Publication of Michigan Farm Bureau

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Farmers Target Issues During Washington, D.C. Legislative Tour

Over 100 Michigan farmers from 46 counties were in the nation's capital March 24 -27 seeking congressional action on six priority issues, according to Michigan Farm Bureau President Jack Laurie.

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Laurie said that during Farm Bureau's 32nd annual Washington Legislative Seminar, the organization focused its efforts on a 100 percent tax deduction for health insurance premiums for the self-employed; a capital gains tax cut; animal welfare legislation to protect biomedical, agricultural research and farm facilities; limiting of pesticide regulation solely to state and federal governments; negotiations toward an expanded and more open trade agreement between the U.S., Mexico and Canada; and a federal wetlands policy that balances wetland and private property rights protection.

"To farmers, a 100 percent deduction for the health insurance premiums of the self-employed is a very simple issue," said Laurie. "It's a matter of equity. But the issue to congressmen is how to recover the tax dollars that would be lost by granting this deduction."

Farm Bureau supports including a capital gains tax cut in any tax reform or economic recovery package voted on by Congress. "The capital gains tax rate should not exceed 15 percent," Laurie said. "We will be insisting that any economic recovery program include this tax relief. This is a major economic issue for farmers across the country."

A North American Free Trade Agreement (NAFTA) is unlikely to be concluded before the November election, according to Laurie. "After the election, I believe the negotiations will speed up and we'll see some agreement in 1993, at least between the U.S. and Mexico."

Laurie said an agreement that covers all of North America will involve sensitive and difficult negotiations, in part because of the vast differences between the U.S., Canada and Mexico. "Canada has a total population of around 25 million people. The U.S. has one state, California, with a population of 25 million. And Mexico has one city with 25 million people living in it. These are



MFB President Jack Laurie, MFB Board member Tom Guthrie, and Kent County legislative leader Michelle Francisco received a great deal of attention from Michigan-based TV stations. Interviews were sent to Channel 13 and Channel 3 in the Grand Rapids-Kalamazoo market, and Channel 12, Channel 5, and Channel 25 in the Flint-Saginaw-Bay City area. Above, Michelle Francisco answers questions during one of her interviews. Laurie, Guthrie, and Osceola County member Fred Prichard, also participated in live TV satellite interviews.

extreme differences that complicate trade discussions," he said. "However, it's not a question of creating new trade. The trade between our countries is taking place now. It's simply a question of creating an agreement that allows us to manage that trade better."

Farm Bureau urged action on legislation that would make it a federal crime to disrupt, destroy property, or steal animals from a biomedical facility, agricultual research facility or farm. "We need this to send a strong signal to these groups that do this kind of damage that we're not going to tolerate terrorism," Laurie said.

Members met with members of the state's House and Senate delegation and their staffs. They were also briefed on livestock, dairy, and world trade issues by representatives of the U.S. Department of Agriculture.

Engler Vetoes "Sham" Auto Insurance Bill

Saying there is no question that real rate reductions are possible, Engler

GATT Future Questionable

American Farm Bureau President Dean Kleckner is cautiously optimistic about the progress of the GATT (General Agreement on Trade and Tariffs) world trade talks. "I don't think the United States, the European Community, or the rest of the world, are willing to say it's a bust yet," he said during a meeting with the Michigan farmers. "We may come to that point in 1993, but for 1992 we will continue to talk even though our election process is muddying the waters to some degree and other countries are experiencing political upheaval as well."

Kleckner, who served as an advisor to U.S. agricultural trade negotiators, said successful completion of NAFTA wouldn't be counter-productive to GATT negotiations. In fact, Kleckner said, a NAFTA would be a good fit when an acceptable GATT package is agreed to.

Political Atmosphere Making it Difficult to Resolve Issues

April 15, 1992

Vol. 69, No. 7

The most highly partisan political atmosphere in memory is making it difficult for Congress to address issues important to agriculture, according to the retiring executive director of the American Farm Bureau Federation's Washington, D.C. office.

John Datt is stepping down May 1 after 41 years of service with Farm Bureau. He told Michigan Farm Bureau members that several factors combine to make political compromise a rare commodity this year.

"President Bush's political popularity has dropped dramatically in the last year, and the Democrats realize they have a good opportunity to elect a new president," he said. "So, both the Democrats and Republicans have adopted a very strident political partisan stance. And you can see that show up on the budget, tax, and wetland issues."

The House banking scandal is also a factor, Datt said. "That has become the overwhelming issue in the House," he said. In addition, an election year significantly reduces the number of legislative days available for Congress to work on issues.

Datt noted that FB enjoys tremendous repect and integrity in the nation's capital because of the consistency and integrity of its member-developed policy positions. In Datt's opinion, the best and most effective congressman he worked with during his 41 years in Washington was Gerald Ford.

Washington Legislative Seminar parcipants heard from Sen. Don Riegle at the Thursday morning breakfast. He expressed his continuing support for a 100 percent tax deduction for the health insurance premiums of the self-employed.

See Additional Photos on Page 8.



A Publication of Michigan Farm Bureau P.O. Box 30960, 7373 W. Saginaw Hwy., Lansing, MI 48909 said Michigan drivers deserve a real cut in their premiums, not the sham package passed by legislators. Farm Bureau supported Engler's claim that S.B. 691 actually increased costs, created confusion and more bureaucratic red tape. "The bottom line is that this bill is bad for the citizens of Michigan," Engler said. "This bill isn't reform. It's political rhetoric designed to fool the public in an election year that I can't support."

At right, Insurance Commissioner Dave Dykhouse (center) addresses questions on the governor's veto. Also pictured are Rusty Hill (left), communications director for the governor, and Chief of Staff Dan Pero. For more information and to see how your legislator voted, turn to page 10.

Michigan Farm Weather ----





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In Brief...

Another 1.1 Billion Dollars In New Farm Export Credits For CIS

President George Bush announced that the U.S. will provide \$600 million in new farm export credit guarantees to Russia, and \$500 million in credits for Ukraine and the other republics of the Commonwealth of Independent States.

The new credits are in addition to \$3.75 billion worth already granted to the CIS republics. Russian officials have said that they want the \$600 million in new credits primarily to buy wheat and corn in May and June. Bush said failing to help the CIS now could "carry a far higher price" in the future if economic and democratic reforms there fail.

In addition to the credits, Bush said the U.S. would participate in an international \$6 billion ruble stabilization fund and an \$18 billion international effort to stabilize the Russian economy through the International Monetary Fund. He asked Congress to approve a \$12 billion capital increase for the IMF.

Bush did not provide any details on how the commodity credits would be allocated. When the U.S. pledged \$1.25 billion in credits to CIS in November, those credits were issued in four separate allocations.

Ethanol Producer Backing Down

One of the nation's largest ethanol producers dealt a blow to growth in the alternative fuel industry when it scrapped plans for a \$118 million expansion at three of its four plants in Illinois and Iowa, according to United Press International.

Archer Daniels Midland, Inc., based in Decatur, Ill, said its decision was based on proposed changes to the federal Clean Air Act, which it believes would diminish the corn-based alcohol's value as a fuel additive. One company official said he was confident there would continue to be a market for current production capacity, but the future market did not warrant expansion on the scale that ADM had planned.

Earlier this month, Farm Bureau sent a letter to the Environmental Protection Agency urging it to implement the Clean Air Act with volatility tolerances favoring ethanol use. A portion of the act that goes into effect this fall does not include a waiver allowing ethanol to have a higher vapor pressure than other gasoline mixtures, the UPI story said. If not amended, ADM officials say ethanol would effectively be "locked out" of the alternative fuels market. Currently, eight percent of all gasoline sold is blended with ethanol. More than 400 million bushels of corn were converted to ethanol in 1990.

EPA to Take Another Look at Ethanol

Clayton Yeutter, chief domestic policy adviser to the White House, said the EPA has agreed to delay, at least temporarily, its plan to ban the use of ethanol in reformulated gasoline, according to Knight-Ridder News.

Yeutter said the agency would, in the coming weeks, submit two proposals for reformulated gasoline, one to exclude ethanol, the other to include it. The subject of reformulated gasoline to comply with clean air laws will be heard by a House Agriculture subcommittee April 29. Testimony will be received from EPA and others on proposed gasoline standards.

Pesticide Record Keeping Requirements Postponed

Officials at the USDA have announced that the pesticide recordkeeping requirements, authorized in the 1990 farm bill, will be delayed until late this year at the earliest, with 1993 a more likely time frame, according to the American Farm Bureau.

The official reason cited for delay by USDA is the 90-day moratorium on regulations issued by President Bush earlier this year. Much of the record keeping regulation has already been developed, but USDA staff say that they are reviewing them thoroughly. The regulations must also be issued for public comment prior to being implemented, and it's the intention of the department to spend the first year or so in an education and information effort, not enforcement.

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Michigan Bean Producers Pass Assessment Increase

Michigan dry bean producers voted to approve an increase in assessment rates levied by the Michigan Bean Commission, from the present level of 5 cents per hundredweight (cwt.) to 10 cents per cwt. of edible dry beans sold, according to the Michigan Department of Agriculture.

The referendum, conducted by MDA March 2 - 13, involved growers who produced dry edible beans for sale in 1990 and 1991. In total 1,528 ballots were cast, with 153 disqualified because they were incompletely or improperly filled out or were not mailed in time.

Of the 1,375 valid votes cast, 691 (50.25 percent) bean growers representing 62.5 percent of the production, voted for the increase in assessment rates. A total of 684 (49.75 percent) bean growers representing 37.5 percent of the production, voted to reject the proposal. In order for the proposal to pass, it had to be approved by over 50 percent of those voting, representing more than 50 percent of the total production.

Gasper Named Dairy Farmer of the Year

The manager of one of the top 20 dairy herds in Michigan was named the 1992 Dairy Farmer of the Year. Kenneth L. Gasper, of Lew-Max Holsteins, near Belding, was chosen for the award by the faculty of the Department of Animal Science at Michigan State University.

The award was presented to Gasper, his wife Jane, and children Nikki, Aaron, Maddie and Jamie, during the Dairy Awards Luncheon March 23, during Agriculture and Natural Resources week. The Gaspers' farm operation consists of 690 acres, a herd of 140 milking cows and 160 replacement heifers. In 1990, the herd had the highest dollar value of all dairy herds in Ionia County. It currently has a rolling herd average of 24,214 pounds of milk, 889 pounds of butterfat, and 73 pounds of protein per cow per year.

As a result of their herd management and performance, Gasper and his family have received broad recognition, including selection as the District 6 Young Farmers in 1980 by the Michigan Milk Producers' Association and as the recipients of the Progressive Genetics Award from the Michigan Holstein Association in 1991.

Swartz Creek Farmers Receive Top DHIA Award

The 1992 Progressive Dairyman of the Year Award went to George Bush and his sons Gary and George, managers of Gold Medal Breeders Farm near Swartz Creek in Genesee County, for having the most improved herd in the state.

The family manages a 212-cow herd of Holsteins that increased milk production by an average of 7,889 pounds per cow over the last five years, raising the value of each cow by an average of \$932. According to DHIA records, the herd currently averages 20,662 pounds of milk per cow per year with a three-times a day milking schedule.

"This award is based on herd performance, so it means that management and improvement had to be persistent," says Al Thelen, manager of Michigan DHIA. "They made good use of their DHIA records, using them as guidelines to support their management decisions. In short, they have done a tremendous job with their herd."

March Farm Prices - a Mixed Bag, Up in Michigan

The index of prices received by U.S. farmers for their products in March was up 0.7 percent from the February level, but was down 3.4 percent from March 1991, according to USDA. Higher prices in March, compared with February, for lettuce, tobacco, cattle and corn were partially offset by lower prices for milk, oranges, wheat and hogs, USDA said in its monthly Agricultural Prices report.

Prices received in Michigan for all products as of March 15 was 125 percent of its 1977 base, according to the Michigan Agricultural Statistics Service, up 1 percent compared to February. The price index for all crops in Michigan rose 2 percent, with feedgrains up 3 percent, vegetables up 2 percent, fruit up 2 percent, while cash crops remained unchanged. Onions and hay were up 8 percent and 6 percent, respectively. Fresh apples were up 4 percent while soys, dry beans, and potatoes were all up 3 precent from February levels. Corn was up 1 percent and winter wheat was down 10 percent.

Health Insurance Deduction, Capital Gains Fall Victim to Political Posturing

A casualty of Congress's preoccupation with new taxes as the core of an economic growth package was the 25 percent deduction for health insurance premiums paid by self-employed individuals. If it's not extended, the health insurance deduction will expire on June 30. The tax package enacted by Congress, H.R. 420, was vetoed by Pres. Bush because of the new

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taxes and tax increases.

With it went the opportunity for a capital gains tax reduction. Another attempt to put together a tax package containing incentives for economic growth is unlikely, according to Grace Ellen, associate director of the AFBF's Washington, D.C., office. Farm Bureau favored the extension of the health insurance deduction and urged it be increased to 100 percent and made permanent. Rice said Farm Bureau continues to push for passage of H.R. 748, which provides a permanent deduction of 100 percent of health insurance premiums.

The MICHIGAN FARM NEWS (ISSN -------) is published semi-monthly except in the months of November, December, June, and July when only one issue is printed, as a service to regular members, by Michigan Farm Bureau, 7373 West Saginaw Highway, Lansing, MI 48917. Member subscription price of \$1.50 included in annual dues of Michigan Farm Bureau regular members. Additional subscription fees required for mailing Michigan Farm News to non-members and outside the continental U.S.A. Application to mail at Second-Class Postage rates is pending at Lansing, MI and additional mailing offices. Letters to the editor and statewide news articles should be sent to: Editor, Michigan Farm News, P.O. Box 30960, Lansing, MI 48909-8460. POSTMASTER: Send address changes to: Michigan Farm News, P.O. Box 30960, Lansing, MI 48909-8460.

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Private Property Rights

MFB Position Farm Bureau supports S. 2326 and H.R. 1439.

MFB Contact

Al Almy, Ext. 2040

Sen. Steve Symms (R-Idaho) and Rep. Craig Thomas (R-Wyoming) are sponsoring S. 2326 and H.R. 1439 which would require the government to offset the purchases of land in states where it already owns 25 percent of the state's property by the sale or exchange of lands equal in value. This would result in "no net loss" of private property.

Farm and Animal Research Facility Protection Act

MFB Position Farm Bureau supports H.R. 2407.

Action Needed Urge members of your congressional delegation to cosponsor H.R. 2407

MFB Contact Al Almy, Ext. 2040 Legislation sponsored by Rep. Stenholm (D-Texas) is currently waiting action by the House Agriculture Committee. H.R. 2407 would make it a federal crime to disrupt, destroy property, or steal animals at a biomedical, agricultural research facility or farm. The importance of this legislation is evident in the recent incident at Michigan State University involving the violent destruction of research data and facilities. Currently, seven Michigan Congressmen have expressed this urgent need by cosponsoring H.R. 2407: William Broomfield (R-Birmingham), Dave Camp (R-Midland), Bob Davis (R-Gaylord), Paul Henry (R-Grand Rapids), Carl Pursell (R-Plymouth), Guy Vander Jagt (R-Luther), and Howard Wolpe (D-Lansing).

Pesticide Preemption

MFB Position

Farm Bureau supports legislation to limit regulation of pesticides solely to state and federal government. Farm Bureau supports both H.R. 3850 and S. 2085.

Action Needed

Ask your congressional delegation to cosponsor both pieces of legislation.

MFB Contact Al Almy, Ext. 2040 Rep. Hatcher (Georgia) and Sen. Pryor (Arkansas) are sponsors of H.R. 3850 and S. 2085, to amend FIFRA and provide new language making it clear that only state and federal governments will have pesticide regulation authority. Currently, Rep. Dave Camp (R-Midland) is the only Michigan congressman cosponsoring H.R. 3850.

Pesticide regulation is now handled by both state (MPCA) and federal (FIFRA) governments. Recently the Supreme Court ruled that FIFRA does not preempt local government from regulating the sale and use of pesticides. There are several reasons for concern about local units of government regulating pesticides including:

1. Local regulation will make it very difficult for farmers operating in various jurisdictions to comply with numerous uncoordinated regulations.

2. Pesticide use must be based on sound scientific analysis and the weighing of risks and benefits. Local governments do not have large financial reserves to regulate pesticides and evaluate complex scientific data. The result of local regulation will be decisions based on politics and emotion rather than sound science.

3. Local analysis of data would be a duplication of efforts already existing at both the state and national levels and, therefore, an unwise use of scarce local funds.

4. Local pesticide ordinances that are more strict than FIFRA and the state Pesticide Control Act could unfairly affect the competitiveness of farmers growing agricultural commodities in different areas of the state.

5. Inconsistent and arbitrary local regulations send conflicting messages to our trading partners both within the state, and on the national and international levels.



April 15, 1992

Scrap Tires

MFB Position Farm Bureau supported H.B. 5315.

MFB Contact Vicki Pontz, Ext. 2046 H.B. 5315, sponsored by Rep. Beverly Bodem (R-Alpena) would exempt "feed storage locations" from the Scrap Tire Regulatory Act. Feed storage location means a location on one or more pieces of adjacent real property containing a commercially operated farming operation where not more than 3,000 scrap tires are used for the purpose of securing stored feed.

The Scrap Tire Regulatory Act of 1990 requires a person who accumulates scrap tires at a collection site to register with the Department of Natural Resources for \$200 annually, and to establish a program for mosquito control. A person accumulating tires is also required to maintain a bond from a surety company, a certificate of deposit, a cash bond, or an irrevocable letter of credit sufficient to cover the cost of removing the tires from the storage area.

H.B. 5315 passed the Senate on March 31, 1992, and will now go to the governor for signature.

Recreational Trespass

MFB Position

Farm Bureau offered amendments to the bill to clarify the definition of "farm property" and language requiring trespassers to make restitution for any damages done to property while trespassing. Farm Bureau has not taken a formal position on the bill at this time.

The bill has been referred to the Senate Natural Resources Committee and is expected to be considered in late April after Easter recess.

MFB Contact Vicki Pontz, Ext. 2046

Statewide Trail System

MFB Position

Farm Bureau has offered amendments to the package consistent with MFB policy on abandoned railroads. The language offered would allow the Natural Resources Commission to designate a Michigan trailway only if all of the following are S.B. 808, sponsored by Sen. William Faust (D-Westland) amends the Recreational Trespass Act to establish penalties for trespassing on the property of another person and requires oral or written permission for entry upon the property of another person. The bill clarifies that a person shall not enter or remain upon farm property or a wooded area connected to farm property for any recreational activity without the consent of the owner whether or not the farm property is fenced, enclosed, or posted.

A person may, however, unless previously prohibited in writing or orally by the property owner, enter upon the property of another person for the sole purpose of retrieving a hunting dog. The person shall not have in his or her possession a firearm, and shall not remain on the property beyond the reasonable time that is necessary to retrieve the dog.

The bill clarifies that a property owner is not liable for injuries to a person who is on their land without permission.

A person who violates the Recreational Trespass Act would be guilty of a misdemeanor punishable by imprisonment of not more than 90 days or a fine of not more than \$100 or both. A person convicted of a second or subsequent violation shall be punished by imprisonment for not more than 90 days, a fine of not less than \$100 or more than \$1,000 or both.

A package of bills, known as the Michigan Trailways Act, proposes establishment of a state trailways system to be used for public recreation activities. S.B. 834, sponsored by Sen. Geake (R - Northville), sets up criteria for a Michigan trailway, authorizes the Natural Resources Commission to purchase land for use as a future Michigan trailway, creates a Michigan trailways trust fund, and allows the formation of Michigan trailway management council made up of local units of government for the management of a Michigan trailway.

Local Wetlands Ordinances

MFB Position

Farm Bureau policy supports legislation prohibiting local wetlands ordinances more stringent than the state Wetlands Protection Act and supports statewide standards for wetlands determination. S.B. 522 (S-3) does not allow a local unit of government to require permits for any agricultural activity that does not require a permit under the state law and requires local units of government to adopt the state definition. Farm Bureau supported S.B. 522 (S-3) and S.B 807.

MFB Contact: Vicki Pontz, Ext. 2046 Senate Bills 522 and 807, sponsored by Sen. Paul Wartner (R-Portage), would allow local units of government to regulate wetlands within its boundaries, by ordinance, under certain circumstances. The following provisions are of particular importance to agriculture.

(a) The ordinance shall not use a different definition than provided in the Goemere-Anderson Wetland Protection Act.

(b) An ordinance shall not require a permit for uses allowed without a permit by the state act. These uses include farming activities such as plowing, irrigation, seeding, cultivating, minor drainage, harvesting, or upland soil and water conservation practices. Also exempted from permit requirements is the construction or maintenance of farm or stock ponds, maintenance of drains necessary for the production or harvesting of agricultural products, and the construction of farm or forest roads. If a wetland is altered under the permit exemption, it shall not be used for a purpose other than farming without a permit from the Department of Natural Resources.

S.B. 522 (S-3) and S.B. 807 passed the full Senate and will be taken up by the House Conservation, Recreation and Environment Committee.

addressed:

a) adequate enforcement of Michigan trailway rules and regulations,

b) maintenence of trailway crossings for agricultural and other purposes,

c) fencing, where necessary.

Farm Bureau has not taken a position on the package of bills.

MFB Contact Vicki Pontz, Ext 2046 S.B. 835, sponsored by Sen. Barcia (D - Bay City), amends the state Transportation Preservation Act of 1976 and requires that DNR preserve the right of way of any MDOT owned railbed for future use as a railroad line and shall not permit any action which would render it unsuitable for future rail use.

S.B. 836, sponsored by Sen. Geake, provides for an income tax credit for property tax paid on land under a lease agreement with or an easement granted to the DNR for land to be used as a Michigan trailway. S.B. 837, sponsored by Sen. Wartner (R - Portage), provides for a business tax credit for leasing property used for the trail system.

A substitute for S.B. 92, earlier introduced by Sen. Ehlers (R - Grand Rapids), would release private property owners from liability for injuries to a person who is on their land or premises to enter or exit from or use a Michigan trailway. The five-bill package was introduced March 25 and is expected to be taken up by the Senate Natural Resources Committee after Easter break.

Michigan Farm Bureau (517) 323-7000



Jeff Andresen, Ag Meteorologist, MSU

The old weather adage, "In like a lion, out like a lamb" was true, but in reverse during March. Following record warmth during the first 10 days, below normal temperatures persisted for the remainder of the month. The monthly averages, which were near the 30-year normals in most locations, are, therefore, not descriptive of the major swings in temperature that took place.

Temperature departures from normal ranged about two degrees below normal in eastern sections of the state to two degrees below normal in eastern sections of the state, to two degrees above normal in the southwest. The below normal means in the east were the first below normal monthly temperatures in Michigan since last fall. With the warm weather early in the month, base 50 degree day accumulations ranged from 10-40 across the southern third of Lower Michigan. Precipitation was generally below normal in the north and above normal in the south.

The weather patterns of late March, characterized by a strong, cold north, or northwesterly flow in the jet stream over Michigan, are expected to continue for the next few weeks. The latest 30-day outlook for the state during April is calling for temperatures to continue below normal and precipitation to average about normal.

3/1/92	Т	emperature	Precipitation		
to 3/31/92 0	bserved	Dev. From		Dev. From	
	Mean	Normal	(inch.)	Norm	
Alpena	27.2	- 0.6	1.50	- 0.37	
Bad Axe	29.3	- 2.3	1.30	- 0.74	
Detroit	35.6	+ 0.5	3.34	+ 1.02	
Escanaba	27.4	+ 0.9	1.79	- 0.14	
Grand Rapids	34.0	+ 0.4	3.52	+ 1.04	
Houghton Lak		+ 0.4	1.81	- 0.06	
Lansing	32.9	+ 0.0	2.68	+ 0.42	
Marquette	23.2	+ 0.1	2.95	+ 1.01	
Muskegon	34.1	+ 1.2	2.09	- 0.16	
Saginaw	31.0	- 1.6	1.70	- 0.34	
Sault Ste. Mar	ie 22.3	- 1.7	1.57	- 0.36	
South Bend	38.5	+ 2.3	2.90	+ 0.42	
Traverse City	30.6	+ 1.1	1.13	- 0.70	
Vestaburg	31.4	- 1.2	2.46	+ 0.30	

Interestingly, the new 90-day outlook for April-June calls for temperatures to average above normal, while precipitation is forecast to continue near normal. Thus, a changeover from late winter/early spring weather to early summer type weather may occur fairly quickly during the coming weeks.

CBT Panel Predicts Downward Trend With Good Weather

Chicago Board of Trade grain and soybean futures markets will focus more thoroughly on spring and summer weather patterns now that USDA's acreage figures have been re-

T - Temp. 4/	eather Ou	
P - Precip.		
Michigan		
W. Corn Belt	N N	A N
E. Corn Belt		A N
Wint. Wheat Belt	B N	A/N N
Spr. Wheat Belt	NB/N	A B
Pac. NW Wheat	A N	AN/E
Delta	BN/A	N/B N
Southeast B	/N N	N/B N
San Joaquin	N N	A N

A-Above Average, B-Below Average, N-Normal, MA-Much Above, MB-Much Below, NP-

No Precip. Source: National Weather Office

USDA pegged 79.007 million average trade e US, corn farm

leased, a panel of analyst predicted, according to Knight Ridder Financial News.

USDA pegged 1992 U.S. corn planting at 79.007 million acres, down slightly from average trade estimates at 79.249 million. U.S. corn farmers planted 75.951 million acres in 1991.

The corn acreage figure was neutral, and there is already a substantial premium built into the market in anticipation of summer weather problems, so a bullish corn market is unlikely, said Ann Berg, grain trader and vice president of Tenco, Inc.

Subsoil moisture levels are conducive for good corn yields, Berg added. "Unless abnormally hot and dry weather hits the corn belt this summer or exports take a surprising leap, expect \$2.30 corn," she said. Soybean futures may be the focal point for summer weather problems given the potential for an El Nino-related drought seen by meteorologists for late August or September, said Vic Lespinasse, assistant vice president for Dean Witter Reynolds, Inc. "Corn would largely be out of danger by then, but soybeans could be hurt by a late summer drought," he said.

For wheat, the major surprise in USDA's planting figures was a slump in Durum acreage, according to Jim Johnson, a wheat broker with Geldermann, Inc. Analysts had expected a small acreage reduction because of prices, but with only 2.535 million acres, seedings are just 78 percent of a year-ago levels. "CBT July wheat near \$3.50 is a fair price given the current supply/demand fundamentals," he said.



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Wool Incentives Fall Under New Rules



April 15, 1992

In 1992, many sheep producers will receive incentive payments on sales of their wool; both on shorn wool and unshorn lambs, because of changes in the farm bill.

"We recommend producers consult their county ASCS offices to assess the impact on their operations and to make what changes are needed to meet the federal regulations." said American Sheep Industry Association President Jim Magagna.

The incentive rate changes based on a formula set by USDA every Jan. 1, which is the official start of the wool marketing year under the program. Values are placed on other components of the incentive formula in the months between January and March, with the final figures usually announced by USDA in April.

Most changes will amount to some record keeping adjustments and how much a single operation can receive in government payments and when wool sales must be reported to be eligible for the payments.

Payment caps set in the current farm bill on wool incentive payments are; \$200,000 for wool marketed in 1991, \$175,000 for wool marketed in 1992, \$150,000 for wool marketed in 1993, and \$125,000 for wool marketed in 1994 and 1995.

The regulations also spell out what constitutes a "person" eligible for a wool incentive payment, and producers must carefully consider the regulations when structuring their operation.

You must file for your wool incentive from 1991 and before during 1992 to be eligible. All outstanding receipts must be submitted, and cannot be held over. The incentive level will be announced in April, and is expected to be 250 percent with unshorn lamb payments estimated at \$5.45 per hundredweight.



April 15, 1992

Researchers See Benefits In Mixing Captan With Sterol Inhibitors

Data from independent experiment station tests shows that combining low rates of the sterol-inhibiting fungicides and reduced rates of Captan protectant fungicide can result in significantly better control of apple scab than using either product alone at its labeled rate.

Using such a mix can also lower the potential for resistance and save money on fungicide expenses. That's good news for apple growers nationwide who regularly use sterol inhibitors for scab control -- many who have to treat every week from bud break until after petal fall.

"The reason apple scab is such a problem is that every year we have weather that is favorable for infection," says Dr. Al Jones, plant pathologist at Michigan State University. "If orchardists aren't spraying, they're not going to have a commercial crop."

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Tests were conducted in some of the states where apple scab traditionally causes the most damage -- Michigan, New York, Ohio and Virginia. In all of the tests, trees were either treated with Captan alone, one of four different brands of sterol inhibitors alone, or reduced-rate mixtures of Captan and a sterol inhibitor. Researchers used Nova, Rubigan and two brands expected to be on the market soon --Elite and NuStar -- to test sterol inhibitors.

The results supported what many researchers had been saying all along: combining two fungicides with different modes of action gives better results.

"Captan normally provides protection by killing the spore or preventing its germination," says Dr. Keith Yoder, fruit pathologist with the Virginia Agricultural Experiment Station, Winchester. "The sterol inhibitors prohibit growth, but not necessarily germination."

According to Yoder, the sterol inhibitors work by preventing the fungus from synthesizing ergosterol, a compound essential for growth.

In tests conducted on McIntosh trees in Michigan, untreated fruit had a 96.5 percent incidence of apple scab. On trees treated with the maximum label rate of Rubigan --12 ounces per acre, the incidence of scab dropped to 20.8 percent. When the rate of Rubigan was reduced to six ounces per acre and combined with four pounds of Captan 50WP -- two-thirds the normal rate -- the amount of apple scab fell again, this time to 3.8 percent.

Michigan 1992 Corn Acreage Increase Expected

Michigan farmers expect to plant more corn acres in 1992, according to the Michigan Agricultural Statistics Service. Anticipated planting for oats, barley, and dry beans are down, however. Actual planted acreage may vary from intention because of weather, availability of production inputs, and changes in market conditions.

Michigan corn growers intend to plant 2.7 million acres, up 10,000 acres from 1991, the highest level since 1986. Soybean planting intentions, at 1.4 million acres, are unchanged from a year ago. Dry bean plantings are expected to decrease 70,000 acres for a total of 280,000 acres. Sugarbeet intended acreage at 172,000 is only 1,000 acres above 1991 planted acreage.

Growers intend to seed only 120,000 acres of oats, down 20 percent from 1991. Farmers intend to harvest 1.4 million acres of all hay, unchanged from 1991's acres. Barley seedings, at 25,000 acres, are expected to decrease 10,000 acres from last year. Winter wheat seedings last fall rose 11 percent to 630,000 acres.

Nationally, corn growers intend to plant 79 million acres of corn, up four percent from last year, and the largest since 1985. Soybean plantings are projected at 57.4 million acres, three percent below a year ago, and the lowest since 1976. National drybean acreage is pegged at 1.50 million acres, down 22 percent from 1991, and down 31 percent from 1990.

Warmer Weather Brings "Con Artists" to Michigan Farms

Last summer a farmer trusted first impressions and a handshake that a \$4,400 down payment would get him a barn painting and roof coating job he badly needed for one of his barns. Unfortunately, all he got was an empty promise and a \$4,400 withdrawal from his checking account.

Three of his neighbors also got a visit from the "con artist" who said he could give them a great deal since he was "in the neighborhood." They also made down payments for work that was never delivered, according to Larry Esckilsen, a general contractor from the Freeland area (1-800-582-2720).

- He's extremely smooth, knows all the jargon and how to deal with farmers. Could sell ice cubes to eskimos!
- □ The "Drop Game" the favorite of all con artists. He'll start with a price of \$1,000, then drop to \$750, then \$500 and, finally, he'll tell you that he happens to have just enough paint to do your job, if you let him do it now, for \$450!
- Check those license plates. Generally the con salesman will have Michigan plates



MSU plant pathologist, Al Jones notes that a two-pronged attack on fungus improves control. "The main reason we like to use mixtures of other fungicides with sterol inhibitors is that we get better protection -- particularly on the fruit -- than with sterol inhibitors alone," says Jones. The data definitely supports that opinion.

Fulfill Complementary Functions Besides improved scab control and reduced potential for resistance, combining sterol inhibitors with Captan can bring growers additional benefits.

"With Captan, we get some control of summer diseases like black rot, fly speck and sooty blotch," says Jones. "On the other hand, sterol inhibitors helped to control powdery mildew, which Captan does not control alone."

According to Ken Hickey, Pennsylvania State University plant pathologist, a compound's effective residual period can be an important factor in its overall effectiveness. "The sterol inhibitors are very effective, but they need something to go with them because of their short residual effectiveness," he says."With the uncertain future of the EBDCs, Captan becomes one of the best products available to fulfill that role," Hickey adds.

A final benefit from using the tankmix is lower fungicide expenses. Captan costs one-third as much per pound of active ingredient as the sterol inhibitors do per ounce, making the reduced-rate mixture very attractive. Orchardists who use a mixture of Captan and a sterol inhibitor can save roughly four dollars per acre per application versus using sterol inhibitors alone.



ACA-treated corn plots had an average increase of 6.87 bushels per acre in 1991.

Esckilsen, in business for over 40 years, claims that another favorite con artist scam is the use of diesel fuel or gas to cut the paint. "If the paint starts to turn smoky or black in a relatively short period of time, it means there's fuel oil in the paint," explained Esckilsen. "Roof coating diluted with fuel oil can also look real good when it's first applied, but it'll wash right off with the first good rain."

So how do you protect yourself against these con artists? Esckilsen offers these pointers of what to watch for:

□ Watch for the over-friendly salesman. He'll act as though he has known you and your neighbors for a lifetime.

□ Has a number of references whom you know, and claims he's done work for before. Ask if he cares if you call them; that's usually enough to call his bluff. (the smarter ones, that is), but if they do the work, the ladder and crew truck will have out-of-state plates.

- Requires a large down payment without material. Contractors may require a down payment, but only when materials are actually delivered and the job started.
- □ Bargain basement deals on materials. They can vary between reputable contractors, but not to the degree that con artists generally offer. Aluminum asphalt roofing typically runs about \$20 to \$30 per gallon, compared to \$3 to \$5 per gallon of the con artist's coating.
- Avoid the "flat cost" per gallon bid. Ask for the exact cost of the job. This is a relatively new scam that carries a comparable price tag per gallon. The difference? They'll be carrying 10 or possibly more empty 1-gallon paint cans when they pull into your driveway, telling you the paint was actually used on your barn.
- Get it in writing. Make sure you get exactly what you thought you'd get at the agreed upon price, such as one coat or two.



To see the difference apply ACA with anhydrous, liquid 28% N, Liquid Starter, impregnated on dry or sprayed.

SEE THE BENEFITS OF ACA

Better root systems Healthier Plants Easier Harvesting Increased Profits Increased Yields Proven Performance

BE A WINNER WITH ACA.





April 15, 1992

BUSINESS

els, likely lowering 1992-93 U.S. exports

50-65 million bushels as shown on Table 3.

With the projected 1992-93 soybean sup-

ply/demand situation, prices next fall will

likely be below \$5.50. While the ending

stock situation is not as tight for soys as

corn and wheat, soys will likely follow

them up in a weather scare. Remember,

around \$6 a bushel for soybeans on a

portion of your projected crop is not too

were up 7-8 percent from 1991 bringing

prices into the mid \$40's before dropping

March-May farrowing intentions are up 1

percent. This gives us an idea of next fall's

production and indicates prices in the

upper \$30's and low \$40's this fall. June-

August farrowing intentions aren't pro-

jected to be up, which means prices

should be back in the low to mid \$40's

next winter. If you see forward pricing

opportunities above these forecasts, con-

off towards the end of the summer.

shabby.

sider them.

OUTLOO

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

Corn

With good U.S. planting weather, near term corn prices will stay in their current range with new crop prices likely to drop. Poor U.S. planting weather and corn prices will increase. You might say how is this different from any other year? In general, it is not, but there is a difference in the potential size of the price moves due to the relatively tight projected 1991-92 ending stocks shown in Table 1. Ending stocks are tight enough that it will only take a weather scare versus truly poor conditions to give producers good pricing opportunities. The key is to assess your risk ability and set pricing goals on given amounts. The second key is to follow your plan when the opportunities occur.

The quarterly USDA March 1 Corn Stocks Report showed about 100 million more bushels on hand than the trade expected. This indicates that feed use was a little lower than expected, perhaps due to the fairly mild winter. It's likely that the USDA will lower the 1991-92 feed use number to 5000 million as shown in Table 1.

Corn exports have, for the most part, continued their lethargic pace. Weekly exports to this point have averaged 29 million bushels per week and will need to continue that pace to meet the USDA projection in Table 1 of 1525 million. The \$1.1 billion CIS credit announcement may help corn exports meet the projection. No allocation was announced, but given the low stocks of wheat, especially soft wheat, we may see just a bit more go towards corn.

Wheat

Near term weather is even more critical for wheat than for corn. Wheat did not have ideal planting conditions last fall in much of the hard red winter areas due to dryness, but winter moisture was good. Now there are some reports of damage due to cold and excess moisture. Subsoil moisture in much of the spring wheat areas of both the U.S. and Canada is low. The potential of normal yields is still there, but it will take better than normal weather conditions during the growing season to realize them.

The Wheat Stocks Rep pectations. But the sp intentions reported in th ings Report were a little and Durum plantings v 23 percent. Winter wheat plantings were reported at 50.3 million acres, down from 51 last year. All totaled, wheat plantings this year will about equal last year as shown in Table 2. This is despite the fact that setaside requirements went from 15 percent to

Table 1 SUPPLY/DEMAND BALANCE SHEET FOR

	COLFE		Hilker's
		Proj.	Guess
1	990-91	91-92	92-93
Corn Acreage	(M	lillion Ac	res)
Acres Set-Aside an			10.00
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	119.5
Stocks	(M	lillion Bu	shels)
Beg. Stocks	1344	1521	1091
Production	7934	7474	8568
Imports	3	20	5
Total Supply	9282	9016	9665
lse:			
Feed	4669	5000	5100
Food/Seed	1367	1400	1435
Total Domestic	6036	6400	6535
Exports	1725	1525	1650
Total Use	7761	7925	8185
Ending Stocks	1521	1091	1480
Inding Stocks		aut sale	
Percent of Use	19.6%	13.8%	18.1%
Regular Loan Rate	\$1.57	\$1.62	\$1.72
J.S. Season Avera	ge	\$2.30-	\$2.10-
arm Price, \$/Bu.		\$2.50	\$2.50

Market Outlook

Seasonal Commodity Price Trends (long term)

Wheat	?
Corn	1?
Soybeans	†?
Hogs	
Cattle	++
Index: = Higher Prices;	= Lower Prices;

TP= Topping; BT= Bottoming; ? = Unsure

The USDA also released its Prospective Plantings Report, March 31, showing farmers intend to plant 79 million acres of corn in 1992 compared to lasts year's 75.9 million. This was just a little below trade expectations. Part of the increase is due to the lower set-aside requirements and a likely shift back to corn from soys. The higher acreage with a trend yield will be more than enough to cover use in 1992-93.

A higher than average yield could send harvest prices to \$2, last year's yield would put us in the \$2.60-\$3 range, and a 1988 drought type yield would put us over \$3.50. The extremely wide spread is due to the combination of plenty of acres, but relatively tight beginning stocks. If a weather scare puts new crop prices on the upswing, have a pl

5 percent.

Wheat Acreage

Acres Planted

Diverted

Acres Set-Aside and

lan.	past \$40 in May.	
and a second second	Cattle	
port was close to ex- pring wheat planting he Prospective Plant- e below expectations were projected down heat plantings were on acres down from	The March Mont Feed Report shows months that place 1991, with Februa cent. Total on-fee were down 8 perce	

Table 2

SUPPLY/DEMAND

BALANCE SHEET FOR

WHEAT

1990-91

3.2

77.3

69 4

Soybeans

Quarterly soybean stocks reports were near expectations, as were prospective plantings. Farmers indicated they would plant 1.7 million less acres of soybeans in 1992, compared to 1991, as shown in Table 3.

Exports have been averaging 16 million bushels per week year-to-date and need to average 8 million per week through August to meet the 1991-92 USDA projection of 665. With Brazilian harvest delays and recent sales improving, exports may end up 10-20 million bushels higher.

Last year, the Brazil and Argentina soybean crop was down 159 million bushels, which was a big factor in U.S. exports being up this year 105-120 million. Their 1992 crop is expected to be up about 82 million bush-

Hogs

The March 1 Quarterly Hogs and Pigs Report showed all hogs were up 6 percent, kept for market were up 7 percent, and kept for breeding were up 3 percent, compared to 1991. For Michigan, the same three numbers were even with a year ago. Based on farrowing intentions, it appears the expansion may be over by the spring of 1993.

Hogs in the 120 pound and up range were 5-7 percent higher than a year ago. That level of production will likely keep prices below \$40 through April before inching up Hogs under 120 pounds

thly 7-State Cattle-oned for the first time in six cements increased from ary placements up 1 pered numbers for March 1 ere down 8 percent and February marketing were down 2 percent, compared to last year. Placements should continue to be up each of the next few months as feeders are plentiful and we are not far from breakevens for yearlings.

> Hilker's Proj. Guess

> > 92-93

3.5

70.0

61 0

91-92

(Million Acres)

10.0

69.9

58 1

The strong feed prices we have been seeing should last into May before dropping off through the summer with a low in August around \$70. While we may see some recovery through the fall, it probably will not be strong. At this point, there aren't good forward pricing opportunities past June, but if we see a rally, be ready. The biggest factor is to stay current, so we don't get into the serious problem we had with fat cattle in the second half of 1991.

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	Table 3	3	
SUPI	PLY/DE	MAND	
BALAN	ICE SH	EET F	OR
S	OYBE	ANS	
Part and and all the		and the second se	Hilker's
		Proj.	Guess
	1990-91		92-93
Soybean Acreage		Aillion Ad	cres)
Acres Planted	57.8		57.4
Acres Harvested			56.2
Bu./Harvested Aci	re 34.1	34.3	34.0
Stocks	(M	illion Bus	shels)
Beg. Stocks	239	329	325
Production	1926	1986	1911
Imports	2	5	6
Total Supply	2167	2320	2240
Use:			SCHOOL ST
Crushings	1187	1235	1220
Exports	557	665	610
Seed, Feed and	d		
Residuals	94	95	95
Total Use	1838	1995	1925
Ending Stocks	329	325	315
Ending Stocks,			
Percent of Use	17.9%	16.3%	16.4%
Regular Loan Rate	\$4.50	\$5.02	\$5.02
And And All			The state
U.S. Season Avera	age	\$5.25-	\$5.30-
Farm Price, S/Bu.	\$5.75	\$5.75	\$5.80
Source: USDA			3 - S - S - S

Acres harvested 69.4		58.1	61.0
Bu./A. Harvested	A. Harvested 39.5		37.0
Stocks	(M	lillion Bu	shels)
Beg. Stocks	536	866	390
Production	2736	1981	2257
Imports	37	35	33
Total Supply	3309	2882	2680
Use:			
Food	796	775	800
Seed	90	92	95
Feed	489	350	165
Total Domestic	1375	1217	1060
Exports	1068	1275	1125
Total Use	2444	2492	2185
Ending Stocks	866	390	495
Ending Stocks			
Percent of Use	35.4%	15.6%	22.6%
Regular Loan Rate	\$1.95	\$2.04	\$2.21
U.S. Season Avera	ge	\$3.00-	\$3.10-

U.S. Season Average	\$3.00-	\$3.10-	
Farm Price, S/Bu. \$2.61	\$3.10	\$3.80	
Source: USDA			

Dairy Price Turn-Around Possible by Mid-Summer

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Larry Hamm, MSU Ag-Econ. Dept. The March Minnesota-Wisconsin (M-W) price fell 23 cents lower to \$10.98, bringing the total decline of the M-W to \$1.52 since its high of \$12.50 in October 1991. The March M-W drop, combined with those of January and February, guarantee that farm milk prices will continue going down. The final March farm price will likely be in the \$12.30-\$12.50 (for 3.5 percent milk) range. April and May prices are also going to continue to go down. However, if the March M-W is the low point for the year, then the end to rapidly falling milk prices is visible.

The possibility that this spring's M-W is going to bottom out 96 cents higher than last March's disastrous \$10.02 is the result of the interaction of supply and demand. Milk supply continues to drop. February milk production dropped about 1 percent, marking the ninth consecutive month of year-toyear production decreases. Even though milk product demand has been weakened by the recession, it has held even. Declining production in the face of level demand has tightened the dairy product markets.

The middle three weeks in March saw wholesale cheese prices as measured at the National Cheese Exchange increase slightly. Prices for nonfat dry milk have also risen recently and are now about 10 cents per pound above the government support price. Government CCC purchases have been virtually nonexistent for cheddar cheese and nonfat dry milk since spring of 1991. Last year, the CCC had around 232 million pounds of uncommitted nonfat dry milk powder inventories. This year that figure stands at 40 million pounds.

The lack of government inventories, combined with the Secretary of Agriculture's announcement not to sell CCC inventories back into commercial markets, means that product prices can rise significantly if supply and demand conditions warrant. It is not clear whether the new aid to Russia will impact the U.S. dairy industry. Should some of the loan guarantees be used to buy milk powder, the U.S. dairy markets could tighten and milk prices could rise rapidly. On the other side, if milk production starts rising rapidly this summer, milk price increases will be tempered.

The current market conditions point to the possibility of another volatile dairy market year. Because of the low price support level and the lack of government inventories, market prices are riding free from government bounds. How significant the dairy price volatility becomes depends on the weather and market factors that affect other commodity sectors.

Tuberculosis in Cattle

Save Time, Reduce Seed Damage With The Unverferth Drill Fill

Unverferth Manufacturing Company, Inc., introduces a time, labor and seed saver for producers who use the John Deere 750 Grain Drill.

The new Unverferth Drill Fill is an easily attached add-on auger that moves the seed from the loading position to a capacity expanded seed hopper. The hopper extension features a horizontal center-fill auger which distributes seed evenly throughout the grain tank, minimizing seed travel, and handling damage.

The hopper extension also increases seed-holding capacity by up to 20 percent and is primed and painted to match the drill.

The Drill Fill's spring assisted vertical lift auger stores conveniently in the front of the drill while planting or in transport. Auger controls are mounted for easy operation from either the ground or drill platform.

Producers have the option of steel or the gentler seed-handling brush flighting for both the vertical auger and the hopper's horizontal grain-fill auger.



For further information contact: Unverferth Manufacturing Company, Inc., P.O. Box 357, Kalida, OH 45853. Phone: (800) 322-6301, (419) 532-3121, or FAX (419) 532-2468.

A FEW SMALL REASONS

To Have Farm Bureau Health Insurance





April 15, 1992

Worries Producers

After decades of decline, the threat of bovine tuberculosis is once again haunting the nation's cattle producers, according to a recent AFBF release.

Even though the incidence rate has been pushed down to 0.02 percent today, from 4.9 percent in 1917, a number of new cases have been reported recently. USDA confirmed three infected herds in both 1988 and 1989, 13 in 1990 and 10 last year. There have been two new cases so far this year. Currently, there are a total of 11 confirmed infected herds; two each in California and New Mexico, six in Texas and one in New York. Nebraska has one exposed herd.

The presence of an infected herd can affect the free movement of cattle out of an entire state, officials say. All producers in a state could lose export markets if foreign buyers insist on beef from a TB-free state. For over forty years, Farm Bureau and Blue Cross Blue Shield have teamed up to provide quality health care at competitive group rates with the personalized service you would expect from a Farm Bureau family membership.

No matter what your needs. . . small business, sole proprietor, or individual coverage for you or your family we have the right plan at the right price.

Blue Cross Blue Shield quality and Farm Bureau's personalized service provide an unbeatable combination that you can't afford to be without when protecting the "small" things in life that are of big importance to you.

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





During the annual Washington, D.C. Legislative Seminar, farmers had a chance to talk one-on-one with U.S. Representatives, addressing key agricultural issues. Above, Ingham County Farm Bureau members Gerry Salow and Gary Wilcox share their thoughts with 6th District U.S. Rep. Bob Carr (D-Lansing). Below, Chester and Iona Ilene Bartels of Ottawa County and 14 other Farm Bureau members met with 9th District U.S. Rep. Guy Vander Jagt at his office.



Avoid Tragedy In Manure Storage Areas

Tragic deaths--often multiple deaths--con-tinue to occur when people breathe lethal amounts of gases in pits or tanks or other confined spaces that contain decomposing animal manure.

Hydrogen sulfide, ammonia, carbon dioxide, methane, and many other gases are generated when manure decomposes in the absence of oxygen under so-called anaerobic conditions. Such decomposition occurs in all non-aerated manure storages, and the gases can be hazardous when they reach sufficient concentrations--which happens in manure storage that involves a confined, unventilated, or poorly ventilated space.

What kinds of storage can become dangerous? Manure storage under a slotted floor, for example, covered outdoor manure storage tanks, manure sumps for transfer pumps, junction boxes, and barns above manure storage. The greatest danger is present during and after agitation of manure.

The extent of the hazard can be deceiving, because dangerous circumstances don't always exist in such spaces. Individuals may occasionally enter such an area without experiencing problems.

Here, briefly, is what the Cooperative Extension Service at Michigan State University advises:

Do Not Enter Any Confined Manure Tank Without Either . . .

A self-contained air supply such as firefighters use. Dust masks or other cartridge respirators will not filter out the toxic gases or provide the oxygen required to work in



A

From Farm Bureau Insurance

confined spaces associated with manure tanks OR

- Testing the air (with reliable and dependable equipment) for hydrogen sulfide, methane or other combustible gases, and oxygen, AND

- Constant and adequate ventilation of fresh air, AND ...

- An approved harness or lifeline on the person entering the tank--with at least two persons outside the tank capable of pulling the person out of the tank if necessary, AND ...

- An approved pulley and tripod or other suitable strong system that will make it possible to remove a limp body from the tank opening.

Remember: You have only six minutes after a person stops breathing to begin mouth-to-mouth breathing before brain death occurs. Being prepared will greatly reduce the risk of panic, ill-advised action, and needless death or injury.

Dear Farm Bureau Traveler: Welcome to our world of travel! We invite you to join us on any one of the exciting and unique tours provided just for you in 1992. Our tours will provide you the best value for your travel dollar. On a Farm Bureau Tour, you will experience the best and major attractions as well as have the opportunity to meet some of the people and learn more of their culture and lifestyles. But perhaps the best feature of our Farm Bureau World

Tours is the great people you meet and get to know while on the tour - people like yourself. Thank you for your consideration of a Farm Bureau World Tour for 1992. Please mail us your request form today to lean more about the best travel

values available. Happy Travels!

Sincerely, Jun Schmidt Doug Fleming Douglas E. Flemin

Alaska

July 16-27, 1992

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Experience the ultimate in service, cuisine, and hospitality as we tour Alaska on the Pacific Princess -- the Love Boat, Alaska, U.S.A. offers you glittering fjords, dazzling peaks, incredible glaciers, and the American Frontier. After our inside passage cruise, visit the land of the Midnight Sun and home of the Eskimo culture on our Princess land package, featuring the luxury full-dome rail transportation of the Midnight Sun Express. This five-day package takes us through the interior wilderness of Alaska to Anchorage, Denali Park and Fairbanks.

Our package includes round trip air from Chicago, 7-day/4-night land itinerary including tours, transfers, and accommodations. Also included are port charges, prepaid on-board gratuities, a welcome of fresh cut flowers, and a bottle of fine champagne. All this for as low as \$3,199.

The Alps of Switzerland & Austria

October 1-9, 1992 Come join us as we visit two of the prettiest and most picturesque countries in Central Europe. Experience the charm and beauty of Salzburg, Munich, and

Octoberfest, Oberammergau, the Linderhoff Castle, Lichtenstein and much, much more. Our package includes round trip air service, deluxe motor coach transportation, hotel accommodations, European-style buffet breakfast, and a welcome dinner, all for \$1,253 per person.

Farm Bureau Travel Series Best of Italy, France & Greece Cruise

September 15-27, 1992

Sail the brilliant blue Mediterranean, studded with shining isles and gaily painted shorelines. Our ernise combines the French and Italian Rivieras with ageless Athens, the dramatic Corinth Canal, the serene beauty of Venice & Portifino, and

April 15, 1992

James L. Schmidt, Illinois Agricultural Assoc. Director IFB Travel Program

Michigan Farm Bureau Field Operations Division Manager

Canadian Rockies/ Calgary Stampede July 1-12, 1992

This unforgettable, 12-day tour of the Canadian Rockies will not only visit the great and growing cities of the northwest and majestic beauty of the Rockies, but also includes unique features designed to give it special appeal. Special attractions include the Calgary Stampede Celebration - rodeo, chuckwagon races, state show spectacular, a ride on a giant snowmobile on Athabasco Glacier, a gondola ride to the top of Sulphur Mountain, and overnight stays at the beautiful Lake Louise Chateau and Banff Springs Hotel.

Our package includes round trip jet transportation from Chicago, first class or deluxe hotel accommodations, 20 meals, all sightseeing and admissions, and a professional guide. Member price is \$2,449 and nonmember price is \$2,469.

the world's most alluring islands: Mykonos, Santorini, Corfu, Rhodes, Korcula, and quaint Capri. We travel upon the Golden Odyssey --large enough and luxurious enough to be a cruiseliner, yet renowned for its friendly lifestyle and genuine hospitality of her Greek staff.

Our cruise package includes 25% discount on all cabins, all meals and entertainment, free air transportation from the U.S., \$25 Bar/Boutique credit, group cocktail party, 1 bottle of wine per cabin, plus prepaid, on-board tip and gratuities. Cabin prices begin as low as \$3,374.

Brochure Request Form







MMPA Annual Meeting Policy Discussion Focuses on "Volume Incentive"

Delegate policy debate, director elections, award presentations, and administrative reports highlighted Michigan Milk Producers 76th annual meeting. This marked the last MMPA annual on the Michigan State University campus because of the university's semester switch this fall.

During his comments to the 288 registered delegates, MMPA President Elwood Kirkpatrick predicted there would be little, if any, dairy program policy changes in the next 12 months, while the budget and the GATT debate goes on in Washington, D.C. Kirkpatrick did say, however, that USDA Secretary Madigan had expressed an interest in "enhancing exports," using producer assessments to fund such efforts.

On the state level, Kirkpatrick said the Super Pool premiums meant an additional \$14 million to MMPA members last year. He vowed that the cooperative would see to it that legislation is passed requiring equal participation from all parties, eliminating unfair advantages for privately held companies.

Theron VanRhee, MMPA director from District 11, Holland, presented Charles and Larry Comis of Fremont with the highest quality milk production award for obtaining the best quality measurements in 1991 of the 3,000 farms belonging to MMPA.

Eight other producers were also recognized with honorable mention awards for high quality production.

The 1991 District Outstanding Young Dairy Couples (OYDC) were also recognized at the meeting, including comments from Greg and Kathy Dorman, Sandusky, who were officially recognized as the state OYDC.

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Clinton County dairy farmer Kenneth Nobis was elected to serve a three-year term on the organization's board of directors as an at-large director, replacing Carl Kline of White Pigeon.

1992 Young Farmer Discussion Meet Topics Announced

If you're between the ages of 18 and 30, and would like a shot at some fabulous prizes, including a Honda Four-TRAX for the state winner, then you'll want to start becoming familiar with the 1992 Young Farmer Discussion Meet topics.

The topics for this year's contest have been announced. At each of the 11 district contests, the topic will be:

1) How does our public's environmental concerns affect U.S. agriculture? How do these concerns affect government legislation and regulations? How can agriculture improve public awareness of environmental issues?

That topic plus three others will be used

throughout the preliminary, semi-final and final levels of the state discussion meet held in Grand Rapids on Dec. 2. The other topics are:

2) What should be the role of U.S. agriculture regarding foreign aid? Is there a moral obligation? Do we offer food, technology, or money? Nobis and his brother, Larry, own and operate a 400-cow dairy farm near St. Johns, claiming top honors the past two years for herd production, in addition to farming 1,300 acres.

Policy discussion focused on opposing a national health insurance program, development of alternative funding for agriculture education programs, and considerable discussion on a "volume incentive" resolution that called upon the MMPA board to study a dues program according to the volume of milk produced.

Several delegates expressed concern that a volume incentive dues program would pit small producers against larger producers, while others said that such a program is needed to keep the larger producers with MMPA. It was pointed out that just 11 percent of the producers generate over 33 percent of MMPA's production, while 50 percent of the producers generate 18 percent of the cooperative's total production.

The motion eventually passed as proposed, allowing the board and staff to research a "dues/pay program that will reflect efficiencies realized according to various volumes of milk marketed by members." According to the resolution, if such a program is deemed appropriate, the board will call a special meeting of the members prior to implementation.



Kirkpatrick (left) presents Gene and Barb Fleming with their 35-year plaque. Gene is past president of Otsego County Farm Bureau while Barb is currently the county Farm Bureau secretary. A total of 35 MMPA members were presented a 35-year member plaque.

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3) Term limitation -- should terms of office be limited in the American governmental system?

What is best for agriculture and the American people? What would be the impact on political parties? Would voters be better represented?

4) Can agriculture be assured of a reliable labor supply?

Should immigration laws be changed? How do we educate an adequate supply of agricultural workers and managers?

For more information about the Young Farmer Discussion Meet contest, contact your County Farm Bureau office, your County Young Farmer Committee Chairman, or the Michigan Farm Bureau at 1-800-292-2680, ext. 3234.

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April 15, 1992



Michigan Auto Insurance Reform -**Election Year Politics at its Finest**

Michigan Legislators Pass S.B. 691, Ignoring True Auto Insurance Reform Measures, and Setting Dangerous Precedent

To the great frustration of drivers everywhere in the state, Michigan lawmakers have again failed in their duty to enact genuine auto insurance reform. As this goes to press, Gov. Engler very appropriately vetoed the Legislature's latest wreck: S.B. 691, a proposal that arbitrarily mandated a 15 percent rollback in auto premiums, calling it a "sham auto insurance bill."

By our analysis, the legislation contained provisions which would have subsidized the auto insurance costs of urban drivers and unfairly increased costs for rural and suburban drivers. In addition, the bill set a bad precedent of government involvement in private business operations by inappropriately dictating what private industry can charge for its products. Michigan citizens have been looking to state government to decrease its interference in the marketplace. But this measure took us in the opposite direction through provisions that mandated higher insurance company costs and, ultimately, consumer premiums.

S.B. 691 also required insurance companies to open sales offices in urban areas even though some companies, like Farm Bureau Insurance, have very successfully focused their efforts toward serving the specific needs of rural and suburban consumers.

Finally, it's important to point out, once again, that there is no such thing as a free lunch. Despite the claims of proponents, the bill did not enact Personal Injury Protection limits which were low enough to result in the promised 15 percent premium cost savings.

Farm Bureau continues to support real reforms which will genuinely reduce the cost of automobile insurance. We stand firmly opposed to rate subsidies and premium rollbacks. Farm Bureau members believe insurance consumers will benefit most from a free and open market place where insurer competition controls prices. Premium rollbacks are an ineffective, temporary band-aid approach to the problem.

If Michigan consumers are to receive genuine instead of phony reform of our auto insurance system, the following improvements to the no-fault law need to be adopted:

- Drivers should be allowed to select medical coverage limits they need and can afford. Under present law, all drivers are required to carry unlimited medical coverage on each insured vehicle. This mandated coverage has proven to be very costly and is not always needed. Many drivers have their own health care protection which supplements their auto medical protection. Other drivers simply cannot afford this unlimited protection. There is evidence that these drivers are, in many cases, driving without any insurance coverage.

- Reverse the DiFranco court decision to allow a judge, not a jury, to determine whether a case is serious enough to require a lawsuit.

- Adopt a modified comparative negligence law, which disallows the at-fault driver from pursuing a lawsuit.

- Adopt cost containment measures which would control medical expenses. Today, auto insurers pay more for the same medical service than is paid by Medicare, Medicaid and health insurers.

We support Gov. Engler's strong and mature leadership on the auto insurance issue. Farm Bureau members across the state need to express positive reinforcement to both the governor and the legislators who are courageously defying the rollback demagogues (see voting record). At the same time, our lawmakers need to be reminded that true insurance reform requires authentic improvements in the no-fault law, not empty election year political promises.

Jack Laurie, President

Here's How They Voted

The Michigan Legislature's voting record is listed below for final passage of S.B. 691 to amend Michigan's No-Fault Auto Insurance Law. Despite a threatened veto from Gov. Engler, 24 senators and 94 representatives voted yea on the legislation that would have subsidized urban drivers, increased costs for rural drivers, forced insurance companies to open offices in urban areas and increased government involvement in private business. Michigan Farm Bureau had urged a nay (N) vote. (Y = Yea, A= Abstain)

Legislative Directory

State Senators

District	Desta Constant Vote
	/Party/Senator/ Vote
33 R	Arthurhultz, PhilipY
34 D	Barcia, James AY
11 D	Berryman, JamesY
16 R	Bouchard, Michael JN
9 R	Carl, DougY
29 D	Cherry, JohnY
14 R	Cisky, JohnN
25 D	Conroy, JoesephY
28 R	DeGrow Dan
30 R	DeGrow, Dan LN Dillingham, FrederickY
26 D	DiNello, GilbertY
7 D	Divello, Gilbert
	Dingell, ChristopherY
8 R	Dunaskiss, MatY
32 R	Ehlers, Vernon J.
35 R	Emmons, JoanneN
12 D	Faust, WilliamY
15 D	Faxon, JackY
22 R	Gast, HarryN Geake, R. Robert
6 R	Geake, R. RobertN
10 D	Hart, GeorgeY
4 D	Hart, George
17 R	Honigman, DavidY Kelly, JohnY
1 D	Kelly John Y
38 D	Koivisto, DonaldY
37 R	McManus, GeorgeN
27 D	Miller, Arthur JY
27 D 5 D	O'Brien, Michael JY
18 D	Pollack, LanaY
31 R	Pollack, Lana
	Posthumus, DickN
36 R	Pridnia, JohnN
20 R	Schwarz, John, M.DN Smith, NickN
19 R	Smith, NickN
2 D	Smith, VirgilY
24 D	Stabenow, DebbieY
23 R	Van Regenmorter,
direct.	WilliamN
3 D	William N Vaughn, Jackie III
21 R	Wartner, PaulN
13 R	Welborn, JackY

State Representatives		
District	/Party/Rep Vote	
77 R	Allen Dick	
105 D	Alley, Thomas Y Anthony, DavidY	
109 D	Anthony, DavidY	
97 D	Baade, Pau	
93 R	Bandstra, RichardY	
35 R	Bankes, LynY	
38 D	Barns, JustineY	
39 D	Bartnick, JerryY Bender, RobertY	
88 R	Bender, HobertY	
1 D 34 D	Bennane, MichaelY	
34 D 64 D	Bennet, JohnY	
98 R	Berman, Maxine	
106 R	Bobier, William	
44 R	Bodem, BeverlyY Brackenridge, RobertY	
46 D	Brown Mary C	
13 R	Brown, Mary CY Bryant, Wm. R., JrY	
53 D	Bullard, PerryY	
60 R	Bullard, Willis, JrY	
58 D	Byrum, DianneY	
73 D	Ciaramitaro, NickY	
80 D	Clack, FloydY	
16 D	Clarke, HansenY	
55 R	Dalman, JessieN	
75 D	DeBeaussaert, KenY	
91 R	DeLange, WalterY	
28 D	DeMars, RobertY	
24 R	Dobb,BarbaraY	
31 D 86 D	Dobronski, AgnesY	
69 R	Dodak, LewisY	
09 H	Dolan, JanY	

110		Dunsch Clashes
110	R	Dresch, Stephen
81	D	Emerson, Robert
56	R	Fitzgerald, Frank
107	D	Gagliardi, Pat Gernaat, John
18	R	Gernaat, John
48	R	Gilmer, Donald
72	D	Gire, Sharon
43	R	Gnodtke, Carl
36	R	Goss. Georgina
50	D	Goss, Georgina Griffin, Michael
67	D	Gubow, David
87	Ď	Harder Clark
62	Ď	Harder, Clark Harrison, Charlie
	D	Hartel Curtie
12		Hertel, Curtis
101	D	Hickner, Thomas
54	R	Hillegonds, Paul
95	R	Hoekman, Alvin
23	R	Hoffman, Philip
57	D	Hollister, David
6	D	Hood, Morris
90	R	Horton, Jack
108	D	Jacobetti, Dominic
65	Ř	Jamian John
26	R	Jave David
68	R	Johnson Shirlow
		Johdahl Lynn
59 79	D	Jaye, David Johnson, Shirley Johdahl, Lynn Jonker, Nate
19	D	Jonker, Nate
33	D	Keith, William
8	D	Kilpatrick, Carolyn
96	R	Knight, Mickey
37	D	Knight, Mickey Kosteva, James
2	D	Leland, Burton
76	R	London, Terry
49	R	London, Terry Martin, Williams
92	D	Mathieu, Thomas
99	R	McBryde, James
102	R	McNutt, James
45	R	Middauch James
	R	Middaugh, James
61		Middleton, Thomas
51	R	Munsell, Susan Murphy, Raymond
17	D	Murphy, Haymond
78	R	Muxlow, Keith Niederstadt, Roland
100	D	Niederstadt, Roland
41	R	O'Connor, Margaret Olshove, Dennis
52	R	O'Connor, Margaret
25	D	Olshove, Dennis
85	D	O'Neill, James
103	R	Ostling, Ralph
21	D	Owon Lynn
42	R	Oxender, Glenn Palamara, Joseph Pitoniak, Gregory Porreca, Vincent Power, Thomas
30	D	Palamara Joseph
29	Ď	Pitopiak Grogon
27	Ď	Pitoniak, Gregory
104	R	Porreca, vincent
-		Power, Thomas
22	D	PTOIL NIK
89	R	Randall, Gary. Robertson, David. Rocca, Sal
83	R	Hobertson, David
71	D	Rocca, Sal
7	D	Saunders, Nelson
82	D	Scott, Thomas
47	R	Shugars, Dale
94	R	Sikkema, Ken
63	R	Sparks, Gordon
4	D	Stallworth, Alma
11	Ď	Stopczynski, Stanley
84	R	Strand, John
20	R	Trim, Claude
19	R	VanSingel Donald
3	D	VanSingel, Donald
		Varga, flona
40	R	Wallberg, Timothy
10	D	Wallace, Ted Webb, Wilfred
66	D	webb, wiined
70	D	Weeks, Lloyd
9	D	Wozniak, Chester
74	D	Yokich, Tracey
15	D	Young, Joseph Jr.
14	D	Young, Joseph Sr.
32	D	Young, Joseph Sr. Young, Richard A.
		5th District Vacant

Michigan Farm Bureau

5th District Vacant

State Mandated Coverage Increases \$107 Per Vehicle Since 1978

The controversial Michigan Catastrophic Claims Association (MCCA), an organization in existence since July 1978, reimburses insurance companies for injury losses in excess of \$250,000 under Michigan's unlimited medical benefits provision of the no-fault law.

Each insurance company selling auto insurance in Michigan is required to be a member of this organization to share the costs of catastrophic traffic injuries. It is, in essence, a reinsurance company established strictly for Michigan's unlimited Personal Injury Protection coverage (PIP).

Insurance companies are assessed on a regular basis to pay for MCCA's present and future liabilities. Those costs are passed on to individual policyholders in the form of

higher premiums. Many companies show the MCCA assessment as a separate charge on the billing notice sent to customers.

Since its creation, costs to fund the state mandated program have skyrocketed from a mere \$3 per insured vehicle in 1978, to \$44 in 1989, to \$67 in 1990, to \$110 in 1992!

Simply stated, the actual costs of catastrophic injury claims were grossly underestimated in earlier years because of lack of loss experience for unlimited coverage. It's estimated that 91 percent of such claims involve injury to the brain and/or spinal cord, which commonly results in serious and permanent disability, ie., paralysis, coma, loss of speech, memory, etc.

By the end of 1990, MCCA had paid out about \$320 million for 1,189 claims. What isn't included, however, is the future costs of those injuries. It's estimated that at the end of 1991, there were 1,700 additional catastrophic losses which MCCA will have to pay for in the future, ultimately costing Michigan motorists an additional \$12 billion.

Future liabilities of MCCA are increasing so fast that at the end of 1990, the organization was \$900 million under-funded, according to the Michigan Association of Insurance Companies, meaning future MCCA assessments will grow faster still.

Several ideas have surfaced in an attempt to bring costs under control including: 1. Establish a limitation on the amount

which health care providers may charge for specific services rendered, similar to the workers compensation program already in effect.

2. Permit motorists to purchase a specific maximum amount of PIP coverage, for a reduced premium instead of requiring insurers to purchase unlimited coverage.

3. Permit insurers to establish contractual agreements with health care providers which agree to provide services at a discounted price.

4. Establish a case management system for monitoring claim handling of the member insurers. This approach is designed to assure that statutory benefits are being provided to injured persons as efficiently as possible.



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Young People's Citizenship Seminar Student Search is On

Outstanding high school students eligible to attend the Michigan Farm Bureau Young People's Citizenship Seminar, June 15-19 at Olivet College, will be participating in one of the finest programs offered for young people in Michigan. YPCS "graduates" return to their communities with the knowledge, commitment and enthusiasm for participating in the democratic process.

Eligible students are: high school juniors and seniors in the 1992-93 school year; interested in government, social and economic issues, and/or politics; potential

leaders or those who participate well in large group settings; articulate and willing to speak to groups after the seminar; and from either a farm or non-farm background.

During the conference, over 200 young men and women will participate in mock voter registration, political party conventions, campaigns, and voting. Dynamic speakers, recognized as experts in the fields of economics, world cultures and governments, and personal growth will background the students on their role as citizens of the United States and the world.

The selection process varies from county to county, according to program manager, Julie Chamberlain. "Some students may be asked to prepare a written essay or take part in a personal interview."

County Farm Bureaus pay registration fees with the support of local businesses, leaving only transportation costs to be covered by the students themselves.

For application and program information, contact your county Farm Bureau office. But hurry! Registration deadline is May 1, 1992.

Don't Miss 4–H Exploration Days June 24 - 26

Your local CES office is looking for kids over 12 to attend the three-day youth conference, 4-H Exploration Days, at Michigan State University June 24-26.

"During 4-H Exploration Days, you'll have a chance to develop valuable skills, make new friends, watch top-notch entertainers and much more," Assistant Director of Ex-tension for 4-H Youth Programs Michael Tate said. "You can choose from 177 actionpacked sessions from your interest areas!"

The program's sessions, held on and off the MSU campus, are designed by 4-H staff and committee members with the help of MSU specialists. These people then serve as session instructors and helpers, giving 4-H members and leaders a higher quality of training than what is usually available in their local community, explained Tate.

Exploration Days Objectives

- ☐ To teach new ideas, techniques and skills that can be used in individual 4-H clubs and communities.
- Offer in-depth "action learning" in special interest areas.
- Give access to Michigan State University campus and its wealth of resources.
- Provide youth development experiences above and beyond what is available at the county or regional level.
- Develop leadership abilities and enhance personal growth.
- Offer a variety of leisure activities and the opportunity to meet new people.
- Create a better understanding of Michigan 4-H Youth Programs, Cooperative Extension Service and Michigan State University.

The total cost is \$98 a participant. This fee covers meals from Wednesday lunch through Friday lunch and overnight housing at MSU residence halls, Wednesday and Thursday. Some scholarships are available



Almost 3,000 youths, from all 83 Michigan counties, attended the program last year. Above, participants receive pointers on proper showing techniques during one of the approximately 177 sessions offered.

Program books and registration forms are available through your CES office. The last day to register, however, is May 1. Classes fill up quickly so register with your county CES office as early as possible.

Topic Areas Offered

- □ Aerospace
- Animal Science
- Bicycling
- □ Careers
- □ Challenge
- Communications
- Crop and Soil Science
- Dairy Cattle
- Dogs
- Horses
- □ Horticulture
- Human/Family Development

- Leadership/Citizenship
- Leisure Education
- Lifestyle Issues
- Livestock
- Natural Resources and **Environmental Education**
- Performing Arts/Clowning
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- Visual Arts And Crafts



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DiBiaggio - MSU/CES to Focus on Priority State Issues

Speaking during the College of Agriculture and Natural Re-sources President's Luncheon, MSU President John DiBiaggio announced a major university effort to inventory current research projects, identify trends and future scenarios for Michigan agriculture, and then develop programs based on those findings.

Calling 1992 a year of change in defining the university's role with the government to meet the needs of the general public, DiBiaggio said the project will utilize CES field staff to develop more focused outreach priorities. "Over the next year, we will undertake a massive statewide process to identify the most pressing issues confronting our state and its communities," he said

DiBiaggio cautioned that tighter budgets means the university desperately needs the input of Michigan residents in identifying the needs of the entire state, not just particular commodity interests or localities. "Because our resources are finite, the university - including the CES and the Ag Experiment Station must focus on priority issues," he said.

DiBiaggio acknowledged that education costs at the land grant university will continue to increase, saying that he'd like nothing more than to announce a tuition freeze, but that he could not, although specific increases were not announced. "Our commitment to quality goes hand in hand with our commitment to access," he said. "However, it takes dollars from tuition as well as state appropriations to support quality education and service."

Distinguished Service to Agriculture Awards

Robert D. DeBruyn of Zeeland, Barbara M. Radewald, of Niles, and Richard G. Krafft, Jr., of Frankenmuth, shared the spotlight during the President's Luncheon, honored with the Distinguished Service to Agriculture Award.

A graduate of MSU and the Harvard Business School, DeBruyn is the major owner and manager of DeBruyn Produce Company, growing and packaging celery, carrots, onions and cabbage in four Michigan locations, and in nine other states. DeBruyn has served on 15 governmental commissions, and was instrumental in establishing pesticide standards in Texas and California that became a national model.

Barbara Radewald, is the successful co-manager of the 4th generation 600-acre Radewald Farms, producing fruit and vegetables. Considered a trailblazer for women's role in agriculture, Radewald has been an effective advocate for education and research in Michigan agriculture. She was the first woman president of the Michigan Vegetable Council and also served as a member of the Michigan Association of Agriculture.

Below, College of Agriculture and Natural Resources Dean and Vice Provost Dr. Fred Poston (left) presents Barbara Radewald and her husband, Stanley, with a plaque in honor of her DSA award.



Richard Kraft, president and general manager of Star of the West Milling Company, has been a leading spokesman for wheat research and product standards. Kraft has served as president of the Michigan Millers Association, Michigan Bean Shippers Association, and Michigan Grain and Agri-Dealers Association.



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