The difference between apples and oranges can be spotted at a glance. Unfortunately, it's not quite as easy to tell the difference between health insurance policies. That's why we recommend that you take a moment to read the fine print if you're offered health insurance for less than Farm Bureau rates. Chances are you're being asked to compare, well... apples and oranges.

What you'll find is that dollar for dollar, Farm Bureau insurance is the better value. That's because Farm Bureau offers you the buying strength of over 3.5 million farming families and other independent businesses. The result: top notch health care insurance at down-to-earth prices.

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What matters to you matters to us.

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

As sure as apples aren't oranges...
Fourteen members of MFB's board of directors were in Washington recently to meet with Michigan's congressional delegation about the importance of so-called "minor crops" and an amendment to limit the planting of alternative commodities on program crop acreage. House members were also asked to modify the wheat and feedgrain formula to resemble the formulas in the current farm bill, fearing that without change the new formulas would encourage the accumulation of government stock and loss of export market opportunities.

In addition you will also find a comprehensive list of AgriPac endorsements along with the issues considered starting on page 14.

**About the Cover**

**Of Special Interest**

**Gypsy Moths, Insects on the Move...Page 4**

A look at the destruction and control methods of a spreading problem.

**Food Bank Council of Michigan...Page 6**

Learn how farmers and non-farmers alike play a role in feeding Michigan's hungry.

**Adopt an Acre...Page 10**

See how eight Farm Bureau families are working with media to promote agriculture.
GYPSY MOTHS, PESKY INSECTS ON THE MOVE

Webster's dictionary defines gypsy as "to wander or live like a gypsy." The appropriately-named gypsy moth has been wandering across the United States since 1869 when it was brought into the country by a visiting European scientist for research purposes and escaped. Since that time, the moth has been on the march, leaving a trail of infestation in its path.

Even though eradication efforts were initiated following the escape of the foreign moth, the insect continued to spread. Today, the gypsy moth has Michigan's forest in a stranglehold. Of the over 3 million acres in 13 states that were defoliated by the pesky insect last year, Michigan's 294,344 moth-damaged acres gave the state the third highest defoliation ranking in the nation.

The moth has been found in all counties in the lower peninsula and in the eastern counties of the upper peninsula. The moth's destruction can be found in a line stretching from the Thumb region across the lower central section of the lower peninsula. Among the hardest hit counties are Midland and Clare.

Michigan's gypsy moth infestation is a known problem without a simple solution. Each year, gypsy moth larva hatch in April and May when tree leaves are forming. The caterpillars eat the leaves of oak, aspen, birch, poplar, basswood and other trees through July and then form a cocoon. A moth then exits and mates. An egg mass is laid near the cocoon and the male and female moth die in late July. The whole process is repeated the following year with the larva hatching in May.

The moth doesn't actually kill the trees as it eats the leaves. However, the leaf loss affects the tree's growing cycle, using stored carbohydrates to regenerate leaves and stresses the tree. Coupled with a year or two of drought conditions, the tree may die or be severely stunted. This is where the economic losses to woodlot owners and commercial foresters begin.

National, state, and local officials have been aggressive in their efforts to combat the pest. The Michigan Department of Agriculture has earmarked $350,000 for gypsy moth this year, including a special one year $100,000 appropriation for educating landowners.

"One of the major challenges that we face is to inform and educate landowners about the different options available to control the pests," said Ron Priest, manager of the MDA's gypsy moth program. "We are also working to find biological components like new species of non-stinging wasps that will eat the moths. The MDA determines which heavily-hit counties need to be sprayed and allocates funds, along with counties and the U.S. Forest Service, to have these areas sprayed."

At Michigan State University, research and education programs are in place, according to MSU forestry entomologist Gary Simmons. "MSU and the MDA are working together on this insect menace. MSU has a full-time employee, Cora Gorsuch, working with 20 counties on the gypsy moth problem."

Funded by the MDA grant and housed at the Clare County Cooperative Extension office in Harrison, Gorsuch conducts training programs and works with county coordinators to determine moth activity and a course of action. The MSU Agricultural Experiment Station, Priest adds, "is involved in researching biological pesticides and natural occurring viruses to combat the moths."

The funding for these programs has been a priority for the Michigan Farm Bureau. Legislative Counsel Ron Nelson says that the organization continues to work with the Legislature to ensure funding dollars for MDA and MSU. According to Nelson, up to one half of MFB's membership could be affected by the gypsy moth.
So what's the answer to the moth problem? Can the gypsy moth be controlled or even eradicated? Controlled maybe, eradicated probably not. MSU's Gary Simmons believes that small infestations should just be tolerated and let nature take its course. "Larger, more concentrated populations may require action such as spraying but only as a last resort," he emphasizes.

If spraying is necessary, biologically produced products know as Bacillus thuringiensis (or BT for short) should be used, says the MDA's Ron Priest. "We need to stay away from using chemicals to spray the moths. BTs are naturally occurring components that do not endanger humans or wildlife."

The key player in reducing the moth population over time is Mother Nature. She has provided a virus within the moth that limits its advancement. Wasps, mice and other existing living organisms also help to naturally control the moths.

A recent report from the University of Massachusetts opted for the increased use of a Japanese fungus to control the moths. University Entomologist Joseph Elkington says the fungus could help deflate the moth population. "The fungus is not a single miracle cure for the gypsy moth problem. It can, however, reduce the number of large moth outbreaks," says Elkington. "It should be used with the other normal biological functions to reduce moth infestations."

For homeowners, woodlot owners, and commercial foresters, the gypsy moth will continue to be a problem. Educational programs are key to staying on top of the issue. In addition, BT sprays will help deflate the major problem areas. However, Mother Nature will do the best job of controlling the moth in her own natural way.

**MDA Signage Program**

**Helping Farmers and Consumers to Connect!**

From Allegan to Wexford counties, farm marketers are getting a boost from a U-Pick and Farm Market promotion program, sponsored by the Michigan departments' of agriculture and transportation. The program, piloted from July to November 1989 and now operating in 1990, invites motorists entering the state's southwest counties to visit farm markets and u-pick orchards and fields. Using signs at the Welcome Center in Berrien County, at two I-94 rest areas in Van Buren County, and at 22 other state highway locations in Berrien, Van Buren, Cass and Kalamazoo counties, a toll-free information number helps travelers connect with in-season Michigan fruit and vegetable harvests. The hotline, 1-800-877-PICK, is available 24 hours a day, seven days a week.

Tanya Johnson, MSU graduate and "information central" operator for the U-pick hotline, says that she receives about 30 calls a day beginning in early summer. "I ask the caller for their location and then tell them what type fruits or vegetables are in season, where a nearby market is located, directions to the market, hours of operation, and a phone number," she says. Tanya also offers the caller a free 1990 Michigan Farm Market and U-Pick Directory.

"Through the directory, we have farm market information for every county from Allegan to Wexford," she says. "Not every farm market is listed though because the information is contributed by the markets and not everyone provides the information to us. The directory includes market name, phone number, location, directions from the nearest highway or interstate, crops and season dates, and information about whether the product can be purchased picked only, u-pick only, or both."

"It's really important to the program that we help these farm market customers get the most up-to-date, accurate information available," says Tanya. "That's why I always recommend that the caller phone ahead to verify the information I've given."

The 1990 Farm Market and U-Pick Directory is available at no charge by calling the toll-free hotline or by writing, Michigan Department of Agriculture, P.O. Box 30017, Lansing, MI 48909, Attn: Tanya Johnson.

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Q. Who can farmers and commodity groups turn to when, for one reason or another, they have surplus commodities on their hands?

Q. Who do the over 1.5 million Michigan residents at or below poverty levels turn to when they don’t know where their next meal will come from?

Q. Who can major food companies, such as Kellogg’s and Post Cereal, contact when they have a product that, although perfectly suited for consumption, may not be put on grocery shelves because of a damaged or misprinted package?

A. THE FOOD BANK COUNCIL OF MICHIGAN!

Last year the Food Bank Council of Michigan (FBCM) distributed over 17 million pounds of food items to the needy through its 14,000 square foot Lansing warehouse, according to FBCM Executive Director Karin Uhlich. The FBCM network includes 14 member food banks located throughout Michigan that service the needs of over 1100 community service agencies.

The FBCM started in 1983 with a goal to “alleviate hunger by providing low cost, quality food to community agencies, and to conserve food in a nation where one fifth of all food produced for human consumption is wasted.” The council network is funded by grants and private donations.

Thanks in part to a new program called the Michigan Food Bank Fund initiated in 1989, Michigan farmers and processors are playing a more active role in supporting those goals. The fund, administered through the Michigan Department of Agriculture (MDA), started out with a $25,000 allocation which was increased to $50,000 for 1990, reaching the $100,000 level in 1991, according to MDA’s Nancy Walter, director for agricultural innovation and development.

"There are times when there is simply an oversupply of product, with no place to go that might be lost or left in the field," says Walter. "This is a mechanism to compensate for less and less federal funds, and make use of those commodities. We (MDA) feel the program is very unique - the only one of its kind in the nation due to a good structure and the volunteers involved."

In its first year, the fund accounted for 10% of the total items donated from 11 participants and were used to help offset processing costs in converting produce to usable consumer packages. The USDA and private company donations accounted for 40% of additional donations respectively, with 10% from the Second Harvest National Foodbank Network located in Chicago.

Cherry Central Cooperative, based in Traverse City recently donated over 357,000 pounds of surplus cherries in industrial size 30 pound tins, with funds from Michigan Food Bank Fund used to process the cherries into smaller consumer usable packages, according to Cherry Central’s John Minnema.

Minnema added that after several years of surplus in the cherry industry the donation was seen as a way to move product plus possibly enhance distribution in the future.

"I would encourage other commodity groups to consider doing the same thing," says Minnema. "We anticipate doing it again - you bet! It’s a rewarding experience."
Liability Fears Quelled

Product liability has been a concern for several would-be donators, but according to Uhlich, that problem has been addressed under Michigan's "Good Samaritan Act" providing producers and processors with protection, unless they knowingly donate contaminated items. "We have never had an experience of receiving bad product," says Uhlich. "We also must go through the same MDA inspection process as processors and we also must meet the stricter standards of the Second Harvest National Food Bank Network. FBCM also plays a role in monitoring the over 1,100 community service agencies."

Non-Farmers Play a Role Also

Volunteers make the system work as evidenced at the Lansing warehouse. They employ four full-time employees, but a majority of the staff support comes from some 30 volunteers doing everything from loading trucks, to stocking shelves, making deliveries and general cleanup.

"It's just amazing how people can plug into the operation," says Uhlich. "We can always use more volunteer support here as well as the 14 other locations. That support doesn't always have to be in terms of actual staffing but could include financial support, donation of equipment and services, serving on our board or a committee."

Is Hunger Really a Problem?

"The biggest obstacle and the hardest one for me is that people still don't believe that hunger is a problem...they believe that people choose not to work," says Uhlich. "Close to half the people we serve are children! People who have no choice or say in this whole deal. A good proportion are seniors who have worked all their lives."

According to Uhlich, over 1.5 million people are at or below the poverty level in Michigan. A FBCM study in the fall of 1989 estimates that on average each of those 1.5 million is doing without food five days out of each month.

Federal funding cuts have contributed to the increased need for the services of the food bank Uhlich adds, citing lagging funds for food stamps over the past decade and the ever increasing inflation rate.

"In the 70's, this nation came very close to eliminating hunger entirely. The problem did not just re-emerge without some specific reasons," says Uhlich. "If people would really acknowledge that there's hunger, our job would be over real soon. It really would."

Who To Contact?

People statewide who may be interested in donating commodities, or volunteering time and/or services, should contact Karin Uhlich directly. She will be able to refer you to one of the nearest warehouses and/or community service agencies.

Contact: The Food Bank Council of Michigan, Inc. Karin Uhlich Executive Director 2116 Mint Road Lansing, MI 48906 (517) 321-3103

SUMMER 1990, RURAL LIVING

FB URGES NATIONAL LABELING STANDARD FOR ORGANIC FOODS

Legislation to set standards for organic foods should establish a national standard so that consumers will have a clear understanding of what they are buying, the American Farm Bureau Federation told a House Agriculture Committee hearing recently.

Testifying at a session on the proposed Organic Foods Production Act of 1990, Stephen George, president of the New Jersey Farm Bureau and a vegetable grower, said, "If consumers want food with an organic label, then that label should mean the same thing throughout the country. Those wishing to buy and those wishing to grow organic food should be encouraged to do so, but that choice should be on the basis of complete and accurate information." Presently, 15 to 20 states have differing standards on organic foods, he said.

The organic labeling measure approved earlier by the Senate Agriculture Committee in its 1990 farm bill deliberations helped provide "a framework for discussion," said George, but the measure is too broad because it goes "beyond labeling and the efficient promotion of commerce."

George said the Senate bill's penalties of up to $50,000 in fines and imprisonment are "way out of line" with the bill's purpose to encourage the production of organic foods. A more effective penalty would be to exclude violators from the program and not certify their production, he said.

The New Jersey farm leader also said the proposed threshold for exempting farmers from the guidelines should be lowered from $5,000 to $1,000 worth of products sold. A $5,000 threshold "is too high and will undermine consumer confidence," said George.
The top 10 winners on the Capitol steps. From left to right: Rena Leinberger, Angela Hoston, Julie Barst, Lori Baughman, Nicole Pinon, Ashley Ball, Melissa Stayton, Nikki Valenti, Tony Augusty, and Sandra Hill.

The State Senate and Lt. Governor Martha Griffiths don't always see eye to eye, but they agreed on one recently: that Michigan can be very proud of its young people--especially the top ten winners of the America and Me Essay Contest.

The top ten teenagers, winners of the annual essay contest sponsored by Farm Bureau Insurance, received VIP treatment during recent ceremonies at the State Capitol.

They were recognized with a special Senate resolution, presented with certificates signed by the governor, honored by Senator John Engler, and met with Martha Griffiths in her office.

"It's inspiring to see such bright young people," Mrs. Griffiths told the students. "I believe America is in good hands when I read your essays and hear about your accomplishments."

After meeting with state officials, the young winners were honored at an awards banquet hosted by Farm Bureau Insurance. Executive Vice President Larry Thomas presented plaques and savings bonds to the winners, including a $1,000 bond for the first place student and $500 bonds for each of the remaining nine.

The students wrote essays that were judged the ten best in the state out of thousands of entries from eighth graders from 500 Michigan schools for the annual contest initiated in 1968 by Farm Bureau Insurance.

The final rankings were determined by a panel of VIP judges including the likes of Governor Blanchard, Lt. Governor Griffiths, and Congressman Bob Carr. The top ten winners of the contest were:

**First** -- Ashley Ball, Clarkston Jr. High, Clarkston; **Second** -- Tony Augusty, St. Sebastian School, Dearborn Heights; **Third** -- Rena Leinberger, DeJonge Jr. High, Ludington; **Fourth** -- Nikki Valenti, Academy of the Sacred Heart, Bloomfield; **Fifth** -- Nicole Pinon, Addams Jr. High, Royal Oak; **Sixth** -- Melissa Stayton, St. Anselm School, Dearborn; **Seventh** -- Julie Barst, Zion Evangelical Lutheran School, Chesaning; **Eighth** -- Angela Hoston, Vetal Middle School, Detroit; **Ninth** -- Lori Baughman, Southfield Christian School, Southfield; **Tenth** -- Sandra Hill, St. Paul Lutheran School, Bay City

Ashley Ball's first place essay is reprinted in the box at the right. The contest, conducted annually with the help of Farm Bureau Insurance agents around the state, encourages Michigan youth to explore their role in America's future.

As sponsor of the contest, Farm Bureau Insurance has received 11 national awards from the Freedoms Foundation at Valley Forge and received a 1990 Award of Excellence from the Insurance Marketing Communications Association.

The 22nd annual contest will kick-off in Michigan schools during September. The theme for the upcoming contest is "How I Will Help Preserve America."
It was an unusually warm day in October when I first saw the Statue of Liberty. My family had come to New York for a few days of sightseeing. As we walked around the edge of the little island on which the massive statue stood, I shaded my eyes and gazed up 20 stories into the statue’s face. The brilliant morning sunlight had washed her tarnish to a beautiful pale sea-green color. Looming there above me...for a moment, she took my breath away.

Suddenly, I wanted to know her better. I knew, of course, how important she was to immigrants; that her purpose was to receive them...the poor and the weary and the homeless. That was her main job and, looking up at her, I could feel how well she’d done her part.

It was strange, I thought, the hold she suddenly had on me, the things she made me think, the good she made me want to do. Yet there I was, an ant at her feet. She was so much more able than me. She could receive whole nations and give them freedom and hope and opportunity. I could not do that. I could only do little things, like maybe rake leaves for someone, or bake cookies for a sick neighbor, or play with the little child who missed his mom. There was so little I could do.

I remembered going with my church youth group to sing at a nursing home one Christmas. As we were leaving, a lady reached out to touch me. Her hand was trembling. I stopped and folded her hand between mine for a few seconds, and her hand stopped trembling. It was really nothing for me to do; but I guess it meant a lot to her.

As I made my way up the crowded ferry boat ramp to return to Manhattan, I was sort of surprised at how differently I felt toward the other passengers...more patient, more understanding of irritations. As the ferry sailed away, I looked back at the statue. She was looking right at me, and there was the slightest smile on her face. It was probably the same look she gave to all those who passed through her harbor. It was her job. It was the way she sent us on to do whatever it was that we could do.

She could handle the big things. She could receive people; and she could give them freedom and hope and opportunity. But she couldn’t do the little things. She couldn’t rake leaves or bake cookies or hold someone’s trembling hand. She needed me to do those things. I thought for a long time about the way she looked at me, and about her smile. She had her job, and I had mine...together we would do great things.
ADOPT AN ACRE

The Traverse City Record-Eagle has "adopted" an acre of corn from Northwest Michigan FB President Brent and Peggy Wagner. Later this year, the Record-Eagle plans to adopt an acre of fruit from Benzie County President Cheryl and Alan Kobernik. (Photo by Marg Higgons/Traverse City Record Eagle)

Eight Farm Bureau families in various parts of the state are investing their time and expertise this year in a program called "Adopt-An-Acre." The agriculture understanding promotion program has been offered to news media by MFB since 1986, providing them an opportunity to "adopt" a crop for the season, follow its progress from planting to marketing, and share this information with their audiences.

The program was initially designed for television, but last year three newspapers broke the tradition and proved that print media could do as good a job, if not better, than time-restricted TV in sharing the story of agriculture with the non-farm public. This year, another tradition was broken when WMIC in Sandusky became the first radio station to be involved in the Adopt-An-Acre program. Host family John and Cathy Knoerr and broadcaster Jim McDaniel report that WMIC's "adoption" of an acre of sugar beets has gone well from the first in-field interview on planting day through subsequent updates, with enthusiastic audience response.

In the Northwest region, two county FB presidents are involved in Adopt-An-Acre projects. Chris Copley, editor of the Lake City Waterfront, "adopted" two acres of corn, one of them no-till, from Missaukee County President Cal and Sharon Ellens. Chris, a transplant from Washington, D.C., and his family spent some time on the Ellens farm to find out what kind of labor investment goes into those acres. The Traverse City Record-Eagle adopted an acre of corn from Northwest Michigan President Brent and Peggy Wagner. The reporter assigned to the project is no stranger to agriculture or Farm Bureau. Writer Marg Higgins is a Benzie County FB member and serves as Benzie's editor for the regional newsletter, The Fence Post.

Two Adopt-An-Acre repeaters, the Arenac County Independent and the Gladwin County Record, decided on a different approach this year. The Independent adopted a cow from Joe and Brenda Golimbieski. The cow will have a calf in a few weeks and Editor Ben Welmers will use the two as effective vehicles to explain the dairy business to Independent readers. Gladwin County Record Editor Ron Przystal will also adopt a cow from the Don and Ann Wilford family. The largely urban audience of the Flint Journal is being treated to an indepth look at what it takes to produce three consumer favorites -- strawberries, blueberries and apples. Journal writer Jerry Wright has adopted the three acres from Genesee County FB leader Dan Hill. In addition to covering production practices of these unique crops, Jerry will focus on the direct-to-consumer "Montrose Orchards" farm market, operated by Don and Sandy Hill. Special emphasis will be placed on farm chemical use, food safety and integrated pest management (IPM) efforts.

Another daily newspaper, the Huron Daily Tribune in Bad Axe, adopted an acre of sugar beets from Jim and Bill Herford and an acre of navy beans from the Duane Roggenbuck Farms. The Tribune's experienced farm writer, Sandy Hogan, has added human interest to her adopted acres reports with appealing action photos of members of the host farm families.

All of the farm families involved in this year's Adopt-An-Acre program believe the time they are investing will prove worthwhile. They have helped tell the story of agriculture and, at the same time, developed relationships with the news media that will benefit their industry.
A unique farmer-produced television program moved to new air times recently on WNEM-TV, Channel 5, in the Flint-Saginaw-Bay City market. "Farm and Garden" is now broadcast every Saturday at 7 a.m., and repeated on Sundays at 6:30 a.m.

The show is a joint project of the Michigan Farm Bureau and eight county Farm Bureaus -- Saginaw, Bay, Midland, Gratiot, Sanilac, Huron, Genesee and Tuscola. The county Farm Bureaus provide financial assistance to air the program and furnish volunteer reporters. These county correspondents work with a camera person provided by WNEM-TV and do stories about agricultural events in their counties.

"Farm and Garden" is hosted each week by two area farmers, Karen Stoneman and Dean Smith. Stoneman, of Breckenridge, also chairs the Michigan Farm Bureau State Young Farmer Committee and was named Michigan Farm Bureau's Outstanding Young Farm Woman in 1986. Smith farms near Bay Port and was honored as Michigan Farm Bureau's Distinguished Young Farmer, also in 1986.

WNEM-TV has been recognized as a Michigan Farm Bureau "Agricultural Communicator of the Year" for producing and promoting the program.

The show is always on the lookout for agricultural events and activities to promote. If you'd like to appear on the show or have an idea for a story, contact one of the eight county Farm Bureaus listed above.

Media Response Teams Formed

Telling the story of agriculture through the news media is also the objective of a new program launched last fall called Media Response Teams. Kent County Farm Bureau leaders gave birth to the idea of forming teams of farmer spokespersons and offering their services to the news media in responding to current issues. Located in the Grand Rapids area, one of the state's major media markets, they became the first Media Response Team. An agricultural resource directory, listing the names, addresses, phone numbers and brief bio sketches of the team members, was distributed to the Grand Rapids area news media with encouragement to contact these farmers to help them with their ag-related stories.

Since that time, the Kent County team has served as a pattern for the rest of the state. The list of farmers who have received media response team training has grown to about 100. Training includes a session on working with the news media, a report on the AFBF food safety research and message development, and live, on-camera interview practice sessions.

The first "Understanding Agriculture -- New Directions for K-12 Education" summer institute for teachers was a resounding success! This three-credit class about teaching agriculture in the classroom was conducted for 12 Michigan teachers, June 20-29. Participants learned how to use agricultural examples to teach science, economics, math, international trade and other subjects.

The program included presentations by Michigan's first lady Janet Blanchard and Michigan Farm Bureau president Jack Laurie. Michigan State University trustee Tom Reed and Ingham County dairy farmer Vivian Lott served on a panel. The institute was a cooperative effort between Farm Bureau, Michigan State University Agriculture and Extension Education, 4-H, the Michigan Department of Education, and the Michigan Economic Education Council. Planning is already underway for a 1991 summer institute.
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• MIX BUSINESS WITH PLEASURE AT THE FARM PROGRESS SHOW
  Come aboard September 24-27 when we ride to Amana, Iowa, for the 1990 Farm Progress Show. The annual event brings together the latest in machinery, farming practices, livestock and feed, and other farm related products. Field demonstrations and educational exhibits from Iowa State University and the Iowa Department of Agriculture are just part of the draw. You’ll stay at the nearby Holiday Inn in Iowa City with its indoor pool, fine dining and shuttle to the show. At $359 per person, you’re dollars ahead of your flying fellow agriculturists.

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We Take Better Care of You...Worldwide!
A company in California is manufacturing a biodegradable diaper called Bunnies and that's good news not only for parents concerned about the environment, but for corn growers as well, according to Michigan Farm Bureau economist Bob Craig. The exterior of the diaper is made using a cornstarch-based plastic similar to the product used to manufacture biodegradable garbage bags.

"Sixteen billion diapers are thrown into landfills each year -- that's 10 billion square feet of plastic," said Craig. "The problem has been that typical disposable diapers don't decompose. Research shows that Bunnies, within a few years, will biodegrade in no sunlight, almost no oxygen and almost no water. They are also recyclable and compostable, so one doesn't even have to put them into landfills."

"If those 16 billion diapers put into landfills each year had been made with a cornstarch based plastic, a major environmental concern would be addressed -- plus it would create a potential market for 100 million to 150 million bushels of corn each year. That would be good news for corn growers," he said.

American Enviro Products, manufacturer of Bunnies, is currently running experiments on the absorbency of corn, oats and cotton. If successful, 80 percent of the diaper will be produced from farm products.

Corn Growers Receive Environmental Achievement Award

The South Dakota Corn Growers Association (SDCGA) recently received a 1990 Environmental Achievement Award from the National Environmental Awards Council, for testing and use of their E-85 car, which runs on up to 85 percent environmentally-friendly ethanol. Their project was selected from over 1,000 applicants to receive the award.

The SDCGA was honored for its work on converting a 1988 Chevrolet Corsica to run on any blend of ethanol up to 85 percent. Independent tests, at EPA approved labs, showed the car to be one of the cleanest burning automobiles in the country when operating on "E-85", 85 percent ethanol, 15 percent gasoline. According to emissions test, carbon monoxide emissions were reduced 49 percent and hydrocarbon emissions were reduced 31 percent. Carbon dioxide emissions were reduced as well.

FPC PROPANE OUTLET OPENS IN LANSING

Farmers Petroleum Cooperative (FPC) recently opened a new propane retail branch at 5716 S. Cedar Street, Lansing, and will be serving the Lansing market and surrounding six county area with full service propane delivery. Other services include tank setting, gas checks, 24 hour emergency service, and free tank rental to qualified customers. FPC and Farm Bureau members receive a five cent per gallon discount!

In addition to the delivery services being offered, the branch will carry a complete line of gas grills and accessories, heaters and propane fuel appliances at their S. Cedar showroom. The new outlet also provides fill services for grill, RV and construction cylinders.

An extensive $750,000 renovation to the Michigan State Fair's historic poultry building, built in 1921, was recently completed, making it one of the finest, according to Carol Culham, assistant manager of the State Fair. Exhibitors will find all-new cages, restrooms, bathrooms, wiring and plumbing. Pictured with Culham is David Stough, agriculture, livestock and youth supervisor for the Michigan State Fair, scheduled this year for Aug. 24-Sept. 3.
Congressman Bill Schuette (R-Sanford) tops the list of 98 candidates designated as "Friends of Agriculture by the Michigan Farm Bureau's Agri-Pac. Schuette received the endorsement for the U.S. Senate seat currently held by Democrat Carl Levin who scored a 70% voting record compared to Schuette's 80%.

According to Shiawassee county farmer and chairman of AgriPac, Dave Conklin, recommendations from county Farm Bureau Candidate Evaluation Committees from throughout the state and Schuette's 80% voting record were factors in his endorsement.

"During his years as a Congressman, Bill Schuette has been a dedicated advocate for Michigan Agriculture," said Conklin. "He was the first Michigan Congressman to get a permanent appointment to the House Agriculture Committee in at least 25 years. We believe he will continue to be a strong advocate for Michigan agriculture in the U.S. Senate."

According to Conklin, the recommendation of county Farm Bureau Candidate Evaluation Committees are a major factor in AgriPac's decision making process. "The farmers who serve on county committees know the candidates, they know the attitudes of Farm Bureau members in their county toward the candidates, and they know whether the candidates recognize the importance of agriculture in the area they will represent," he said.

The issues were selected by AgriPac committee members, compiled with voting records and sent to county committees for consideration. The issues were selected without prior knowledge of individual voting records of candidates to avoid any bias. Following are the candidates designated by AgriPac as "Friends of Agriculture." The designation constitutes an August 7, primary election endorsement. If the endorsed candidate wins the primary, the endorsement will carry through to the November 6, general election.

**U.S. SENATE**

Bill Schuette (R-Sanford)
Voting Record 80%

**U.S. HOUSE OF REPRESENTATIVES ENDORSEMENTS AND ISSUES**

<table>
<thead>
<tr>
<th>Member</th>
<th>District</th>
<th>Voting Record</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carl Pursell</td>
<td>District 2</td>
<td>80%</td>
</tr>
<tr>
<td>Brad Haskins</td>
<td>District 3</td>
<td>N.A.</td>
</tr>
<tr>
<td>Fred Upton</td>
<td>District 4</td>
<td>90%</td>
</tr>
<tr>
<td>Paul Henry</td>
<td>District 5</td>
<td>90%</td>
</tr>
</tbody>
</table>

1. Congressional Pay Raise - Passage of language to reject a raise in congressional and high-level government officials' salaries. The U.S. House rejected the bill. AFBF favored a "Y" vote to reject the raise.

2. Minimum Wage - Passage of the conference report to raise the minimum wage from the current $3.35 per hour to $4.55 per hour by Oct. 1, 1991 and provide a 60-day training wage equal to 85 percent of the minimum. The U.S. House approved the conference report. AFBF favored a "N" vote.

3. Cargo Preference - A motion to return a bill to committee to strike language that greatly increased the cost of farm exports. The language required that 50 percent of U.S. goods purchased with economic support funds be transported on U.S. flag vessels rather than foreign flag vehicles. The U.S. House rejected the motion. AFBF favored a "Y" vote.

4. Section 89 - An amendment to repeal section 89 of the 1986 Tax Code requiring employers to prove their health benefit plans are non-discriminatory. The U.S. House passed the amendment. AFBF favored a "Y" vote.


6. Food Aid To Poland/Cargo Preference - An amendment to reduce to 50 percent, from the current 75 percent, the amount of U.S. food-aid ship-
1. Agriculture Loans - A bill to authorize state funds to be deposited in banks for loans to farmers and agribusiness firms affected by the 1986 excessive rains. The Senate passed the bill. MFB favored a "Y" vote.

2. Oversize Farm Equipment - A bill to allow the movement of farm equipment of any width during daylight hours if the flow of vehicular traffic is not impeded and the equipment is not moved left of the road's center. The Senate passed the bill. MFB favored a "Y" vote.

3. Farm Liability - A bill to protect growers operating farm markets and U-Pick markets or allowing gleaners onto their fields from liability claims. The Senate passed the bill. MFB favored a "Y" vote.

4. Ethanol - A bill to provide a single business tax credit for corn used in the production of ethanol. The Senate passed the bill. MFB favored a "Y" vote.

5. Right-To-Farm - A bill authorizing the Michigan Agriculture Commission to develop generally accepted waste management practices which provide immunity from nuisance suits. The Senate passed the bill. MFB favored a "Y" vote.

6. Pesticide Control - A bill to increase standards for commercial pesticide applicators, require farmers to be properly certified and provide farmers protection from civil liability if pesticide label instructions are followed. The Senate passed the bill. MFB favored a "Y" vote.

(Continued on page 18)
Today, those looking for ways to meet their credit needs know it's wise to compare because, frankly, some credit cards offer a lot more than others. Nobody knows this better than the Farm Bureau members who carry a Farm Bureau MemberLine VISA or a Farm Bureau Gold MasterCard — two great credit cards that stand above the rest because they offer more than the rest.

Compare the interest rates. The interest rate on the MemberLine VISA is just 15.9% A.P.R. — one of the lowest interest rates available. In addition, you pay no interest on new credit card purchases when your full balance is paid by the due date.

Compare the fees. The MemberLine VISA has no annual fees, no membership fees and no application fee. The annual fee for the Gold MasterCard is $20 — far lower than the fee charged for most gold cards. For added savings, the $20 fee is rebated every year that you make $3,000 or more in net purchases.

Compare convenience. With a MemberLine VISA or Gold MasterCard you can access your credit line with easy-to-use MemberLine checks and through any Automated Teller Machines displaying the MasterCard, VISA, MagicLine or Cirrus logos. Cash whenever you need it — wherever you need it.

Compare the premiums. Both the MemberLine VISA and the Gold MasterCard offer a wide array of complimentary features and options for your protection and peace of mind. And when you carry a Gold MasterCard, you'll enjoy the added advantages of a higher credit line, executive travel privileges, emergency road assistance, purchase protection insurance and a warranty extension program — valuable "extras" you and your family can depend on.

The Farm Bureau MemberLine VISA and Gold MasterCard — a great way to tell the world how proud you are to be a Michigan Farm Bureau member.

WHERE BELONGING MAKES A DIFFERENCE.
### Application for a Farm Bureau MemberLine™ VISA or Gold MasterCard

**FARM BUREAU MEMBERLINE™ APPLICATION**

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Initial</th>
<th>Last Name</th>
<th>Social Security Number</th>
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<table>
<thead>
<tr>
<th>Present Street Address</th>
<th>Time at Present Address Yrs.</th>
<th>Date of Birth</th>
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<table>
<thead>
<tr>
<th>City, State</th>
<th>Zip Code</th>
<th>Home Telephone Number (Include Area Code)</th>
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<tbody>
<tr>
<td></td>
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**Previous Address (if less than two years at present address)**

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip</th>
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<tbody>
<tr>
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**Present Employer**

<table>
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<tr>
<th>Employer's Telephone Number</th>
<th>Position</th>
<th>Time at Present Employment Yrs.</th>
<th>Mon.</th>
<th>Gross Income from Employment</th>
<th>Monthly</th>
<th>Other Income</th>
<th>Yearly</th>
<th>Source of Other Income</th>
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</table>

**Previous Employer (if less than two years at present employer)**

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<th>City, State, Zip Code</th>
<th>Time at Previous Employer Yrs.</th>
<th>Mon.</th>
<th>Gross Income from Employment</th>
<th>Monthly</th>
<th>Other Income</th>
<th>Yearly</th>
<th>Source of Other Income</th>
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**Nearest Relative (not living with you)**

<table>
<thead>
<tr>
<th>Address</th>
<th>Telephone</th>
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<tbody>
<tr>
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**Credit References**

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<tr>
<th>Monthly Payments</th>
<th>Balance Due</th>
<th>Owner/Buying Home</th>
<th>Other</th>
<th>Rent</th>
<th>Mortgage Balance</th>
<th>Estimated Value</th>
<th>Have You Ever Declared Bankruptcy?</th>
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</tr>
</tbody>
</table>

**Optional Group Credit Insurance**

The cost to you, the Primary Account holder (applicant), is $5.00 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.

**Please check your card preference (choose one design only)**

- SCENIC VISA
- STANDARD VISA

**OR Apply for a Gold MasterCard**

- YES, I'd like the extra freedom and flexibility of a Gold MasterCard instead of the VISA card. If I do not qualify for the Gold MasterCard, consider my application for the Farm Bureau VISA card.

We hereby certify that each of the answers on this application is true and correct, and is made for the purpose of obtaining a loan or credit from the Bank. We certify that all debts owed whether individual, joint or contingent have been disclosed and that none of my/our debts are delinquent or in default, except as we have indicated above. We hereby authorize the Bank to investigate any credit report and make inquiries necessary to verify my/our credit. If we agree that this application shall become the property of the Bank, whether or not it is approved. We agree that if this application is accepted and a card or cards are issued that any use of the card(s) will be governed by the terms and conditions of the Bank's VISA/MasterCard Agreement and Disclosure provided before or with delivery of the card(s). We assume, if more than one jointly and severally, liability for all charges incurred in any use of the card(s).

**Applicant's Signature**

**Co-Applicant's Signature**

**PRINT NAME HERE**

**APPLICANT'S USE**

**Agent's Use**

<table>
<thead>
<tr>
<th>Code</th>
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</thead>
<tbody>
<tr>
<td>9951</td>
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**Mortgage**

- None

**Grace Period for Repayment of the Balance for New Purchases**

- 25 Days, starting with the billing date of statement

**Other Fees**

- Cash Advance Fee - none
- Transaction Fee - none
- Late Fee - $10.00
- Over Limit Fee - $10.00
- Minimum Finance Charge - none

Please return this application to: First of America, P.O. Box 2349, Kalamazoo, MI 49003-9917
### Michigan Senate Endorsements (Listed by District) and Issues

<table>
<thead>
<tr>
<th>District</th>
<th>Candidate</th>
<th>Party</th>
<th>Endorsement</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>Debbie Stabenow</td>
<td>D-Lansing</td>
<td>70%</td>
</tr>
<tr>
<td>25</td>
<td>Joe Conroy</td>
<td>D-Flint</td>
<td>70%</td>
</tr>
<tr>
<td>26</td>
<td>Gilbert DiNello</td>
<td>D-East Detroit</td>
<td>100%</td>
</tr>
<tr>
<td>27</td>
<td>Art Miller</td>
<td>D-Warren</td>
<td>80%</td>
</tr>
<tr>
<td>28</td>
<td>Dan DeCrow</td>
<td>R-Port Huron</td>
<td>90%</td>
</tr>
<tr>
<td>29</td>
<td>Fred Dillingham</td>
<td>R-Fowlerville</td>
<td>90%</td>
</tr>
<tr>
<td>30</td>
<td>Dick Posthumus</td>
<td>R-Lowell</td>
<td>100%</td>
</tr>
<tr>
<td>31</td>
<td>Vern Ehlers</td>
<td>R-Grand Rapids</td>
<td>100%</td>
</tr>
<tr>
<td>32</td>
<td>Phil Arthurhultz</td>
<td>R-Whitehall</td>
<td>100%</td>
</tr>
<tr>
<td>33</td>
<td>Jim Barcia</td>
<td>D-Bay City</td>
<td>70%</td>
</tr>
<tr>
<td>34</td>
<td>Joanne Emmons</td>
<td>R-Big Rapids</td>
<td>N.A.</td>
</tr>
<tr>
<td>35</td>
<td>Vern Ehlers</td>
<td>R-Grand Rapids</td>
<td>70%</td>
</tr>
<tr>
<td>36</td>
<td>Don Koivisto</td>
<td>D-Ironwood</td>
<td>70%</td>
</tr>
<tr>
<td>37</td>
<td>Phil Arthurhultz</td>
<td>R-Whitehall</td>
<td>100%</td>
</tr>
<tr>
<td>38</td>
<td>Morris Hood, Jr.</td>
<td>D-Detroit</td>
<td>50%</td>
</tr>
<tr>
<td>39</td>
<td>Carolyn Kilpatrick</td>
<td>D-Detroit</td>
<td>70%</td>
</tr>
<tr>
<td>40</td>
<td>Dan DeCrow</td>
<td>R-Port Huron</td>
<td>90%</td>
</tr>
<tr>
<td>41</td>
<td>Bill Martin</td>
<td>R-Battle Creek</td>
<td>90%</td>
</tr>
<tr>
<td>42</td>
<td>Susan Munsell</td>
<td>R-Howell</td>
<td>90%</td>
</tr>
<tr>
<td>43</td>
<td>Paul Hillebrands</td>
<td>R-Holland</td>
<td>80%</td>
</tr>
<tr>
<td>44</td>
<td>Frank Fitzgerald</td>
<td>R-Grand Ledge</td>
<td>80%</td>
</tr>
<tr>
<td>45</td>
<td>Dianne Byrum</td>
<td>D-Onondaga</td>
<td>70%</td>
</tr>
<tr>
<td>46</td>
<td>Lynn Jondahl</td>
<td>D-Okemos</td>
<td>60%</td>
</tr>
<tr>
<td>47</td>
<td>Willis Bullard</td>
<td>R-Highland</td>
<td>70%</td>
</tr>
<tr>
<td>48</td>
<td>Tom Middleton</td>
<td>R-Ortonville</td>
<td>N.A.</td>
</tr>
<tr>
<td>49</td>
<td>Gordon Sparks</td>
<td>R-Troy</td>
<td>70%</td>
</tr>
<tr>
<td>50</td>
<td>Maxine Berman</td>
<td>D-Southfield</td>
<td>50%</td>
</tr>
<tr>
<td>51</td>
<td>Shirley Johnson</td>
<td>R-Royal Oak</td>
<td>80%</td>
</tr>
<tr>
<td>52</td>
<td>Sal Rocca</td>
<td>D-Sterling Heights</td>
<td>60%</td>
</tr>
</tbody>
</table>

**N.A. — Signifies candidate challenging incumbent, no record on file.**

### Michigan House of Representatives Endorsements (Listed by District) and Issues

1. **Covered Loads** - A bill to exempt farm trucks transporting products in the normal operation of a farm from being covered but makes the operator liable if any contents escape. The House passed the bill. MFB favored a "Y" vote.

2. **Natural Resources Director** - A bill to allow the governor rather than the Natural Resources Commission to appoint and remove the Department of Natural Resources director. The House passed the bill. MFB favored a "N" vote.

3. **Water Use Reporting** - A bill to require water users, including irrigators, to register with the DNR and report the volume of water used if they have the capacity to withdraw more than 100,000 gallons per day. The reporting is necessary to carry out Michigan's membership in the Great Lakes Water Agreement. The House passed the bill. MFB favored a "Y" vote.

4. **Auto Insurance Rollback** - A bill to mandate auto insurance premiums be rolled back 20 percent for Michigan drivers and 30 percent for senior citizens without reforms to reduce the cost of providing insurance. The House passed the bill. MFB favored a "N" vote.

5. **Minimum Wage** - A bill to increase the minimum wage from the current $3.35 to $5.00 per hour effective Jan. 1, 1993. The House passed the bill. MFB favored a "N" vote.

6. **Quality Education** - A bill to require school districts to adopt a school improvement plan, establish core curriculums and be accredited. The House passed the bill. MFB favored a "Y" vote.

7. **Farm Animals** - A bill to update the law which regulates the testing, vaccination/quarantine of livestock moving within or into the state for the purpose of sale or shows. The House passed the bill. MFB favored a "Y" vote.
In order to introduce and coordinate an expanded deer block permit program among Michigan property owners and interested sportsmen, the Michigan Farm Bureau (MFB), the Department of Natural Resources (DNR) and the Cooperative Extension Service (CES) are sponsoring a series of wildlife management meetings to establish Coordinated Wildlife Management teams across Michigan.

The teams will be formed to evaluate the newly expanded statewide deer hunting block permit program and make recommendations for future seasons. Team members will consist of local farmers, hunters and personnel from the CES and DNR.

MFB, DNR and CES resource personnel will be on hand at the meetings to provide additional information on the new block permit program as well as minor changes to the deer damage shooting permit program. For more information, interested landowners and sportsmen alike should contact Vicki Pontz, legislative counsel for MFB, at (517) 323-7000, Extension 2046.

### Wildlife Management Meetings

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug. 1</td>
<td>B.E. Henry Bldg., Fairgrounds, Marshall, 7 p.m.</td>
</tr>
<tr>
<td>Aug. 1</td>
<td>Hillman Community Center, Hillman (on M-32), 7 p.m.</td>
</tr>
<tr>
<td>Aug. 9</td>
<td>Ellsworth Community Hall, Ellsworth 7:30 p.m.</td>
</tr>
<tr>
<td>Aug. 9</td>
<td>Harley Hotel, 4041 Cascade Rd., Grand Rapids 7:30 p.m.</td>
</tr>
<tr>
<td>Aug. 14</td>
<td>Lapeer Twp. Hall, 1500 Morris Rd., Lapeer, 8 p.m.</td>
</tr>
<tr>
<td>Aug. 14</td>
<td>Perry Town Hall, Perry 8 p.m.</td>
</tr>
<tr>
<td>Aug. 21</td>
<td>Evart Town Hall Evart, 8 p.m.</td>
</tr>
<tr>
<td>Aug. 27</td>
<td>Cooperative Extension Office, Fremont, 8 p.m.</td>
</tr>
</tbody>
</table>

As a result of Natural Resource Committee action, Michigan's 1990 Fall Turkey hunt will expand almost three-fold in terms of licenses available and will double the square miles open to hunting, according to John Urbain, DNR Forest Game Bird Specialist.

According to Urbain, over 9,032 applications were received last fall for the 5,900 available licenses over a 6,566 square mile area, with approximately 2,015 birds taken as a result. The 1990 fall hunt will be increased to 15,600 licenses available covering a 12,251 square mile area.

Applicants can choose between three hunting periods for the fall hunt: Oct. 8-14, Oct. 15-24 or Oct. 25-Nov. 5. Resident application fees are $12.85 and senior citizen application fees are $4. Unsuccessful applicants will receive a refund, however, $3 will be kept by the DNR for processing costs.

"Members should apply for the second or third hunt period as their first choice when applying," said Urbain, adding that the odds of getting a license improve.

### State House of Representatives Endorsement and Issues Continued...

75  Ken DeBeaussaret (D-New Baltimore) 50%
77  Dick Allen (R-Caro) 80%
78  Keith Muxlow (R-Brown City) 60%
82  Thomas Scott (D-Burton) 80%
84  John Strand (R-Lapeer) 90%
85  James O'Neill (D-Saginaw) 70%
86  Lewis Dodak (D-Montrose) 60%
88  Robert Bender (R-Middleville) 70%
90  Gary Randall (R-Ewling) 80%
90  Marsha Wilcox (R-Lowell) N.A.
91  Walter DeLange (R-Kentwood) 70%
93  Richard Bandstra (R-Grand Rapids) 70%
94  Ken Sikkema (R-Grandville) 90%
95  Alvin Hoekman (R-Holland) 80%
97  Nancy Crandall (R-Muskegon) 70%
98  Bill Bobier (R-Hesperia) N.A.
100 Roland Niederstadt (D-Saginaw) 70%
101 Tom Hickner (D-Bay City) 70%
103 Ralph Ostling (R-Roscommon) 80%
104 Thomas Power (R-Traverse City) 80%
106 John Prindia (R-Harrsville) 50%
107 Pat Gagliardi (D-Drummond Island) 50%

8. Off Road Vehicle Fees - A bill to collect $10.50 on an ORV Certificate of Title and $7 on an ORV license beginning April 1, 1991, and prohibits operating ORVs on private lands without written permission and makes the operator liable for damage to private property. The House passed the bill. MFB favored a "Y" vote.

9. Commercial Drivers License - A bill to clarify farm vehicle exemptions and covered load requirements under the Commercial Drivers License requirements. The House passed the bill. MFB favored a "Y" vote.

10. Agriculture Budget - A bill to fund the Michigan Department of Agriculture for the year beginning Oct. 1, 1990. The bill increased funding for MDA by approximately $2 million. The House passed the bill. MFB favored a "Y" vote.

N.A. — Signifies candidate challenging incumbent, no record on file.
Michigan Farm Bureau's newest member benefits include discounted tickets to Cedar Point, Kings Island, and the Detroit Zoo!

If you're planning a family vacation — take a look at these great prices!

**Cedar Point**
- Adult: $17.00
- Child: $11.00

**Kings Island**
- Adult: $18.00
- Child: $10.00 (3-6)

**Detroit Zoo**
- Adult: $4.00
- Child: $2.00 (5-12)

To purchase your tickets contact your local county Farm Bureau office, or send in the number of tickets requested (adult & child), along with payment to:

Michigan Farm Bureau
Membership Services Dept.
7373 W. Saginaw
Lansing, MI 48909

Your membership also entitles you to discounts at the following theme parks:

- DisneyLand/DisneyWorld/Epcot/MGM
- Busch Gardens
- SeaWorld/Cypress Gardens
- Henry Ford Museum & Greenfield Village
- OpryLand
- DollyWood

To receive discounts at these locations, contact Michigan Farm Bureau, 1-800-292-2680, extension 3237.
This winter, experience the perfect get away! For nine relaxing days, roundtrip from Los Angeles, the superb new Crown Odyssey will take you to the most breathtaking of the festive resorts along the Mexican Riviera. You'll thrill to dazzling Acapulco, feel the romance of Puerto Vallarta and fall in love with sleepy Zihuatanejo. Included is a unique call at the unearthly beauty of Cabo San Lucas at the tip of Baja California.

The superb new Crown Odyssey incorporates stunning innovations which have set new standards for shipboard living. Yet for all her elegance, she continues Royal Cruise Line's tradition of warm, friendly service, outstanding cuisine and exclusive features—such as the famed Host Program and American Heart Association cuisine—that are found only on an Odyssey. Reserve early and save!

**Aboard the Crown Odyssey**

**Your Special Bonus Amenities!**

- 25% discount on cruise fares when booked by September 30, 1990
- Free air from Phoenix to L.A. to enjoy a complimentary two-night hotel package (including transfers, first class accommodations and continental breakfasts), plus free air return to Detroit after the cruise!
- A hosted reception on board
- One bottle of wine per stateroom
- $50 per person ship credit

Special Sailing
January 12, 1991
Personally Hosted by Jack Laurie
Michigan Farm Bureau President

CALL Farm Bureau Member Travel Service at 1-800-354-4272
CZECH YOUR BODY.

Zetor's 43, 54 and 66 PTO HP tractors are designed as much for your comfort as they are for your work!

- flat operator's deck for easy entry from both sides
- panoramic windshield and 2 entry doors in optional cab
- ergonomically-designed seat to reduce fatigue
- power or power-assist steering
- cast iron chassis for maximum muscle
- no-strain price
- no-drain operating costs (Zetors are designed for economical maintenance and repair, with fuel-sipping diesel engines, permanent oil and air filters, readily available parts.)

Prices and specifications subject to change without notice. All prices shown are f.o.b.

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<thead>
<tr>
<th>Model</th>
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<th>Price</th>
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<td>6211.2</td>
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<td>$14,425</td>
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</tbody>
</table>

7301 Allentown Blvd., Harrisburg, PA 17112  (717) 540-5618

CZECH YOUR BODY HERE:

- CHELSEA
  H&S Farm Repair, Inc
  313-475-7547
- RUDYARD
  Rike Equipment
  906-478-5581
- STERLING
  Sterling Sales & Service
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- MCBRIDE
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