

MICHIGAN FARM NEWS



February 28, 1992

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Mobilizing Resources for Michigan's 62-Year-Old FFA Tradition

The sun hasn't quite peeked over the eastern horizon yet, but when 6:30 a.m. rolls around for young Becky, the wintery day is well underway. While most of her classmates are just cleaning the sleep from their eyes, Becky is wide awake at school rehearsing a speech she must give that evening to a panel of judges.

This time of year, this story is repeated many times over across this state as approximately 500 young FFA members in Michigan are fervently readying themselves for the annual FFA leadership contests taking place at district and regional levels, in hopes that they may soon be able to compete at the state contest as one of the state's best.

At the same time, out of Michigan's approximately 5,000 members, 42 are aspiring to be future state FFA officers; hundreds have applied for one of 29 proficiency awards, ranging from agribusiness to outdoor recreation; and countless others are getting involved with community service projects to strengthen their very own communities.

But next year at this time, the halls of Becky's school may be very quiet, as will many other schools, with FFA chapters when the funding for state programs and awards are gone.

The crisis began when the state FFA program was hit with a \$30,000 cutback, via Gov. Engler's line item veto on state budget proposals and continued with an \$83,000 cutback from the Michigan Department of Education, by way of a readjustment in funding from the Carl Perkins Act.

Unless other forms of financing are found, losing the \$83,000 means losing the state FFA office and the state FFA projects consultant Charles Snyder when the state FFA budget reaches zero on Oct. 1, 1992. Key agricultural leaders have met recently to discuss the future of agricultural education in Michigan, including the FFA, and are working out funding proposals to support the programs in the future.

"The agricultural community needs to focus its attention on the FFA and the programs it supports," stated MFB President, Jack Lau-

rie. "The first priority should be, first and foremost, to keep the FFA program running. If FFA isn't around, it will ruin a number of agriscience programs."

Michigan Farm Bureau began addressing the need for assisting the state FFA financially by passing resolutions last December recommending that Farm Bureau, the Department of Education, Michigan State University, and the private sector, work together to acquire adequate funding for FFA. (See related Discussion Topic, page 11.)

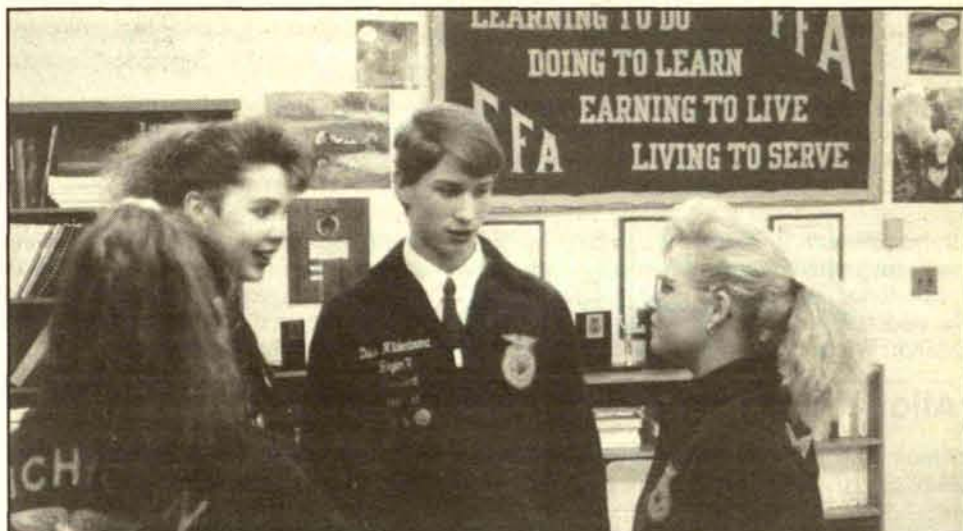
The remaining \$30,000, cut from the State of Michigan budget, funded two primary areas of the state FFA budget. Approximately half of the money went toward awards, trophies, plaques, pins, and certificates recognizing FFA members' achievements. The remainder of the money reimbursed FFA chapters for their mileage to state FFA functions, such as the state FFA convention held in March and the agricultural skills contests held in April.

The Michigan FFA Foundation, formed in the early 1980s, has taken the initiative to cover the money lost for awards and reimbursement. The non-profit organization, headquartered at MSU, is raising money through private and corporate sponsors to come up with the funding.

As part of the resolutions passed by Michigan Farm Bureau, county Farm Bureaus are being asked to make a financial contribution to the FFA. Those contributions can be made payable to the Michigan FFA Foundation, and sent to the following address:

**Michigan FFA Foundation
Michigan State University
412 Agriculture Hall
East Lansing, MI 48824**

A copy of the amount contributed should also be sent to the Young Farmer Department of MFB for recognition purposes and because the donated funds are going to be matched by MFB up to \$2,500, as established by the MFB Board of Directors.



According to Snyder, FFA teaches leadership that no class could ever teach today's students. "You can teach a class on leadership, but what are you going to lead?" he explained. Above (l-r) Amy Stauffer, Renee Nugent, Dave Hildenbrand, and Angie Nauta go over last minute details before a Lowell FFA Chapter meeting.

Senate Bill 643 Critical to Michigan Agriculture -- Your Help Urgently Needed to Ensure Passage

A little-known U.S. Supreme Court ruling in June 1991, which states that the Federal Insecticide, Fungicide and Rodenticide Act (FIFRA) doesn't pre-empt local units of government from regulating pesticide use, could have dramatic implications for your farm operation, if ignored.

Legislation, S.B. 643, pending in the state Legislature, would prohibit local units of government from enacting or enforcing ordinances that contradict or conflict with the Michigan Pesticide Control Act (MPCA) and, according to MFB Legislative Counsel Vicki Pontz, will play a large role in the future of Michigan agriculture.

"Without enactment of this legislation, farmers could conceivably face different pesticide regulations in every township they do business in, making compliance impossible," said Pontz. "Since the June Supreme Court ruling, at least eight new

local pesticide ordinances have been enacted in Michigan."

According to Pontz, the specific timetable on S.B. 643 is questionable, as the package has met severe opposition from local units of government and environmental activists. The bill was at one time due to be voted on Feb. 4, but received numerous amendments and was ultimately sent back to the Senate Agriculture Committee for further action.

Pontz is hoping members will contact their respective state legislators (See page 10 for additional information and a legislative directory) to encourage their support of S.B. 643 as introduced. "Members should not take this issue lightly," said Pontz. "Without the passage of S.B. 643, local government officials could be making management decisions about how farmers manage their farms that could vary from minor inconveniences to the absurd."

It's lambing time once again across Michigan. This newborn and mother were photographed at the MSU lambing barns where the lambing season begins in early January and runs through March.

The 200 ewes and replacements housed at the research facility annually produce approximately 300 Suffolk and Rambouillet lambs, according to Kevin Weidmayer, an animal caretaker at the sheep teaching and research barns.

Unfortunately, the sheep industry continues to be plagued by its share of problems, namely poor consumer demand and depressed producer prices.

University researchers from Texas, Wyoming, and Colorado conducted a year-long study on marketing strategies to identify weaknesses and growth areas to increase producer returns. See their recommendations on page 5.



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In Brief...

Don't Be Too Quick to Price Corn, Economists Say

The recent corn price rallies have offered some attractive prices, but farmers shouldn't be in too much of a hurry to sell their 1992 corn crop, according to economists at several Midwest universities. "I think there will be better pricing opportunities a little later this spring," advises Purdue Economist Bill Uhrig. He encourages farmers to wait a little longer to learn more about how the El Nino weather phenomenon now occurring over the Pacific will effect the Midwest this summer.

Darrell Good, grain specialist from the University of Illinois, shares the weather market view and says many good pricing opportunities could occur this spring. He says it's time for farmers to make marketing plans and decide what combinations of risk management tools to use. But, he adds, "this is not the time of year we expect to get price highs. We just don't get price highs in February."

Stan Stevens of the University of Minnesota, says he advises farmers to buy low-priced put options in early April to protect favorable prices for the 1992 crop. He says farmers should finish up the sales of their 1991 crop in the next eight or 10 weeks, then take pricing opportunities for the new crop.

Robert Wisner, Iowa State University's grain marketing specialist, says farmers may want to begin limited pricing of new-crop corn. He recommends use of futures and/or options to price about 20 percent of expected production in 1992. More aggressive marketing should be undertaken after the government releases its 1992 prospective plantings report in late March, Wisner says. (See page 6 for MSU's Jim Hilker's market comments.)

Allocations for CIS Loans Announced

Along with its February supply/demand report, the USDA announced allocation of the February and March credits for the Commonwealth of Independent States. The February breakdown will be \$95 million for wheat, \$55 million for feed grains, \$15 million for protein meals and \$35 million for freight.

The \$200 million credit for March will be distributed \$80 million for wheat, \$51 million for feed grains, \$14 million for protein meals, \$15 million for vegetable oils, \$10.5 million for soybeans, \$4 million for rice, \$500 thousand for hops, and \$25 million for freight.

Russian Farmers Get First Private Farm Program

According to a *Knight Ridder News* report, via British Broadcasting Corp., the Russian government and the Farmers' Association (Akkor) have signed an agreement which provides political cooperation and support for economic reforms.

The report said the agreement outlines the key spheres of joint work, aimed at creating favorable conditions for the development of financial support, stimulating production...and the social protection of farmers. The agreement marks the first time that relations between the government and farmers have been given a legal status, the agency said.

USDA Sets Up CIS Food Aid Office; Sends Marketing Specialist Team

USDA is setting up an office to help coordinate food aid to the former USSR, and is also sending a team of specialists to help the region improve its food marketing system. The office will serve as a central contact point for other U.S. government agencies, Congress, businesses, voluntary organizations and the public, USDA said. It will also advise USDA Under-Secretary Richard Crowder on coordinating assistance to the region.

USDA is also sending three representatives from its Agricultural Marketing Services and three farm industry officials to the former USSR to help officials there improve their food marketing system. The team's goal is to help create a wholesale marketing system for fruits, vegetables, food grain and meat, and will be led by Wes Kriebel, a deputy director at AMS.

Brazil's 1991-92 Corn Crop Estimated Up 17 Percent

Favored by good farm credits and beneficial weather conditions, Brazil's 1991-92 (Sept.-Aug.) corn crop will rise 17 percent, said the Brazilian Geographic and Statistical Institute (IBGE), according to a *Knight Ridder News* report. In its first crop forecast for the year, the IBGE put production at 27.181 million tons, up from 23.234 million in 1990-91.

An IBGE spokesman said corn growers had increased farm credit available in the 1991 planting season. Total farm credits for all crops during the planting season were equal to 5 billion U.S. dollars, up from 2 billion a year earlier. Also, weather conditions have been good in most corn-growing regions, with ample rain. Brazil's 1990-91 corn crop was hurt by low yields due to lack of rain during the January - February 1991 growing season.

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January Dairy Cow Numbers Down

The number of cows on farms during January in the 21 major milk producing states was at 8.31 million head, 205,000 fewer than a year ago and 17,000 less than December 1991, according to a USDA report.

Milk production during January for the 21 producing states totaled 10.7 billion pounds, virtually unchanged from production in those states in January 1991. December 1991 revised production of 10.4 billion pounds was slightly below 1990. Milk production per cow averaged 1,283 pounds for January 1992, 32 pounds more than January 1991.

Japanese Beef Output to Rise, Pork Output to Fall

Japan's beef consumption will continue to rise this year, and domestic slaughter and imports are expected to pick up to meet demand, according to the U.S. agricultural attache in Tokyo. Japan's pork industry is in a downspin and domestic slaughter will drop more than expected, a *Knight Ridder News* report indicates.

To meet the 1992 beef demand, which is forecast at 1.19 million tons, domestic beef and veal production in Japan is expected to rise about 3 percent to 590,000 tons. Japan's beef and veal imports are forecast at 580,000 ton this year, 65,000 above 1991, the attache said.

Japan has liberalized its beef import markets, which has allowed more U.S. and Australian meat to enter its market. The attache said although these imports are charged a duty, the meat is still selling well and Japanese producers are turning more toward Wagyu beef production to remain competitive. Wagyu is premium, heavily-marbled beef that many Japanese consumers prefer.

The Japanese pork industry is having problems, the attache said. Pork producers have had to invest in expensive pollution controls and finding new farmers to replace old ones has become more serious. Japan's pork production is forecast at 1.45 million tons, down from 1.49 million last year. To help meet forecast 1992 domestic consumption of almost 2.1 million tons, Japan will import 615,000 tons of pork, up from 565,000 in 1991.

Japan is also expected to permit imports of fresh pork from other EC countries this summer. Before, Japan would only allow imports from Ireland, Denmark and England, because of fears of foot and mouth disease. Japanese officials have begun to visit processing plants in the Netherlands to determine if they meet domestic standards, and could become a significant supplier, the attache said.

EPA Ruling on EBDCs a Win for Farmers

The Environmental Protection Agency announced that the widely used fungicide EBDC poses minimal cancer risks and may continue to be used on all but 11 fruit and vegetable crops, banning EBDC use on apricots, carrots, celery, collards, mustard greens, nectarines, peaches, rhubarb, spinach, succulent beans and turnips. In those cases "the long-term risks...outweigh the benefits," EPA said.

The action marked a sharp turnaround for the EPA, which two years ago proposed that EBDCs be allowed on only a few crops. In 1990, the agency proposed the chemical be banned on 45 food crops, prompting the industry to voluntarily withdraw the fungicide for use in all but three of those crops. But EPA Administrator William Reilly said that further studies revealed that the health risks from the fungicide were less than previously believed.

Michigan Farmers Appointed to National Committees

Fifteen Farm Bureau leaders from Michigan, including some county presidents, have been appointed by AFBF President Dean Kleckner to serve on the organization's 1992 commodity advisory committees. The committees consider issues important to their commodity areas and make recommendations to assist the AFBF board in policy implementation.

They are: James Ackron, Wayne County, Agricultural Nursery & Greenhouse; Steve Ouwinga, Newaygo County, Aquaculture; Diane Horning, Washtenaw, Dairy; David Eichler, Huron, Egg; Mark Smuts, Eaton, Feed Grains; Stanley Johns, Copper Country, Forestry; Joshua Wunsch, Northwest Michigan, Fruit and Nuts; Ray Buell, Oakland, Honeybee; Harold Walcott, Ottawa, Poultry Meat; Duane Tirrell, Eaton, Sheep and Goats; Richard Leach, Saginaw, Soybean; Denis Netzley, Gratiot, Sugar; Larry Snider, Oceana, Swine; Jim Miller, Berrien, Vegetable and Potato; and Tom Guthrie, Barry, Wheat.

Laurenz Named Marge Karker Scholarship Winner

Rodney M. Laurenz of Midland County has been selected as the 1992 MFB Marge Karker Scholarship winner. He is the son of Gerald and Carolyn Laurenz, who operate a 1,000-acre cash crop farm near Wheeler and have been FB members for a quarter-century. Rodney is a junior at MSU majoring in agricultural engineering/ag education and plans to teach ag engineering at the university level. While in high school, he attended MFB's Young People's Citizenship Seminar, was state FFA vice president, was selected one of the top 100 math students in Michigan, and was valedictorian of his class.

The Marge Karker Scholarship was named in honor of the woman who served as MFB's coordinator of women's activities from the time the program started until the early '60s.

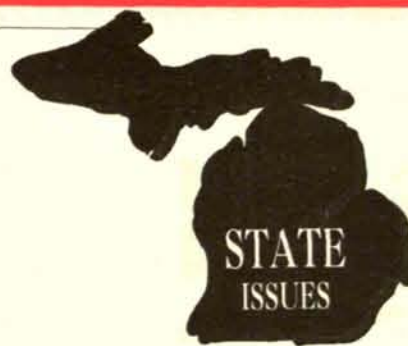
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CAPITOL

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Disaster Assistance and Fireblight

MFB Position

MFB worked with Sen. Riegle to include fireblight losses in the disaster assistance legislation.

MFB Contact

Al Almy, Ext. 2040

The disaster assistance program, now being implemented to assist producers with weather-related losses in 1990 and 1991, has generated questions from several apple producers who experienced fireblight in their orchards. When filing applications for disaster payments, some local ASCS offices told apple producers that fireblight losses were not eligible.

Michigan Farm Bureau had worked to include fireblight in the disaster legislation so contacts have been made with Michigan ASCS personnel for clarification. The answer received is that fireblight is included. However, producers must show the losses from fireblight were caused by weather-related conditions, rather than management practices such as not spraying to protect against the disease. Producers who suffered fireblight losses in 1990 or 1991 may want to contact their ASCS office to see what information will be required to include these losses in their disaster assistance application.

Health Insurance Deduction

MFB Position

Farm Bureau strongly supports making the deduction for health insurance premiums paid by the self-employed permanent and increasing the deduction to 100 percent.

MFB Contact

Al Almy, Ext. 2040

Self-employed persons are allowed to deduct 25 percent of the cost of their health insurance premiums when calculating their federal income tax. However, to qualify for the deduction, they must offer health insurance to their employees. This deduction is scheduled to expire June 30, 1992.

House Resolution 784 has been introduced to make the deduction of health insurance premiums paid by self-employed persons permanent and increase it to 100 percent of the cost. The legislation is pending in House Ways and Means Committee, where hearings were held in late January. The bill currently has 192 cosponsors including Michigan Congressmen David Camp, Bob Davis, Paul Henry, Carl Pursell, Bob Traxler, Fred Upton and Guy Vander Jagt. Congressman Bob Carr has introduced a separate bill to increase the deduction to 100 percent.

The nonprofit research group, Health Care Solutions for America, has estimated a 100 percent deduction could reduce the number of persons without health insurance coverage by 9.8 million by making policies more affordable.

North America Free Trade Agreement (NAFTA)

Status Report

Negotiations between trade officials from the United States, Mexico and Canada to reach agreement on a North America Free Trade Agreement (NAFTA) are continuing.

A draft agreement has reportedly been prepared for discussion. The final agreement reached by negotiators from the three countries is expected later this year or early 1993 and Congress will have the opportunity to approve or reject it.

MFB Contact

Al Almy, Ext. 2040

MFB Position: Farm Bureau will support a NAFTA and urge Congress to approve it only if it provides for fair and equal competition among producers of the three countries. If the agreement does not provide fair and equal competition for U.S. producers, Farm Bureau will urge Congress to reject it. Factors to be considered by Farm Bureau in deciding whether to support a NAFTA are:

1. Current U.S. grades and standards should not be lowered to accommodate Mexican imports.
2. The agreement should maintain all federal marketing orders.
3. Mexican imports would be assessed the same as U.S. products under federal marketing orders and commodity promotions or checkoff programs. Assessments should not be used for research, but for promotion only.
4. The agreement should standardize pesticide regulations so they are uniform between the two countries.
5. Scientifically based health and phytosanitary rules and regulations should not be compromised but strengthened to prevent the introduction of pests, not to exclude beneficial pests.
6. Country of origin rules should not be compromised. Enforcement should be strengthened to prevent transshipment.
7. Snap-back provisions should be triggered by a formula and not take more than seven days. Snap-back should be administered by USDA.
8. The agreement should recognize and address labor cost differentials between the two countries.
9. We support the principal of fiber forward provisions dealing with textile trade.
10. The agreement should also contain a dispute settlement body and a tariff reduction schedule, in addition to a reciprocal transportation agreement.
11. Import-sensitive crops should have a longer phase-in period.

Insurer Financial Regulation

MFB Position

Michigan Farm Bureau opposes federal regulation of the insurance industry.

MFB Contact

Darcy Cypher, Ext. 2048

House Bills 5214 and 5215, sponsored by Rep. Mary Brown (D-Kalamazoo) and Rep. Al Hoekman (R-Holland), will bring Michigan's insurance laws in line with financial standards set by a national organization of state insurance commissioners. Some experts believe that consistent state regulation will deter efforts to federally regulate the insurance industry.

Michigan's present insurance laws have, in many ways, been inefficient. Enactment of the national standards are expected to streamline the Michigan Insurance Bureau's examination practices. Businesses which buy insurance for their employees and those who sell insurance products are cautious of expanding regulation. They understand that "unnecessary and excessive" regulation ends up costing consumers. Other than minor technical amendments, there has been no opposition to these bills.

Automobile Insurance Reform

MFB Position

MFB supports no-fault reforms that will reduce automobile insurance costs. MFB policy states, "Adopt optional limits of PIP (medical) coverage and a fee schedule for PIP medical benefits."

MFB Contact

Darcy Cypher, Ext. 2048

In December, the Legislature extended Michigan's present automobile no-fault law to March 31, 1992. If provisions in the law are allowed to expire, insurance companies will be restricted in the way they rate automobile insurance, resulting in cost increases to rural and suburban drivers. Insurers are urging the House Insurance Committee to allow them to rate based on actual loss data and not force them to shift high urban costs to lower risk urban and suburban areas.

Unfortunately, some House leaders don't appear willing to: 1) Allow consumers to choose their auto medical protection coverage, but instead support the present law which requires all drivers to purchase unlimited medical protection. 2) Enact medical and rehabilitation guidelines and fee schedules. These reforms would almost immediately reduce automobile insurance costs.

Trucking Deregulation

MFB Position

Farm Bureau supports deregulation of Michigan's trucking industry.

MFB Contact

Darcy Cypher, Ext. 2048

Senate Bill 325, introduced by Sen. David Honigman (R-West Bloomfield) is intended to enhance competition, reduce shipping costs and increase safety enforcement through deregulation of Michigan's trucking industry.

Currently, the Public Service Commission regulates the trucking industry by controlling costs, routes and loads which are transported within the state. Michigan farmers hauling their own commodities are exempt from "economic" regulation.

Michigan truckers are forced to drive millions of miles empty each year as a result of the regulations, costing shippers an additional \$86.6 million annually, which are passed on to the consumer. With deregulation, Michigan freight rates could be reduced, on average, by 19.2 percent.

MFB's Public Affairs Division
(517) 323-7000

Bush Health Plan Includes Vital Provisions for Farmers

President Bush's health care plan contains some sound and positive concepts, most notably a proposal to allow the self-employed to deduct 100 percent of the cost of their health insurance premiums, according to the AFBF.

AFBF President Dean Kleckner said the tax deduction for the self-employed represents an important reform for a group that has been hard hit by spiraling health insurance costs. "This is an issue that is extremely important to farmers, and we will continue to work hard to see that full deductibility is made permanent," he said.

The self-employed are currently allowed only a 25 percent deduction, a provision which is set to expire June 30. (The president's budget, proposed extending the 25 percent deduction to Dec. 31.)

Kleckner noted that Farm Bureau will study Bush's overall proposal more closely to determine its impact on rural Americans, but "in general, we agree with the market-oriented approach he has proposed."

Farm Bureau is concerned, however, Kleckner said, about the methods earmarked to finance the plans proposed by Bush and several members of Congress.

Kleckner hailed the Bush plan's opposition to a national health care system such as Canada's and to a "play or pay" system in which employers would be offered the choice of providing insurance coverage for their employees or paying a tax to fund a government insurance plan.

Both plans, said Kleckner, would mean "more government involvement in medicine at astronomical costs to taxpayers."

Weather

Michigan and Major Commodity Area Extended Weather Outlook

T - Temp.	2/28 3/15	2/28 4/30
P - Precip.	T P	T P
Michigan	N B	A B
W. Corn Belt	A B	N B
E. Corn Belt	N/A B	N B
Wint. Wheat Belt	A N	N N
Spr. Wheat Belt	A B	A B
Pac. NW Wheat	A N	A B
Delta	N N	B N
Southeast	B A	B A
San Joaquin	A A	B N

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

Jeff Andresen, Ag Meteorologist, MSU

Weak northwesterly flows in the upper atmosphere persisted during much of late January and the first week of February, continuing drier than normal conditions over most of Michigan. Occasional intrusions of arctic air, largely confined to northern areas, brought significant lake effect snowfall to favored areas of the Upper and northwestern Lower Peninsulas and resulted in the only areas of above normal precipitation during the period.

Mean temperatures ranged from slightly below normal in northeastern sections to slightly above normal in the west. The cooler than normal 30-day mean temperatures in the northeast were the first of the winter season thus far. A change in the jet stream patterns to a more southwesterly orientation during early February (the same change that was responsible for a series of storms and torrential rains

Michigan Weather Summary

1/15/92 to 2/15/92	Observed Mean	Temperature Dev. From Normal	Precipitation Actual (inch.)	Dev. From Norm
Alpena	19.3	+1.4	1.10	-0.51
Bad Axe	20.4	-0.8	0.92	-0.52
Detroit	25.2	+2.1	1.14	-0.50
Escanaba	18.3	+2.2	1.15	-0.62
Grand Rapids	25.2	+3.2	1.16	-0.98
Houghton Lake	20.2	+2.5	0.83	-0.78
Lansing	23.5	+2.2	0.94	-0.69
Marquette	14.8	+3.0	1.98	+0.13
Muskegon	26.0	+3.3	1.20	-0.99
Saginaw	22.6	+1.2	1.11	-0.33
Sault Ste. Marie	13.0	-0.4	2.38	+0.61
South Bend	28.0	+4.4	1.61	-0.53
Traverse City	22.7	+2.4	1.83	+0.06
Vestaburg	22.7	+1.4	1.01	-0.56

in California) brought milder temperatures and the most widespread moisture to the state in almost a month on the 15th.

The National Weather Service 30-day outlook for Michigan during late February and the first half of March calls for near normal temperatures and below normal precipitation. In other words, a general continuation of the conditions of the past 30 days. Unfortunately, because of disagreement between some of the computer and statistical models used in the preparation of this outlook, overall confidence is low. From a historical perspective, while both mean temperatures and precipitation are normally on the increase this time of year, the climatological records remind us that many of the lowest temperatures and heaviest snowfalls (outside of the lake snow areas) have occurred in February and March.

Michigan's Dry Bean Growers Face Assessment Referendum

The Michigan Bean Commission has asked the Michigan Department of Agriculture to conduct a referendum among growers on a proposal to increase the dry bean assessment they pay when they sell their beans from a nickel to a dime per hundredweight.

Some fact about the referendum and proposal include:

Who Can Vote?

To vote in the referendum, a grower is defined as any business unit, including a family operation, sole proprietorship, partnership, corporation, company, association, trust, or other business organization engaged in the business of producing beans for sale within the past two years.

What's Proposed?

The proposal calls for an increase in the dry bean assessment paid by growers when they sell their beans from the current 5 cents per hundredweight to 10 cents per hundredweight. This would be an additional investment by Michigan growers of

approximately \$200,000 for expanded domestic and international promotion.

When Will it be Held?

The referendum will be conducted during the first two weeks of March, 1992.

Where can Ballots be Obtained?

The referendum is administered by the Michigan Department of Agriculture. Growers should receive a ballot in the mail around March 1, 1992. Elevators and Cooperative Extension Service offices will have additional supplies of ballots.

How Will the Assessment be Used?

The Bean Commission has agreed the increased grower investment will be used to:

- All for Promotion** - None of the new assessment will be used for production research. The commission believes that promotion is more important than expanded research.
- Increased International Promotion** - At least 75 percent of the new grower

investment will be used solely for the promotion of Michigan-grown beans in international markets such as the United Kingdom, Eastern Europe, the Russian Commonwealth, and North Africa.

To Introduce Michigan Grown Great Northern Beans -

A new program will be developed to introduce Michigan-grown Great Northern beans in countries where that variety is preferred. The first Great Northern variety developed especially for Michigan growing conditions will be released this year by Michigan State University. Additional funds would be used to establish demand for this production.

Expand Use of Michigan Beans in Aid Programs -

A new program will be developed to work with the government and private voluntary religious organizations to help them learn more about dry beans, and use more in these relief programs world-wide.

Expand Domestic Promotion -

Domestic promotion will continue and expand as possible, and the commission will continue to expand the domestic consumption of dry beans.

None for Administration -

None of the new funds will be used for administration. All of it will be used to promote Michigan grown dry beans.

Michigan Potato Stocks Higher

Potato growers and processors in Michigan held 3.4 million hundredweight (cwt) of potatoes Feb. 1, according to the Federal/State Michigan Agricultural Statistics Service. This is 13 percent above stocks a year earlier, and represents 38 percent of 1991 fall production. Disappearance of the 1991 crop from harvest to Feb. 1, totaled 5.4 million (cwt). Crop disappearance for 1990 during the comparable period was 6.2 million (cwt). Of the total stocks on hand, 72 percent were whites, 27 percent russets and one percent reds.

Nationally, fall potato stocks totaled 179 million (cwt) on Feb. 1, up 10 percent from last year and 24 percent above two years ago. This is 49 percent of the fall potato production in the 15 storage states, compared with 47 percent a year ago. Potatoes by type are three percent reds, 17 percent whites, and 80 percent russets, with more whites and fewer russets than a year ago. Processors have used 85.5 million (cwt), down one percent from 1991 but six percent above 1990 levels. Shrinkage and loss to date was 21.2 million (cwt), five percent above the 20.1 million (cwt) last year and 17 percent above the 18.1 million (cwt) lost two years ago.

California Water Supplies Still Below Normal

Water supplies in California are up slightly from a year ago but have reached only 55 percent of normal, meaning shortages will persist for the sixth straight season, according to a California Department of Water Resources report.

On Feb. 1 of last year, water supplies in storage around the state were at 50 percent of normal. Rainy conditions in March 1991 eventually put water supplies for the water use year at 65 percent of normal.

The rain and snow that have fallen in the state since the water resources report was compiled have no doubt raised the state's water supply. However, much of the heavy rainfall reported in California has fallen along the southern coast, in the vicinity of Los Angeles. Only moderate amounts have hit the main snow and water catchment areas of the central and northern Sierra range.

Even before the recent rain, the South Coast water region of California was in the best shape, with its reservoirs at 110 percent of normal water content.

Future inflow into the state's water storage reservoirs will come from water currently locked up as snow. Snow surveys as of late January put the statewide water content of snow at 45 percent of normal. Current water in storage along the Colorado River ranged from 85 to 105 percent of normal. Current snowpack in the upper Colorado River Basin was 70 percent of average, according to figures supplied to the California Department of Water Resources by the U.S. Soil Conservation Service.

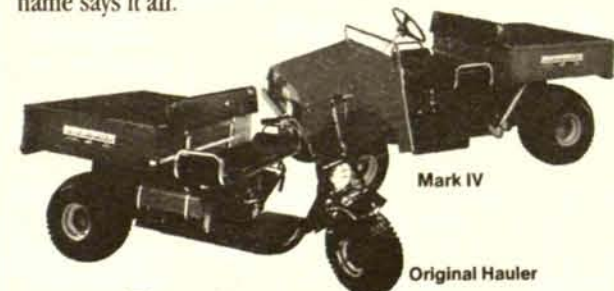
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Perception and Consumption Key – Lamb Marketing Study Concludes

American lamb is perceived differently by all key players determining its selling power, including producers, breakers, retailers, and consumers, said Dr. Gary Williams, Texas A&M, who presented the results of a lamb marketing study at the American Sheep Industry Association annual convention in Orlando, Fla.

Texas A&M, along with the University of Wyoming and Colorado State University, jointly conducted the year-long study to assess marketing strategies to enhance returns to lamb producers. A total of 140 key industry people, including feeders, packers, breakers, non-breaking wholesales, retailers and food service groups spanning the entire United States, participated in the study.

"Consumers are telling us they want smaller, leaner cuts of lamb, but producers aren't getting that message," said Williams. "We also have a whole set of consumers out there that don't eat lamb due to changes in the ethnic base, that is, even though they're more ethnically inclined to eat lamb, they've gotten away from it usually because

they have relocated to another part of the country where lamb is not popular. It's a matter of ethnic base that once supported our industry eroding because of today's less traditional lifestyle."

Williams added that lamb consumption is also affected by trends and right now, emphasis is on "light and healthy foods" which people mistakenly approach with a diet containing little or no red meat.

On the retail side of lamb sales, retailers are saying they don't want to spend a lot of time making lamb more appealing to consumers by trimming excess fat and offering a wider variety of cuts as lamb volume is too low to warrant such attention to detail. So why not increase volume to up profit margins? "It's not that retailers don't make money off the lamb they stock and sell," said Williams. "They just make more money off of other meats, mainly beef, chicken and pork. For a retailer, lamb is a very small part of the business."

The key to a better lamb market, said Williams, is getting more people to eat lamb

and getting the people who already eat lamb to purchase more. "We need increased consumption," said Williams. "The sheep industry should change the situation to where retailers need to carry more lamb. This, in turn, would call for more breakers to be in business, which would result in competitive pricing. If that happens, prices to consumers come down while prices to producers go up because we're narrowing the price margin currently in existence where producers get too little for their products for which consumers feel they pay too much."

Bottom line, said Williams, "There is little wrong with the lamb industry that cannot be resolved by increasing consumption." Steve Raftopoulos, ASI Lamb Council chair, agreed with Williams and touched on a variety of solutions that should better position the industry to sell more lamb.

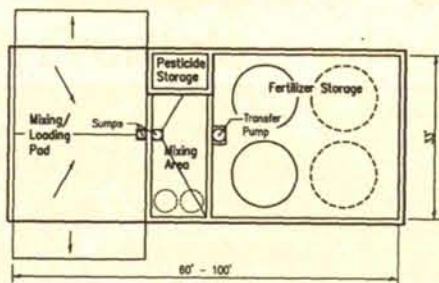
"We'll be emphasizing consumer education from selection to preparation," said Raftopoulos. "We'll also continue to urge growers to participate in the yield grade program so that we can show them they'll

ultimately get paid for producing lean lambs."

Other key points, said Raftopoulos, include improved merchandising/display/promotion techniques at the retail level that would put lamb in the spotlight; more focused education directed toward younger, trendy consumers who often have not even tried lamb; pre-packaged and processed lamb products to provide retailers with a variety of more uniform cuts tailored to change, consumer preferences without the cost and time of back-room preparation, and national coordination of lamb marketing activities to reduce the fragmentation of current marketing activities in the lamb industry.

"We'll be looking closely at the food service sector," said Raftopoulos. "If we can offer a wider variety of cuts at lower prices, the food service industry could be a powerful force in helping us prepare lamb in a number of ways that could appeal to all age groups, especially the younger crowd. Chances are they'll order it again and then possibly purchase it at the retail level."

Designing Facilities for Pesticides and Fertilizers?



Medium-sized facility.

Properly designed and maintained facilities are the backbone of a safe, responsible chemical facility, Wilkinson says. Whether the site is a single operator farm, a dealer/applifier business, or a wholesale/manufacturing plant, farm chemical storage and handling sites represent high risk for point-source pollution of land and water.

Until now, however, there hasn't been a clear concept of what features are included in a safe, responsible chemical facility. The MidWest Plan Service (MWPS) has filled that void by publishing its long awaited Designing Facilities for Pesticide and Fertilizer Containment, MWPS-37.

The handbook compiles the best available information for storing, handling and using agricultural pesticides and fertilizers. It's intended as a desk reference for consulting engineers, contractors, builders, state agencies, dealer/applifiers, farmers, and educators, with recommendations based on accepted engineering principles and practices.

While the emphasis is on the facility itself, MWPS-37 necessarily considers the impact of laws, regulations, and safety concerns on layout, design and maintenance. Major chapters consider the impact of laws, site selection, functional system design, worker safety area, storage, secondary containment, mixing/loading facilities and equipment, concrete, emergency response planning, rinsate management and waste disposal, and facility maintenance. Also included are a glossary of terms and a variety of appendices with additional references and specialized information.

MWPS was written by agricultural engineers with experience in this complex arena. It has been reviewed extensively by experts, specialists and government officials to ensure accurate, authoritative information.

To order Designing Facilities for Pesticide and Fertilizer Containment, MWPS-37, contact Plan Service Secretary, 217 Farral Hall, Ag Engineering Dept., Michigan State University, East Lansing, MI 48824. The cost of \$15 includes shipping and handling.

Pesticides and fertilizers are as common to production agriculture as dirt and hard work, says Bob Wilkinson, extension agricultural engineer at Michigan State University, "so it's easy to forget they deserve a good measure of respect when storing, handling and using them."

Saginaw Bay RC&D Area Approved

Approval of the Saginaw Bay Resource Conservation and Development (RC&D) application was announced at the National Association of Conservation Districts' annual meeting in Reno, Nevada, by Soil Conservation Service Chief Bill Richards.

The project area includes all of Arenac, Bay, Clare, Genesee, Gladwin, Gratiot, Huron, Isabella, Lapeer, Livingston, Midland, Saginaw, Sanilac, Shiawassee, and Tuscola counties. Soil conservation districts and county boards of commissioners in these counties initiated the application.

Objectives of the 15-county, 6,003,400-acre Saginaw Bay RC&D area include:

- Economically viable and environmentally sound agricultural, forestry and related industries in the Saginaw Bay area.
- Assure a supply of quality ground and surface water for domestic, livestock and recreational uses for natural resource-based recreational opportunities.

- Economic opportunities with improved and expanded recreational and commercial transportation facilities.
- Recycling opportunities to improve conservation and utilization of the area's natural resources.

Each of the sponsors has a representative on the 30-member Saginaw Bay Resource Conservation and Development Council that meets regularly to administer the program. Jerrold J. Humpala is chairman of the council.

Under the program, the council will set its own conservation and development goals and identify agencies, groups and foundations to fund and carry out specific projects. The Soil Conservation Service will provide a coordinator to assist the council.

The Saginaw Bay Resource Conservation and Development area was one of 27 area-approvals announced at the National Association of Conservation Districts' annual meeting. It is the sixth such area in Michigan.

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Market Outlook

FARM
BUSINESS
OUTLOOK

Dr. Jim Hilker, Dept. of Agricultural Economics, Michigan State University

Corn

Domestic corn demand continues above expectations, but corn exports continue to be disappointing. Table 1 shows the latest USDA supply/demand projections for 1990-91 and 1991-92 and my projections for 1992-93.

The USDA increased its 1991-92 food and industrial use expectations 50 million bushels in the February report, but this was offset by a 50 million bushel decrease in expected exports.

On the world scene, the South African corn crop was cut 80 million acres as a terrible drought hangs over all of southern Africa, but again lower than expected use left ending stock projections basically unchanged.

The USDA has released the previously announced \$200 million in export credit guarantees for February to the 11 republics of the Commonwealth of Independent States. The allocation for feed grains was \$55 million, which was near expectations. They also announced the allocation for feed grains in March would be \$51 million.

Given the relative prices of crops, it now appears 1992 corn acres planted will be up

Seasonal Commodity Price Trends (long term)

Wheat	?
Corn	↑ ?
Soybeans	↑ ?
Hogs	↔
Cattle	↔

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

over 3 million acres. As shown in the last column of Table 1, that would increase ending stocks significantly.

While a large corn price spring rally on a weather scare is a definite possibility due to the low projected ending stocks, another strong possibility is a nice spring, large corn acreage numbers, and lower corn prices. The point is don't hold all of your risk into spring.

Wheat

The story for wheat is a bit the reverse of corn. The USDA lowered projected domestic use 30 million bushels and raised projected exports 25 million bushels. Expected ending stocks were left unchanged as projected imports were lowered 5 million.

The world numbers were left basically unchanged for wheat in the February report. The February credit allocation for wheat to the CIS was \$95 million and the March allocation was announced as \$80 million. There is still another \$250 million allocation for April coming and a strong possibility for more this summer.

A top may have been hit in the wheat market until there is more solid information on how the wheat looks in the field once it starts growing again, and in Texas, that time is not far off. Table 2 shows the projected supply/demand situation.

If the crop develops nicely, harvest prices could fall below \$3.50 and present pricing opportunities; if the crop has trouble, we could see harvest prices around \$4. Consider lowering some of your 1992 new crop price risk with some forward pricing on a portion of your expected summer harvest.

Soybeans

The supply/demand situation for 1991-92 for both the U.S. and the world was left basically unchanged by the USDA in their February report.

There were expectations that the production estimate for South America would be raised, but that was not the case. There was no February credit allocation for soybeans to the CIS, but \$10.5 will be allocated in March.

As can be seen in Table 3, soybean planted acreage is expected to be down in 1992-93. But this is expected to be offset in lower

exports due to a larger South American crop. As can be seen in the last column of the soybean table, the fundamental picture is not expected to change much from this year.

However, the new crop soybean pricing opportunities available now are much better than the fundamentals shown here would suggest.

Hogs

Hog slaughter the first two weeks of February was up 8-9 percent compared to last year, and while this was still higher than the 5 percent the Hogs and Pigs Report would have indicated, it is down from the 14 percent increases we saw in January.

Take advantage of the increase in hog prices we have seen by keeping very cur-

rent. If you cannot afford significant downside risk as we move into the spring and summer, calculate out your forward pricing opportunities. While the opportunities presented by the futures markets do not look real good, there is probably more downside risk than upside potential as of mid-February.

Cattle

The annual USDA January 1 Cattle Inventory Report, released Feb. 7, showed all cattle and calves were up 1 percent. While this does show expansion, it was lower than expected. The report also lowered the expansion shown in last year's report from 2 percent to 1 percent.

Beef cows on Jan. 1, 1992, were up 2 percent and heifers kept as replacements were shown as up 3 percent; again while this represents expansion, it was less than expected.

The other surprise in the report was that the 1991 calf crop didn't increase from 1990. The preliminary July report had indicated it would be up 2 percent.

By combining the information in the Inventory Report with the information in the 13-State Report, it appears that available feeders are up 11 percent from last year due to the low placements of light-weight cattle the second half of last year.

What this report tells us, along with the 13-State Report discussed in the last issue, is that steer prices will likely stay in the upper \$70s through April or May and then fall off sharply in the second half of the year as the supply increases.

Keep very current and watch for rallies in the out month futures to consider forward pricing opportunities.

Table 1
SUPPLY/DEMAND
BALANCE SHEET FOR
CORN

	1990-91	1991-92	Hilker's Proj. Guess 92-93
Corn Acreage (Million Acres)			
Acres Set-Aside and Diverted	6.3	4.7	3.5
Acres Planted	74.2	75.9	79.0
Acres Harvested	67.0	68.7	71.7
Bu./A. Harvested	118.5	108.8	120.0
Stocks (Million Bushels)			
Beg. Stocks	1344	1521	1091
Production	7934	7474	8604
Imports	3	20	5
Total Supply	9282	9016	9700
Use:			
Feed	4669	5000	5100
Food/Seed	1367	1400	1435
Total Domestic	6036	6400	6535
Exports	1727	1525	1650
Total Use	7761	7925	8185
Ending Stocks	1521	1091	1515
Ending Stocks Percent of Use	19.6%	13.8%	18.5%
Regular Loan Rate	\$1.57	\$1.62	\$1.72
U.S. Season Average			
Farm Price, \$/Bu.	\$2.28	\$2.50	\$2.50

Source: USDA

Table 2
SUPPLY/DEMAND
BALANCE SHEET FOR
WHEAT

	1990-91	1991-92	Hilker's Proj. Guess 92-93
Wheat Acreage (Million Acres)			
Acres Set-Aside and Diverted	3.2	10.0	3.5
Acres Planted	77.3	69.9	71.5
Acres Harvested	69.4	58.1	61.5
Bu./A. Harvested	39.5	34.1	37.0
Stocks (Million Bushels)			
Beg. Stocks	536	866	390
Production	2736	1981	2257
Imports	37	35	35
Total Supply	3309	2882	2700
Use:			
Food	796	775	800
Seed	90	92	95
Feed	489	350	165
Total Domestic	1375	1217	1060
Exports	1068	1275	1150
Total Use	2444	2492	2210
Ending Stocks	866	390	490
Ending Stocks Percent of Use	35.4%	15.6%	22.1%
Regular Loan Rate	\$1.95	\$2.04	\$2.21
U.S. Season Average			
Farm Price, \$/Bu.	\$2.61	\$3.10	\$3.90

Source: USDA

Table 3
SUPPLY/DEMAND
BALANCE SHEET FOR
SOYBEANS

	1990-91	1991-92	Hilker's Proj. Guess 92-93
Soybean Acreage (Million Acres)			
Acres Planted	57.8	59.1	57.7
Acres Harvested	56.5	58.0	56.5
Bu./Harvested Acre	34.1	34.3	34.0
Stocks (Million Bushels)			
Beg. Stocks	239	329	325
Production	1926	1986	1921
Imports	2	5	4
Total Supply	2167	2320	2250
Use:			
Crushings	1187	1235	1240
Exports	557	665	600
Seed, Feed and Residuals	94	95	95
Total Use	1838	1995	1935
Ending Stocks	329	325	315
Ending Stocks, Percent of Use	17.9%	16.3%	16.3%
Regular Loan Rate	\$4.50	\$5.02	\$5.02
U.S. Season Average			
Farm Price, \$/Bu.	\$5.75	\$5.75	\$5.90

Source: USDA

Good News for Roundup Users

As part of a longer-term market expansion plan, Monsanto has reduced the price for the second straight year in a row for Roundup, making the product available at \$39.50 suggested retail in the 30-gallon drum, according to a Monsanto release.

With the price reduction, Monsanto says that farmers can now treat many perennials for under \$10 per acre, and under \$5 per acre for many annual weeds. Monsanto is hoping to capture more of the reduced tillage market as the 1995 conservation compliance deadline nears, saying the product is ideal for pre-plant and no-till conditions.

Monsanto is planning to release a dry form, Roundup WSD, in coming years, as well as more returnable containers, bulk and water soluble packaging, and finally, Roundup-tolerant crops starting with soybeans by the mid-1990s to boost sales and market share.

Michigan Cattle Numbers Stable

Michigan's Jan. 1, cattle herd totaled 1,200,000 head, unchanged from a year ago, according to the Michigan Agricultural Statistics Service. However, some shifting did occur between classes.

The Jan. 1, milk cow inventory, 338,000 head, was down 5,000 head from 1991. Milk cow replacement heifers, at 159,000, were up 1,000 head. Beef cows at 106,000 head, were down one percent. Beef replacement heifers increased to 30,000 head, a three percent increase. The 1991 calf crop was 380,000 head, 10,000 fewer than the previous year.

Cattle on full feed for slaughter totaled 210,000 head, dropping Michigan into a 14th place tie with Indiana. Steer numbers, at 252,000 head, decreased 6 percent and other heifers, at 45,000 head, increased 18 percent. Calves on hand at 252,000 head, were up five percent from last year. Michigan has 20,000 operations with cattle.

USDA Predicts Little Farm Debt Growth in 1992

USDA's Agricultural Income and Finance report is predicting that total U.S. farm debt will rise only 1 percent to 2 percent in 1992 as farmers remain cautious about acquiring additional debt, according to *Knight Ridder Financial News*.

Total farm debt, excluding households, stood at an estimated \$139.3 billion at the end of 1991, up 2 percent from a year earlier, but still 28 percent below the 1984 peak of \$193.8 billion.

Although farm income declined in 1991, "farmers and lenders were much better prepared to handle financial difficulties" because of adjustments they made in the 1987 through 1990 period, USDA said.

"All lender categories report that agricultural credit demand was not particularly strong in 1991, while the capacity to lend remained high," USDA said. Expected lower net farm income again in 1992 and modest farm asset growth suggests only minimal increases in farm real estate and non-real estate borrowing this year," concludes USDA.

"Commercial agricultural lenders indicate they would like to make more new high-quality loans, but competition for those loans remains keen," USDA said. Interest rates on new agricultural loans declined about 1 percentage point in 1991 and are expected to fall by another 1 percentage point in 1992.

New Bale Handling Accessories Now Available From White-New Idea

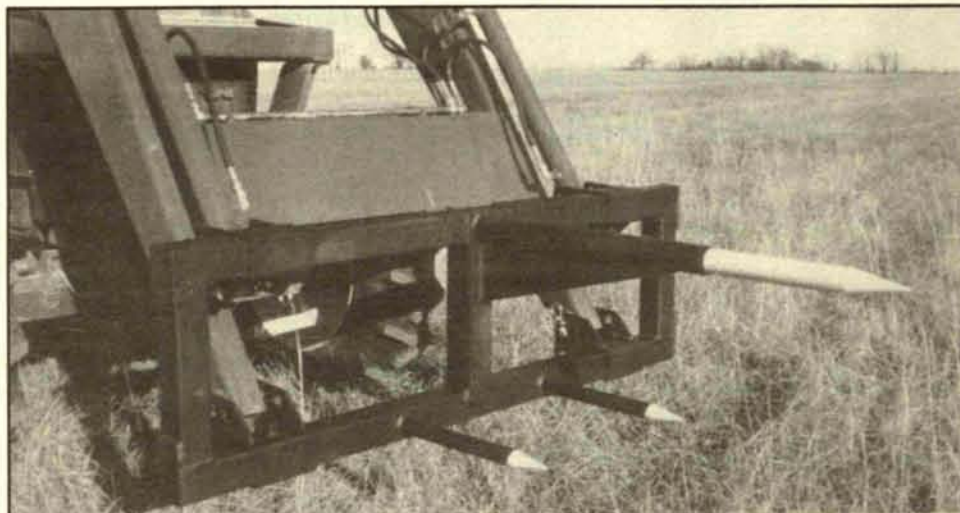
White-New Idea Farm Equipment Co. has added three round bale handling accessories to their New Idea product line: a front loader bale spike, a 3-point hitch bale spike and a 3-point hitch bale fork.

The front loader bale spike features a 2000 lb. capacity spike with two smaller stabilizer spikes. It adjusts to fit any front loader.

The 3-point hitch bale spike features a 1500 lb. capacity spike with two smaller stabilizer spikes. It fits both category I and II hitches. The 3-point hitch bale fork is versatile so it can be used for more than moving bales. Pallets, feed bunks and other flat items can also be carried. It handles 1500 lbs. and fits both category I and II hitches.

Other New Idea products include round balers, disc mowers and mower condi-

New Product Profile



Front Loader Bale Spike Now Available

The Model 486-0021 (above) features three spike design to stabilize round bales. Adjusts to fit any front loader. 2000 lb. capacity. Two 3-point hitch models also available from White-New Idea dealers.

tioners, rakes, planters and spreaders. The New Idea brand name is one of four brands marketed and manufactured by White-New Idea Farm Equipment Co. Other brands are White (planters & tillage), UNI (harvesting systems) and Ag ONE (parts and supplies). For more information call 1-800-767-3221.



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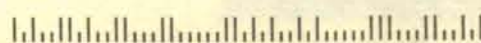
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8 Overhead Wires, Electric Motors Safety Tips

Michigan Farm Bureau Membership Report

State Status

	1991/92	1990/91
New	9,818	10,043
Renewals	91,659	88,670
Total	101,477	98,713
Goal	120,000	114,500
% Goal	84.56%	86.21%
Need	18,523	15,789
Target	45,427	45,709
(target is farm-member objective)		
% Target	91.73%	92.04%

Overhead Wires

Although many utility companies are installing new distribution lines underground in the city, overhead wires remain a fact of life in rural areas. A few commonsense precautions can mean life or death around these installations.

- Don't tip irrigation pipe sections upwards near a distribution line.
- Don't build grain storage facilities or any other buildings near a distribution line.
- Lower elevators and augers when transporting.
- Don't refuel or park large machines under a high-voltage transmission line (one that's on steel towers rather than poles).
- Don't allow riders on loaded hay wagons when passing under distribution lines.

Motors

Any farm uses electric motors to supply mechanical power to elevators, fans, augers, and other similar devices. Here are some things to remember:

- Choose a proper enclosure. Open or drip-proof motors are seldom appropriate for the farm environment. Totally enclosed, fan-cooled (TEFC) units are usually much better, while dust ignition-proof and explosion-proof motors may be required under some circumstances. Rely on a competent electrician for the choice.
- Choose the horsepower rating of the motor to be at least 125 percent of the requirement of the load according to the manufacturer's information on the load.
- Pay careful attention to the ventilation requirements of your motors. Motors generate heat when operating.
- Make sure drive belts and couplings are aligned properly and adequate shields are in place.



From Farm Bureau Insurance

- Select motors with manual-reset over-current protectors when possible.
- Motor Installation Tips**
Use magnetic starters with push buttons to start and stop motors above 1/3 horsepower. Don't use circuit breakers, manual starters, or cord-and-plug arrangements.
- Select all components of the motor branch circuit in accordance with Article 430 of the National Electrical Code.
 - Select control equipment to match the environment. Do not attach motor enclosures to the outside wall of a silo, for example.

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CREDIT REFERENCES

OPTIONAL GROUP CREDIT INSURANCE

First Name	Middle Initial	Last Name	Social Security Number
Present Street Address		Time at Present Address	Date of Birth
City, State		Yrs. Mos.	
Zip Code		Home Telephone Number	()
(Include Area Code)			
Previous Address (if less than two years at present address)		City	State Zip
Present Employer		Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number	Position	Time at Present Employment	<input type="checkbox"/> Monthly <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly
()		Yrs. Mos.	
City, State, Zip Code		Gross Income from Employment	Source of Other Income
Previous Employer (if less than two years at present employer)		Time at Previous Employer	
Nearest Relative (not living with you)		Address	Telephone ()

First Name	Middle Initial	Last Name	Social Security Number
Present Street Address		Time at Present Address	Date of Birth
City, State		Yrs. Mos.	
Zip Code		Home Telephone Number	()
(Include Area Code)			
Previous Address (if less than two years at present address)		City	State Zip
Present Employer		Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number	Position	Time at Present Employment	<input type="checkbox"/> Monthly <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly
()		Yrs. Mos.	
City, State, Zip Code		Gross Income from Employment	Source of Other Income
Previous Employer (if less than two years at present employer)		Time at Previous Employer	
Nearest Relative (not living with you)		Address	Telephone ()

Credit References	Monthly Payments	Balance Due	<input type="checkbox"/> Own/Buying Home <input type="checkbox"/> Other <input type="checkbox"/> Rent	Monthly Payment \$
	\$	\$	Mortgage Holder or Landlord	Mortgage Balance \$
	\$	\$	<input type="checkbox"/> Checking Account (Bank Name)	Estimated Value \$
	\$	\$	<input type="checkbox"/> Savings Account (Bank Name)	Have You Ever Declared Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$		

Optional Group Credit Insurance

The cost to you, the Primary Account holder (applicant), is \$.60 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.

YES, Please enroll me in the Group Credit Insurance Program.

Applicant's Signature _____

Please check your card preference (choose one design only)

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I've 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). I've assume, if more than one jointly and severally, liability for all charges incurred in any use of the card(s).

X Applicant's Signature _____ Date _____

X Co-Applicant's Signature _____ Date _____

AGENT USE

9	9	5	2
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Annual Percentage Rate 15.9%	Balance Calculation Method Average Daily Balance (excluding new purchases)	Annual Fee None for scenic or standard VISA \$20 for Gold MasterCard (rebated every year net annual purchases exceed \$3,000)	Grace Period for Repayment of the Balance for New Purchases 25 Days, starting with the billing date on statement*	Other Fees Cash Advance Fee - none Transaction Fee - none Late Fee - \$10.00 Over Limit Fee - \$10.00 Minimum Finance Charge - none
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*Finance charges are charged on cash advances and MemberLine checks from the date they are posted.

Please letterfold and staple this form with the mailing address on the outside (reverse side)

NA-CHURS Double-OK Liquid Potassium - an Attractive Alternative

Today's grower is concerned about the quality of fertilizer placed in the soil. NA-CHURS Plant Food Company has responded to this concern by developing a chloride-free liquid potassium. NA-CHURS Double-OK Liquid Potassium (0-0-30) does not contain chlorides and has a low salt index.

"All across the U.S., growers are switching from a dry potassium chloride to NA-CHURS Double-OK," said Tim Bailey, NA-CHURS Market Development Manager. "Double-OK Liquid Potassium gives growers an alternative to dry application. The product has gained a great deal of attention and wide acceptance in a very short period of time."

"There is a growing consciousness among farmers about potassium chloride," said Gerald Engels, owner of Maxigro Distributors in Fayette, Iowa. "This product gets you away from that, which is a real plus."

Double-OK Liquid Potassium may be planter-applied, side-dressed, and used as a foliar fertilizer. Growers are seeing excellent results after foliar feeding their alfalfa. "I had my best second crop (cutting) of alfalfa ever with NA-CHURS Double-OK. I've gotten on extra ton per acre after adding NA-CHURS Double-OK to my current program," said George Gudex of Wisconsin.

Potassium, an essential nutrient, plays an important role in plant nutrition. Adequate potassium helps increase root growth, improves drought resistance, aids in photosynthesis and food formation. It also provides better overall crop quality, including the crop's physical condition, resistance to diseases and feeding value of grain.

NA-CHURS Plant Food Company, established in 1946, is the nation's leading manufacturer and marketer of high quality, true solution liquid fertilizer. Over 200 NA-CHURS distributors across the country serve the fertilizer needs of agriculture.

MACMA's Feeder Pig Marketing Program Enters the Computer Era with MLSE and PMA

After closely watching the successes of similar programs in Indiana and Minnesota, the Michigan Agricultural Cooperative Marketing Association's (MACMA) Feeder Pig Division, and the Michigan Livestock Exchange (MLSE), entered into a joint venture with the Indiana Producer's Marketing Association (PMA) to market feeder pigs in Michigan via computer.

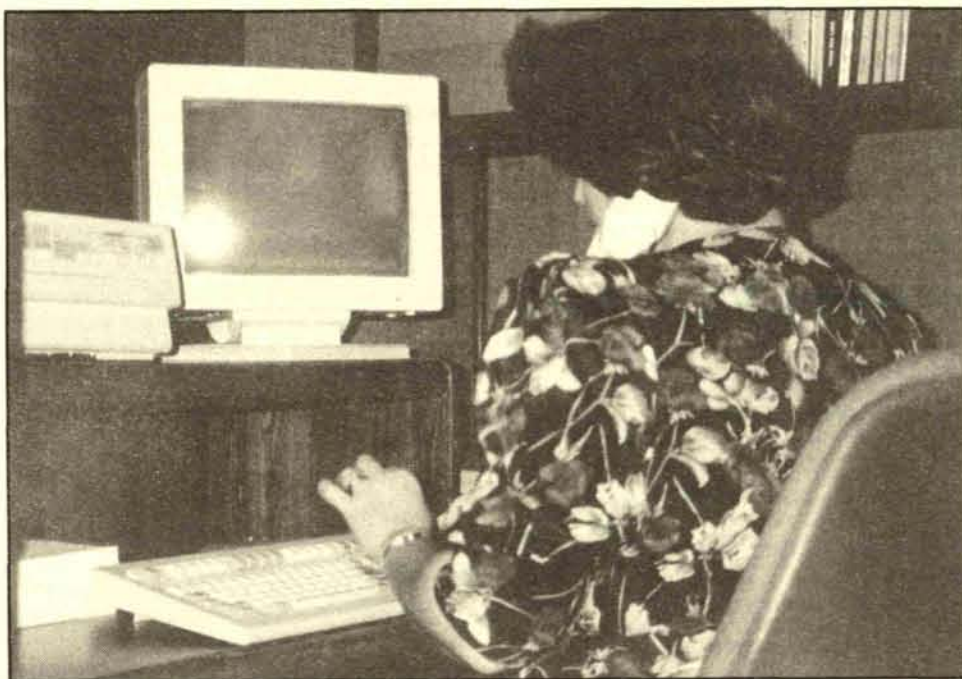
According to MACMA Feeder Pig Division Manager Bill Haas, the PMA program has been in operation since April 1991, holding sales every Tuesday. MACMA is serving as the controller of the PMA operation with all bids received and records maintained on a computer network, based out of the MACMA office. Michigan officially became an active member of the network Jan. 15 of this year, with sales held every other Wednesday afternoon.

With the program in place, feeder pig producers and buyers can now take advantage of competitive bidding and feeder pigs move directly from farm to farm, reducing stress and possible disease exposure, explained Haas.

"As far as the seller is concerned, he can offer his pigs to a larger number of buyers and develop his reputation for the type of pig he produces. From the buyer standpoint, he has a larger selection of pigs to choose from, and can take advantage of current market conditions," he said.

To take advantage of the network, producers must contact MACMA, MLSE, or PMA, and make arrangements for herd inspections and evaluations. Once the evaluation is completed and approved, producers then consign feeder pigs to the sale a couple of days in advance, providing information such as the number to be sold and the average weight.

According to Haas, the seller is then responsible for transporting the pigs to a cer-



With the new joint venture between MACMA, MLSE, and PMA, the computerized marketing network is administered out of the MACMA Feeder Pig office in Lansing. Janice Wieber, pictured above, from MACMA helps coordinate the sale.

tified scale, usually a feed cooperative, where the actual transfer will take place, although some producers will deliver to the buyer.

For buyers to participate, the process is even simpler, according to Haas. Most of the pigs bought off the system are "order bought," meaning that the buyer has reviewed the information on each lot of pigs to be sold for that week, and then set a bid limit for each lot they're interested in. Those orders can be placed at MACMA's office or MSLE facilities.

According to Haas, in several instances, buyers went right to the MLSE facility to watch the bidding action on the computer screen. "In the near future, if buyers have

their own computer, they will be able to participate in the auction from their own office," he said.

If there's a downside to the program, it concerns the smaller producers, since the minimum lot size requires 45 to 50 feeder pigs, according to feeder pig producer and MACMA Feeder Pig Operation Committee Chairman Don Frens, of Fremont.

Frens, who markets approximately 2,000 feeder pigs a year, explained that with the statewide sales potential, and to make the program worthwhile for both the seller and buyer, the smaller producers will still have to utilize MACMA's collection points for co-mingling.

"For the larger producer, as far as I'm concerned, it's the best way to sell your pigs right now; it's a good marketing tool," said Frens. "I think it has great potential."

Frens has marketed 130 pigs through the program thus far and plans to use the program more once his previous market commitments are met. According to Haas, that's been the limiting factor to participation thus far.

"We have producers lined up with different buyers and we just can't walk away from them," explained Haas. "We've got to work our way into this program."

Computerized Feeder Pig Marketing System Benefits

Seller	Buyer
1. Large number of buyers	1. Large selection
2. Top prices for quality and reputation	2. Competitive pricing
3. Competitive bidding	3. Direct movement from seller's farm
4. Guaranteed payment	4. Buy individual lots
5. Sold while on the farm	5. Convenient and easy
6. Moved direct to buyer	6. Information available on each herd
7. Sell any size	7. Herds inspected and rated

In-Soil Placement Best for No-Till Starter Fertilizer

In no-till plots, starter fertilizer that was placed in the soil near the seed produced better corn yields than broadcast fertilizer, research at the University of Wisconsin-Madison has shown. Double disk openers had a hard time staying at a set depth in no-till and chisel-plowed plots, but the variation in depth didn't seem to affect yields when compared with single disk openers, according to Kevin Shinnars and Ron Schuller, agricultural engineers.

Shinnars studied how fertilizer placement, tillage system and opener type affected corn emergence, growth rate and grain yield. He compared no-till and chisel systems using a standard double-disk opener and a single-disk rippled opener.

In the chisel plow system, placement of starter fertilizer directly in the seed row slowed emergence and growth rate and resulted in the lowest yields. The other placements produced about the same emergence, growth rate and yields. In the no-till system, an intermediate placement, 2 inches offset and 2 inches below seed, produced the fastest emergence and greatest yields.

In-soil fertilizer application generally produced slightly faster emergence and growth and greater grain yields than broadcast application.

Fertilizer was placed either 0 inches offset and 2 inches below seed, 2 inches offset and 2 inches below seed, or 2 inches offset and 4 inches below seed. All the phosphorus and potassium requirements, as determined by soil test, were applied at planting as a starter treatment.

In no-till plots, placement 2 inches offset and 2 inches below seed produced an average of 139.5 bushels per acre, which was significantly higher than the other placements. In chisel plots, placement 0 inches offset and 2 inches below seed produced significantly lower yields than the other placements. Average yields ranged from 127.6 to 139.5 bushels per acre in these trials.

Depth of operation varied widely--always shallower than desired--for the double disk opener, especially in the chisel plow and no-till systems, Shinnars reports. Despite

careful adjustment, the equipment didn't reach desired depths in the field. However, the single disk opener didn't improve emergence, growth rate or yields in these trials.

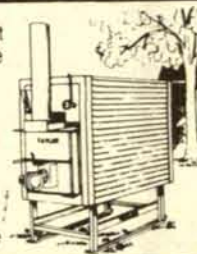
The researchers applied 208 pounds per acre of 6-24-24 in 1989, 216 pounds/acre in 1990, and 233 pounds/acre in 1991. In 1989 and 1990, the soil contained more than enough nitrogen to support the desired yields, and no further N was applied. They applied 135 pounds of anhydrous ammonia per acre in 1991.

Stalks from the previous crop were shredded over the entire plot area before tillage. Over the three years of trials, residue cover averaged 10 percent on moldboard plots, 40 percent on chisel plots, and 59 percent on no-till plots. (Poor yields in 1988 and low residue cover in 1989 lowered the residue averages.) The land was gently rolling with a 2 to 6 percent grade on Plano silt loam soil. Rows were 30 inches wide. Researchers planted 27,000 seeds per acre in 1989 and 1990, and 28,300 in 1991. The plots were planted during the first week of May.

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March Discussion Topic: "What is the Future Of the FFA and Agri-Science Programs In Michigan?"



The Michigan FFA plays a crucial role in developing leaders for the state's agricultural industry. But despite a strong tradition of excellence, the future of this important program is clouded by the tight state budget and uncertainties in federal funding.

For the past 47 years, the programs and activities of the FFA have been funded by a grant from the Michigan Department of Agriculture (MDA). The grant totaled nearly \$30,000 for the fiscal 1991 budget. However, it had been \$15,000 for the previous six years.

Another source of funding for FFA has been the Carl Perkins Career and Technical Education Act. The Perkins Act and other federal legislation have provided support since 1972 for Michigan's six vocational student organizations, one of which is the FFA. This allocation to Michigan from the federal legislation has been granted by the Michigan State Board of Education to Michigan State University to provide for the state FFA project office and director position.

Gov. Engler in October line-item vetoed the 1992 MDA grant which would have continued the funding of the FFA awards program. In addition, the Michigan state Board of Education grant for 1991-92 to MSU for the FFA project office was in jeopardy of being greatly reduced because new amendments to the Perkins Act distributed more of these funds directly to local school districts for other career and technical education purposes.

However, a fund reallocation allowed the board to grant the same amount of funds as the previous year to MSU for the FFA project. But, even with that funding, the project was still short approximately \$10,000 because of increased costs.

The bad news is that starting in October 1992, the board will not be able to fund this project at an adequate level. So, additional funds from other sources will be needed to just maintain the current FFA activities.

The regional agri-science education specialist positions at MSU were another part of the agri-science program effected by budget vetoes. These positions were funded in 1990-91 by a state Board of Education grant. However, the 1991-92 grants were vetoed by the governor.

For the first six months of this fiscal year, the College of Agriculture and Natural Resources at MSU has been able to continue these specialist positions out of the MSU budget. At this writing, these funds will be depleted by March 30, 1992.

Several options are being considered to provide for the long-term future of the FFA

program and the specialist positions. Of major importance is policy approved at the 1991 Michigan Farm Bureau annual meeting that recommends Farm Bureau work with the Michigan Department of Education, Michigan State University, the private sector, and the FFA organization, to address the need for adequate funding for the FFA.

As a result of this policy, Michigan Farm Bureau on Jan. 3 held a meeting with state agricultural groups to examine the FFA and agricultural education program funding crisis. The groups will meet again in early April to hear a report on funding alternatives by a subcommittee chaired by Fred Poston, vice provost and dean of Agriculture and Natural Resources at MSU.

Michigan Farm Bureau policy also suggests that county Farm Bureaus make a financial contribution to FFA, and that Michigan Farm Bureau match the contributions up to \$2,500 as determined by the MFB board of directors. County Farm Bureaus are also asked to assist in state and local FFA alumni activities and help local FFA chapters with community projects and events.

Another policy dealing with the revitalization of agriculture education supports the concept of establishing a Michigan Agricultural Education Foundation. The foundation would bring together agricultural organizations, agri-business and educational institutions to develop and fund agricultural education programs in Michigan under the leadership of Michigan Farm Bureau. This foundation could play an important role in state FFA activities.

The long-term value of participation in FFA is demonstrated by the vast number of FFA alumni who are in leadership positions in agricultural organizations across the state. The future of this important program depends on finding creative and innovative solutions to its funding needs.

Discussion Questions:

1. How many active FFA/Agri-Science education programs do you currently have in your county?
2. What has your Community Action Group and/or your county Farm Bureau done to support the FFA and agri-science education in your community? What can be done?
3. Should local FFA and agri-science classes offer science credits and advanced placement credit for high school students?
4. How should funding for the FFA projects consultant position and the state FFA office be generated? (From foundation support, MSU, state Board of Education, etc.?)
5. Should MSU and the Cooperative Extension Service take an increased role in funding the FFA and the development of an agri-science curriculum?
6. How should Farm Bureau and the private sector address the long term funding needs of the FFA at the state level?

• FARM BUREAU MEMBER SERVICE •

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Canadian Rocky Mountain Adventure

This adventure is for those who want to escape from the normal "hustle bustle" of daily life. Upon arrival at Calgary's airport, an automobile and directions to your first night's lodging will be provided. The next day, with a detailed map and itinerary in hand, you're off on the adventure of a lifetime.
 Regular rate for Off Peak: \$699.00*
 Regular rate for Peak: \$899.00*
 Farm Bureau rate: \$685.00*
 Farm Bureau rate: \$881.00*

"Mainstreet" in Harbor Springs

This unique bed and breakfast offers hospitality and charm that is unmatched. Your innkeepers Donna and Jerry open their house and their hearts to each guest. Once you've settled in, take a stroll along the waterfront and visit the many shops and restaurants that make Harbor Springs unique.
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 Regular rate: \$70.00* (sm. room)
 Farm Bureau rate: \$85.00*
 Farm Bureau rate: \$65.00*

Breathtaking Bermuda

This excursion jets you to a private pink sand beach where you'll spend 3 nights at the luxurious Sonesta Beach Hotel & Spa. The hotel features rooms with balconies, 2 restaurants, a nightclub, 3 lounges, a health spa, 2 pools, and tennis courts. Airfare is provided from Detroit. Rate includes transfer and hotel tax. A \$15 Bermuda departure tax is not included.
 Regular rate: \$819.00*
 Farm Bureau rate: \$800.00*

Washington: History in the Making

Visit our nation's capital and experience our country's past firsthand. This 4 day getaway includes dinner at Hogates restaurant, a one day pass on the mobile tour, plus 2 half day tours of the city. Round trip airfare is additional. An estimated fare from Detroit would be \$220.
 Regular rate: \$250.00*
 Farm Bureau rate: \$245.00*

Boston Weekend Package

Depart Friday evening from Lansing and arrive in Boston where you will transfer to the 57 Park Plaza Hotel. The trip includes 2 nights at the hotel; plus a Hertz sub-compact car. Airfare is via American Airlines (not available from Detroit). Rates are based on double occupancy.
 Regular rate: \$470.50 pp*
 Farm Bureau rate: \$459.00*

Atlantic City — nonstop from Detroit

This is an exciting day full of gambling and adventure. Your trip begins in Detroit on Wednesday at 8:30 a.m. with arrival in Atlantic City at 9:45 a.m. A transfer takes you to the dazzling Bally's Park Place Casino Hotel and Tower. The hotel is known for its 9 restaurants, world-class spa and great entertainment. Included is a \$15 food credit, \$20 coin credit and \$10 nature flight credit. The flight out of Atlantic City is at 10:00 p.m.
 Regular rate: \$99.00*
 Farm Bureau rate: \$95.00*

Princess Cruise for 7 Days

Depart from Anchorage or Vancouver with highlights that include stops in Skagway, Juneau, and Ketchikan. You'll visit the plush Denali National Park, breathtaking Fairbanks, and see "crystal like" glaciers. Add on airfare from Detroit is \$495 pp. Prices vary depending on the type of cabin, ship and the time of year. We recommend combining this cruise with a land package. Farm Bureau Members can receive a 2% discount on any cruise/tour package.
 *Per person

SPRING 1992

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Agricultural Institute for Educators Now at Two Locations



MSU's Dr. Eddie Moore (left) reviews institute information with two teachers and a student from the former Soviet Union, in Lansing recently as part of the St. Petersburg Educational Exchange Program, visiting the classroom of Mary Schultz, a former institute participant.

Summer Institute for Educators, originally created and sponsored by the Michigan Farm Bureau and the Department of Agricultural and Extension Education, Michigan State University, is going through growing pains.

That's good news for teachers interested in learning how to integrate agriculture into their K-12 classroom curriculums, according to MFB Promotion and Education Department manager Julie Chamberlain.

"Teachers can now either attend a summer institute in central Michigan at the Kinawa Middle School in Okemos, June 22-30, or in southeastern Michigan at the Michigan State Fair Exhibition Center, July 7-15," explained Chamberlain. "Through a series of lectures, presentations and tours, participants will have the opportunity to examine concepts and materials drawn from the food and fiber industry, natural resources, economics and life sciences."

The institute originally kicked off three years ago with approximately 25 teachers participating. One of those teachers, Lan-

sing Northwestern third-grade teacher Mary Schultz, has integrated a tremendous amount of those ideas learned at that first institute into her curriculum. She received a recognition award in 1991 from the Michigan FFA during their state annual meeting for her agricultural literacy efforts.

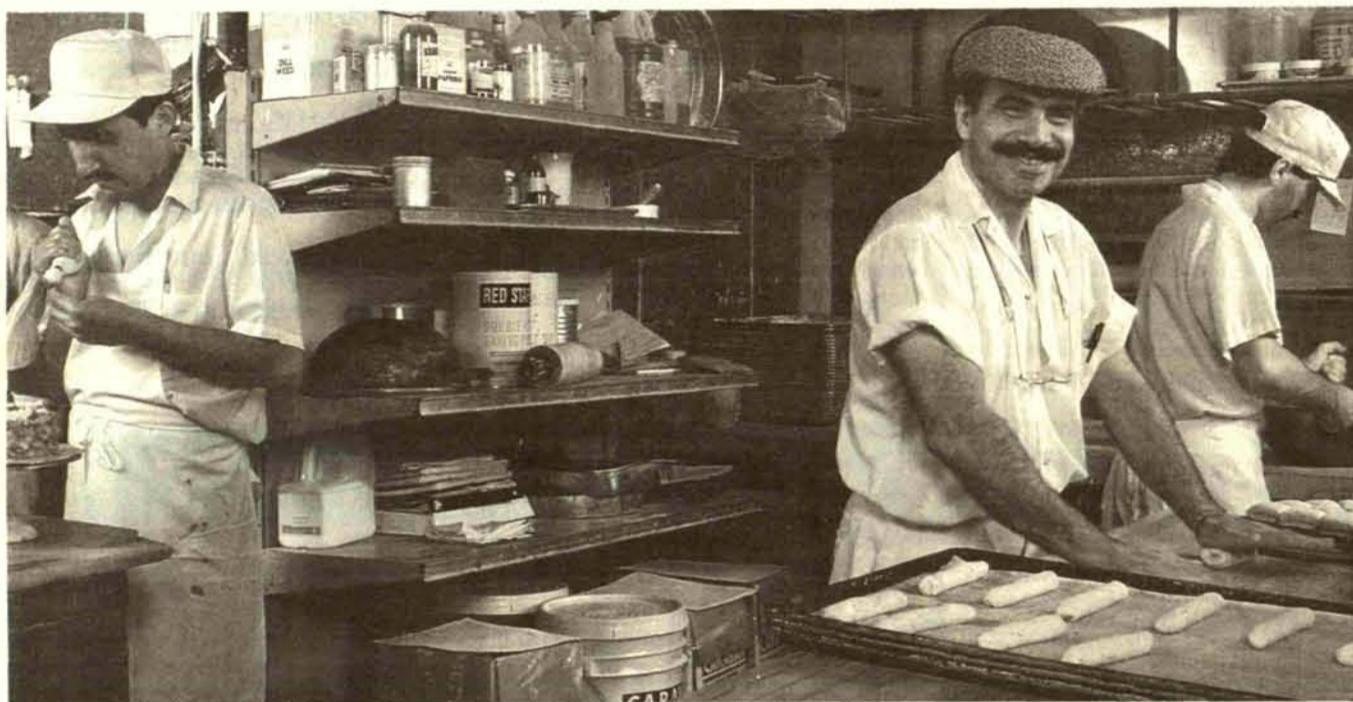
Schultz's classroom was also recently visited by a delegation of teachers from the Commonwealth of Independent States (CIS) to learn more about her teaching process. While visiting, the CIS teachers were able to witness first-hand, how Schultz utilizes agriculture and natural resources into her third grade curriculum.

According to Chamberlain, the institute is intended for K-12 teachers, school administrators, counselors, librarians, and yes, even school board members. While gaining exposure to some great ideas to take back to the classroom, teachers can also earn three MSU continuing education credits.

Topics covered include national public education goals, science and technology, global/international education, programs for gifted students, international trade, economics of the food and fiber system, classroom activities that work, Michigan's food and fiber system, and new and emerging career opportunities.

Teachers interested in learning more about the 1992 Summer Institute can contact Chamberlain at 1-800-292-2680, ext. 3213, or Dr. Eddie Moore, professor, Department of Agricultural and Extension Education, MSU, at (517) 355-6580.

Chamberlain suggests, however, that farmers, in particular, can be extremely helpful by personally urging teachers within their local school system to consider attending the institute. "I can't think of a better way to help educate the non-farm public about agriculture," said Chamberlain. "If teachers attend and adopt the curriculum ideas presented at the institute, agriculture in general will experience long-term benefits."



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

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

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Going Global Starts With March 17 Workshop

The Cooperative Extension Service and the International Business Development Center will be conducting a workshop March 17 at Smith Hall, located on the Clinton County Fairgrounds, according to Linda Olson of MSU's Agricultural and Extension Education Department.

The program is designed to introduce would-be exporters to available resources and steps to take when considering international marketing, and using the Going Global computer network in international marketing.

The workshop includes entrepreneurs experienced in international marketing speaking on topics such as:

The International Marketplace - Words of Experience, Dale Kuenzli, Valley Marketing

Assessing Your Readiness to Export - Using Expert Systems to Help, Dave Zischke, MSU International Business Development Center

Finding Markets and Wading Through the Paperwork - Gen Ruff, Michigan Department of Agriculture and Commerce, and Ron Bannon, freight consolidator for the Roberts Company of Toronto

Going Global - Finding your Market via Computer - Giles Roehl and Steve Poindexter, MSU CES.

Getting Started - What we Learned, Bob Mitchell, Aerotech

If you have any questions, please call Giles Roehl at (517) 224-5240 or Linda Olson at (517) 355-6580. Please register before Thursday, March 12. The \$10 per person registration fee includes lunch.