- What suggestions do you have for your county FB or MFB that will be useful in dispensing information about SARA III to members?



Tourism Dollars Stack Up



What happens when you take a payroll of \$70 Billion* and spread it from Coast to Coast? You get **JOBS** ... over 5.5 Million* jobs. Tourism is now the USA's second largest employer. That's why "Tourism Works For America" ... and you.

TOURISM WORKS FOR AMERICA

National Travel and Tourism Awareness Council

*Preliminary 1988 Estimates, Source: U.S. Travel Data Center. © 1989, National Travel and Tourism Awareness Council.

Safety Equipment Kits to be Available

Help support Farm Bureau safety efforts and protect yourself and your family with safety equipment kits. The kits can make a safety difference, particularly in the area of the safe use and handling of agricultural chemicals.

County FB Promotion & Education committee chairpeople received information regarding selling a kit of safety equipment that a farmer would need for a typical two-week long planting season. Items in the kit include: chemical resistant gloves, apron, disposable coveralls, face shield, goggles, and respirator. These are items that anyone working with pesticides should be using for their own protection.

The equipment in the kit is valued at over \$100, but participating county P&E committees may offer it to FB members for only \$65 — a 27 percent savings.

Discussion Topic Responses:

P.A. 116 — Farm-land Preservation Program

How has P.A. 116 been a benefit to the members of your group?

- Has helped financially with property tax relief.
- It has kept farm land in the family.
- Prevented special assessments (water and sewage) from being placed on property.
- Allowed farmers to stay in business during bad or lean profit years.

How has P.A. 116 been a benefit to your community?

- It has kept developers from coming into community.
- Protects farm land from being split up into small lots.
- Encourages farmers to keep farming.
- Beneficial to planning commissions for predicting future development.
- Has kept several farmers from going bankrupt.
- It has helped to pass school millages.
- Makes it easier for the zoning boards to say "no" to home and business builders.

• It has given farmers some security that ag land will stay in agriculture.

What steps need to be taken to protect this law which has been a key to the preservation of farm land in Michigan?

- Uphold the rules — do not make it easier to get out.
- Write our legislators about keeping it intact.
- Guard against repeal or change of the law.
- Legislators from urban areas need to be educated on the purpose and necessity of the law.
- As long as it is working, it should be left alone.
- The purpose is to preserve the farm land — not for someone to get out of it before the contract is up.
- Must have incentives to keep farmers joining and using P.A. 116, but do not weaken it.
- Educate the public to the benefits of the P.A. 116 program.

How many members in your group have land enrolled in P.A. 116?

(0 - 25% acreage) 34%
 (26 - 50% acreage) 16%
 (51 - 75% acreage) 15%
 (76 - 100% acreage) 35%

Order Your MFB and AFBF 1990 Policy Books

Literally hundreds of hours have been dedicated to developing, debating and formulating Farm Bureau policy for our state and national organization. Be informed and be involved in promoting the policy goals of your organization. Order your *free* copies of these two important books.

Complete the form below and mail to: Michigan Farm Bureau, Public Affairs Division, P.O. Box 30960, Lansing, MI 48909.

Please send me a copy of the 1990 policy book for:

Michigan Farm Bureau _____
 American Farm Bureau Federation _____

Name _____

Mailing Address _____

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In June, when most other trees have quit blooming, the beautiful "Pink Mist" Smoke Trees (*Cotinus coggygria*) burst forth with big clusters of light pink panicles resembling big clouds of smoke so dense you can't see through them. The tree resembles one large cloud of smoke—like a pink cloud resting on a tree trunk. And then in the fall the tree is ablaze in a beautiful array of red scarlet and orange foliage. Grows to about 15 feet. Especially lovely when three are planted together. You receive choice, hand selected 1½ to 3' trees. Free planting guide included with every order.

FULL 1-YEAR GUARANTEE

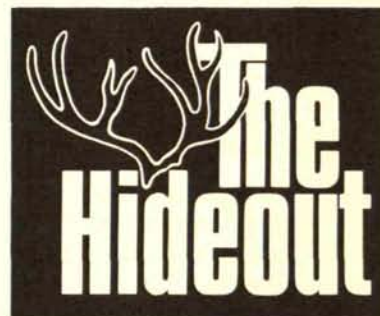
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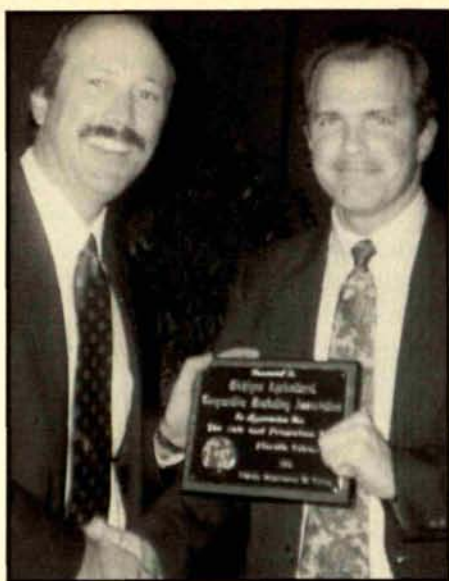
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Florida Hosts Farm Bureau Citrus Coordinators

Bob Eppelheimer (right), of the Michigan Farm Bureau Direct Marketing Program, was one of 18 individuals honored by the Florida Department of Citrus for promoting sales of Florida fresh and frozen citrus through the Farm Bureau Direct Marketing Program. The recognition came during the 1990 Florida Agricultural Marketing Association (FAMA) citrus conference in January.

Florida FB hosted the tour for people responsible for promoting the sale of Florida agricultural products to FB members in 18 states. Participants got a close, personal look at Florida agriculture. "We depend on these marketing coordinators for the continuing success of our program, which is aimed at selling fresh and frozen Florida citrus products to FB members across the country," said Roy Singleton, Florida FB director of marketing.

"The conference was timely, considering the conditions in the groves following the devastating freeze in December," Singleton said. "Talking to some producers, assured state FB coordinators that we would have fresh Florida citrus for the coming season."

Citizenship Seminar Students Must Register by May 1

High school juniors and seniors who want to *Catch the Spirit* at the 1990 Michigan Farm Bureau Young People's Citizenship Seminar must register by May 1.

The annual five-day seminar will be held at Olivet College, June 18-22. The program is designed to teach today's young people the lessons of freedom and democratic rule.

This year a new speaker is on the agenda, Richard Ebling, professor of economics, Hillsdale College. He will lead a discussion on economic freedoms in the United States. Returning speakers include John Furbay, world traveler and lecturer; Rick Metzger, inspirational speaker; and Maria Schultz, who shares

her experiences as a refugee with her family during World War II.

Seminar activities include small group discussion and problem solving sessions; political party, campaign, and voter activities; and contacts with authors, world travelers, economists, political dignitaries and sports figures.

There are four subjects areas covered during the week: our country's democratic political system, the American way of life, the American free enterprise system, and people and governments around the world.

For more information contact your county FB office, or write to the MFB Promotion and Education Department, P.O. Box 30960, Lansing, Mich. 48909.

They've Got Designs on Improved Newsletters



Farm Bureau newsletter editors, county secretaries, members and small business people participated in the March 14 Design and Publishing Seminar sponsored by the MFB Member Communications Department. The one day seminar at Big Rapids offered hands-on sessions covering graphic design, printing procedures and promotional writing and desktop publishing.

Summerfest Ticket Order Form

We are ready to celebrate! Send us tickets for Summerfest at Farm Bureau Center, July 18. A check or money order payable to **Michigan Farm Bureau** for ___ tickets at \$3 per person \$ _____ is enclosed. Sent the tickets to:

Name _____
 Address _____
 City/State/Zip _____
 County _____

Mail by July 6 to: Summerfest, Michigan Farm Bureau, Field Operations Division, Box 30960, Lansing, MI 48909

Summertime! Summerfest!

Here's news about a summertime event that's sure to put spring into your step! The annual Farm Bureau Summerfest is set for July 18 on the Farm Bureau Center grounds in Lansing.

QUINAULT EVERBEARING STRAWBERRIES

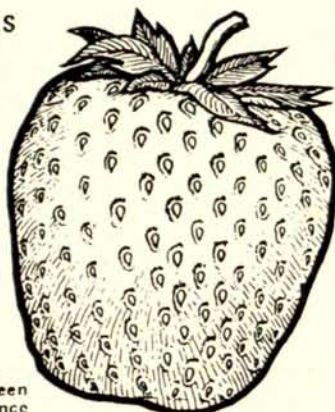
GREAT NEW VARIETY

PICK BERRIES UP TO 2" IN DIAMETER FROM JUNE . . . TILL FROST

10 for \$1.95 25 for \$ 3.95
 50 for \$6.95 100 for \$11.95

Plant this year — Harvest this year

Here's a great-tasting, heavy-bearing new everbearing Strawberry that grows so big we hesitate to tell you . . . we're afraid you won't believe us. But they have been found as big as tea cups! This amazing berry was developed by Washington State University. It is well on its way to being the greatest performer ever. Quinault has been tested in 13 states and Canada with excellent performance record for size, taste and plant growth. **IT WAS FOUND TO BE THE MOST DISEASE-FREE EVERBEARING WE HAVE EVER TESTED!** Because it is so new the Quinault is still being tested. But it appears to have all the properties to make it a very popular . . . if not the **MOST POPULAR VARIETY OF EVERBEARING STRAWBERRIES.** **AMAZE YOUR FRIENDS** - pick quarts of big, delicious Strawberries every few weeks all summer long! Place your order today and get them started now. Order at least 50 plants to try them out . . . or more if you can handle them. Plant Quinault Everbearings this Spring and begin harvesting big, red, ripe Strawberries . . . often in just 6 weeks . . . and all summer long.



Plan now to join your Farm Bureau friends and neighbors as we bring in a new decade of achievements with this warm weather celebration! It's good fun from the afternoon into the evening with games for the whole family, live country western music, and plenty of country-delicious food. Tickets are just \$3 per person, but tickets will be available only until the first 2,000 are gone. Place your order early using the form on this page.

EASY-TO-GROW — BIG-TENDER DELICIOUS

ASPARAGUS

10 for \$1.98
 20 for \$3.75
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Big, tender, delicious — and perhaps the easiest of all summer vegetables! Once established the original planting usually produces for 20 years! Martha Washington variety produces abundant, giant-size with tender tips.



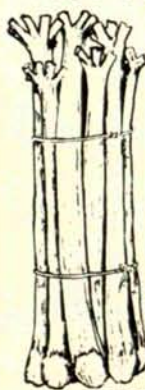
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VICTORIA RHUBARB

5 Roots only \$1.00
 10 for \$1.95 15 for \$2.85

How about some old-fashioned Rhubarb pie! It is easy to start and this Victoria Rhubarb grows a new crop every year without replanting! Gives beautiful flowers, too. Makes a nice perennial border. Large 5/8" to 1" nursery stock. Sorry, can't be shipped to California.



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If within one year of receipt of your order any plants do not live, just RETURN THE SHIPPING LABEL ONLY for a free replacement or purchase price refund, your choice. We guarantee plants to be vigorous, healthy, and first class in every way. The WARRANTY IS VOID UNLESS THE SHIPPING LABEL IS RETURNED.

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| Illinois Residents add 6¼% Sales Tax | | | |
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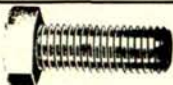



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|---------|------------|-----------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|-------------------------------------------|------------|--------------|------------|
| LGT DIA | 1 | 1-1/4 | 1-1/2 | 1-3/4 | 2 | 2-1/4 | 2-1/2 | 3 | 1-1/4 | 1-1/2 | 1-1/4 | 1-1/2 |
| 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.

| HEXAGON BOLT GRADE #5 | |  COARSE THREAD PLATED | | | | | | | | Quantity per package | |  |  |  |
|-----------------------|------------|-----------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|----------------------|-------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| LGT DIA | 1 | 1-1/2 | 2 | 2-1/2 | 3 | 3-1/2 | 4 | 5 | 6 | Price per package | Hex Nuts | Lock Washer | Flat Washer | |
| 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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I certify that the goods purchased are for farm use only and exempt from all taxes.

Customer's Signature _____

Farm Bureau Membership Number _____

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Congratulations

Four Outstanding Members of the Farm Bureau Family Earned Top Awards for 1989

Farm Bureau Insurance has the best agency force in Michigan . . . over 400 professional agents and agency managers serving Farm Bureau members throughout the state.

Of these 400 dedicated men and women, we're proud to honor four who received major awards at our annual sales convention, held recently in Grand Rapids. They are four big reasons why Farm Bureau Insurance is a leading insurer throughout Michigan.

RUS GARDNER
Distinguished Sales Award



Oakland County agent Rus Gardner received the 1989 Distinguished Sales Award, honoring him as the top agent in the state. The award, the highest honor

bestowed by Farm Bureau Insurance, recognizes Rus for his outstanding sales achievements and client service. This is the third year in a row that Rus has earned this elite award.

LOREN CARLISLE
The Elton R. Smith Award



St. Joseph County agent Loren Carlisle received this important award for his outstanding contributions to his profession, the community, and Michigan Farm

Bureau. The annual award, started by Farm Bureau Insurance in 1987, is named in honor of retired MFB president Elton Smith. Carlisle wrote 132 new MFB memberships last year.

JOE SOLITRO
Distinguished Management Award



This prestigious award recognizes Joe Solitro as the top agency manager in Michigan, based on his agency's outstanding sales and service achievements and his development of new

agents. Joe manages 17 agents serving Berrien, Cass, and Van Buren Counties. He is an outstanding recruiter, trainer, and motivator.

LIZ LIGHTHALL
Michigan Farm Bureau Membership Award



Lenawee County agent Liz Lighthall is the third recipient of this major Farm Bureau Insurance award. The award is presented annually to the agent who is

responsible for the most new MFB members in the prior membership year. As our top membership producer, Liz signed up 140 new members in the past year.

**Four Award Winners . . .
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