Madigan Announces "Michigan Farmers for Bush" Coalition

USDA Agriculture Secretary Edward Madigan was in Michigan Sept. 10 to take part in the announcement of a formation of "Michigan Farmers for President Bush" coalition, consisting of more than 200 farm leaders, including Michigan Farm Bureau President Jack Laurie.

Madigan, who made appearances in Grand Rapids, Alpena, Traverse City, and finally in Lansing for a Farm Bureau hosted reception, reminded farmers in Grand Rapids of the transition that agriculture has experienced during the Bush administration's first four years in office.

"Farm debt in this country has been reduced by $54 billion dollars and farm equity has improved by 42 percent," said Madigan. "Agricultural exports out of the United States have risen to $41.5 billion, compared to an average of $27 billion during the 1980s. Agriculture will contribute an $18 billion positive balance of trade to the U.S. economy this year."

Madigan added that Bush's commitment to international trade and the North American Free Trade Agreement (NAFTA) will assure long-term benefits and growth opportunities for U.S. agriculture as well. "Independent studies done by universities, not the USDA or the White House, show that American agricultural sales as a result of NAFTA will increase $2 billion," he said. "Obviously, we have some commodities that are going to be impacted negatively by NAFTA, but we've taken steps to provide for a 15-year transition period for those commodities."

American agriculture is now the single largest industry in the United States, accounting for 16 percent of the gross national product, and bigger than the defense industry, or the health care industry, said Madigan. "Basically, if you take the first four Bush years and compare them to any president in the United States during the 20th century, you'll find that these four years of Bush have been the best presidential tenure for net farm income than we have had in the 20th century," he said.

Madigan took issue with the Democratic platform and its apparent lack of concern over the future of U.S. agriculture. He said the platform only contained seven sentences on agriculture and only focused on sustainable agricultural policy and the proposed elimination of the honey subsidy.

"Not a word was said about exports, not a word about net farm income, not a word about growth, not a single word about wetlands and all the other issues that are so very much on the minds of farmers," concluded Madigan. "Obviously, Clinton has not real thought into assisting the interests of the American farmer."

Turning his attention to the stalled GATT talks, Madigan expressed frustration over the European Community's unwillingness to negotiate in good faith on an agreement that basically has the support of the rest of the world. That unwillingness, said Madigan, prompted Bush's recent announcement of an expansion of the Export Enhancement Program.

"As the president said in his EEP announcement, he has pulled the GATT trigger - it was a very aggressive action for the president to take but it's not the only thing that we're going to do," cautioned Madigan. "There are going to be other things that we can do to impress upon them (EEC) to bring the GATT to a successful conclusion."

In addition to the estimated 150 farmers on hand in Grand Rapids for Madigan's comments, Michigan's Governor John Engler, MDA Director Bill Schuette, and the state FFA officer team were also in attendance.

Credit Guarantees to Russia on Installment Plan

The United States has granted an additional $900 million in guaranteed loans to Russia and another $250 million in food aid. The guaranteed loans will become available in three segments, $100 million immediately, $500 million after October 1, and $900 million in guaranteed loans to Russia, said Madigan.

Analysts said the amounts were about as expected by the trade and would provide little support to the markets. The first installment of $100 million will be used to purchase $66 million in feed grains, $24 million in protein meal, and $10 million in wheat. Although USDA said it would provide more details later on the remaining credits, it's expected that later installments may include value added products, such as pork and dairy products, according to Russian food buyers and congressional sources.

Apparently USDA is prepared to give the Russians additional credits saying, more food assistance or credit guarantees could be made available later. Russian officials meeting with USDA officials said they're seeking up to $1 billion in credit guarantees to buy food at least until December. Since Dec. 1990, the U.S. has provided $4.8 billion in export credit guarantees to the former Soviet Union.

According to news reports from Russia, food production in the country has dropped an average of 22 percent compared to last year. Commodities the Russians need most are meat, cheese, cereals, vegetable oil, tea, and dairy products.

There is considerable speculation that U.S. pork products will be included in the export credit guarantees that have not yet been allocated. Russia has been targeted to buy 30,000 tons of subsidized U.S. pork under the Export Enhancement Program, but it needs export credits to buy the meat.

The U.S. pork industry has lobbied hard to have pork included in the USDA credit packages. USDA has consistently said that the makeup of commodities is entirely up to the countries receiving credits, since they represent purchases, not donations.

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Flourishing Farmers

Farmers continue to flourish in 1992 because of increased marketing and rising prices, according to the Michigan Farm Bureau's August Farm Prices Report. Total market receipts in 1992 are forecast to range from $80 to $83 billion, down from the May estimate of $81 to $84 billion. Large corn and soybean crops are expected to weigh on prices and reduce total receipts. However, increased marketing and higher prices could push wheat receipts 25 percent higher in 1992 to $6 to $8 billion, USDA said.

In Brief...

Bush Says U.S. Would Drop EEG if GATT Succeeds

President George Bush has indicated that the U.S. would be willing to scrap its Export Enhancement Program for U.S. farmers if an agreement could be worked out in the current round of global trade negotiations to eliminate agricultural trade barriers.

In an interview on NBC television, Bush defended his decision to boost export credits for grain sales, and called the EEG "a good program." But Bush then went on to say: "We can get rid of that, incidentally, if we're successful in negotiating a successful conclusion to the GATT round. In other words, get rid of these barriers, and the American farmer can compete with anybody. 'But we're not going to let him compete with one hand tied behind his back,'" Bush concluded.

Senate Gives Ethanol a Vote of Confidence

With a non-binding resolution the Senate sent a message to the Environmental Protection Agency urging it to reopen its rule-making process for reformulated gasoline, which would open the door for including more corn-based ethanol in fuel.

The resolution passed on a voice vote as an addition to a spending measure for the Veterans Administration and Housing and Urban Development Department. The resolution, cosponsored by a number of Midwest senators, asks the EPA to drop its simple model for reformulated fuel which, it is believed, would exclude ethanol for use on the basis of its greater volatility than other potential fuel additives. Opponents say reopening the rule would violate a regulatory negotiation deal struck last summer between industry, environmental groups and the EPA.

Reasoned Support for Lower Grain ARP Setsides

In comments on USDA's 1993 Feed Grain Acreage Reduction program, the American Farm Bureau Federation voiced support for a reduction between 5 and 10 percent. While the maximum permitted under the law would be 12.5 percent, Farm Bureau pointed out that past acreage reduction programs have proved ineffective in reducing total world grain supplies.

Production in other countries over the years has resulted in almost one-for-one to replace acreage cut from coarse grains in the U.S., according to Dave Miller, director of the AFBI Wheat, Feed Grains and Soybean Department.

Recognizing the strong competitive position in world markets at this time and depressed export opportunities it made inadvisable at this time to aggressively return to full production, Farm Bureau says farmers lose net profit for each 1 percent of acreage reduction from 0 to 12.5 percent.

"We would support a lower ARP percentage, as allowed by law due to failure to secure an agreement in the current round of GATT negotiations, if efforts are undertaken to aggressively move any excess production into world markets," concluded the Farm Bureau comments.

USDA Forecasts Net Farm Income at $42 - $47 Billion

Government disaster payments and an improved situation for dairy and hog producers should help lift U.S. net farm income to $42 to $47 billion in 1992, up from an earlier estimate of $37 to $45 billion, according to USDA figures, reported Knight Ridder Financial News. "More complete information" also indicates that 1991 net farm income totaled $45 billion, up $4 billion from the May estimate, USDA said in its Agricultural Income and Finance report summary. Net farm income peaked at $50.8 billion in 1990.

Total direct government payments to farmers are forecast 17 percent higher in 1992 at $9 to $10 billion. That includes about $1 billion in crop disaster payments for 1990 and 1991 losses and $100 million in payments to producers who have sold land under the conservation program, USDA said.

Total crop subsidies are expected to be unchanged from 1991, as lower food grain payments offset higher cattle payments, USDA said. Dairy receipts in 1992 are forecast at $18 to $22 billion, up 10 percent from the May estimate and near the 1990 record, because of higher milk prices, USDA said.

Hog prices still are forecast to show the largest decline from 1991 in the livestock sector, USDA said. However, production now is expected to push total receipts in 1992 to $51 billion, compared with the May estimate of $8 to $11 billion.

Total crop receipts in 1992 are forecast to range from $80 to $83 billion, down from the May estimate of $81 to $84 billion. Large corn and soybean crops are expected to weigh on prices and reduce total receipts. However, increased marketing and higher prices could push wheat receipts 25 percent higher in 1992 to $6 to $8 billion, USDA said.

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Michigan Farm News
A 1992 wetlands proposal, based on the findings of faulty and biased government field testing, is expected to be announced soon. And if reports are correct, the latest Bush administration proposal will buck-peddal on a number of key wetlands issues vital to America's farmers and ranchers, according to the American Farm Bureau.

"Many of the common-sense, science-based changes in wetlands policy that would have been made by proposed revisions in the 1991 manual now could be totally disregarded," said AFBF President Dean Kleckner. "Many of the issues important to America's farmers, including protection of true wetlands, and the recognition of private property rights, could be washed away under a flood of misinformation that began with improper government testing.

Despite those tests, Kleckner said that revisions made in 1991 still would have protected true wetlands, including areas such as the Everglades and the Great Dismal Swamp, which wetlands preservationists falsely said would be lost under new rules.

"Backed by these results, groups supporting stronger wetlands regulations continually have misrepresented the impact of the 1991 wetlands revisions," Kleckner said. "The proposed 1991 revisions recognized the scientific reality that wetlands should be reasonably saturated. Without that key indicator, many of America's farmers and ranchers will once again find themselves caught in the same old quagmire of overregulation that the administration had promised to eliminate.

Farm Bureau based its charges against the government's field tests on information received from the Environmental Protection Agency. With the aid of independent wetlands experts, Farm Bureau re-examined field test information.

Scientists analyzed information from sites in their regions. Farm Bureau's analysis shows that when tested under the 1991 criteria, 50 percent of the test sites showed no change in prior wetlands status.

According to Kleckner, Farm Bureau's analysis also showed that an additional 38 percent of the field test sites should have been classified by the testing teams as wetlands under the 1991 manual, but were not.

"According to the data forms, those test losses than would actually occur. Results of the field testing, conducted by the Army

based on information provided by Martin and other scientists, AFBF suspects that government field tests were skewed, ac-

According to Kevin Martin, president of North Carolina-based Soil and Environmental Consultants, Inc. and one of the wetlands experts who studied the field test results, the 1991 revisions, when properly applied, help distinguish areas falsely tagged as "wetlands" by the 1989 manual.

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Michigan Farm News
September 30, 1992

Midwestern Corn Harvest Slow to Start but Early Yield Reports Are High

Although in its earliest stages, the Midwestern corn harvest is confirming forecasts for very high yields, reports Knight Ridder News.

An elevator operator in Mound City, Ill., along the Ohio River, said farmers harvesting hilltop fields had reported yields from 120 to 125 bushels per acre, with moisture content of 20 to 25 percent.

Early indications suggest yields should be close to or above USDA's estimate for Illinois corn yields of 130 bushels per acre, said Dennis Epplin, an ASCS crop systems specialist in Mt. Vernon, Ill.

Most producers are electing to allow the corn to dry down in the fields rather than harvesting with higher moisture levels and paying drying charges at the elevator, Epplin said.

Dave Mengel, agronomist at Purdue University, said corn harvest normally began the week after Labor Day, but this year was running about two weeks behind.

An elevator company in the Princeton area, serving southern Illinois, received its first load of corn Aug. 27, two weeks later than last year. Moisture content was 30 percent.

In the Missouri Bootheel, corn harvest was slow to start, but has been in full swing for about two weeks. New Madrid County Agent Dale Kolbe said harvest was about 60 percent completed on 67,000 acres.

Yields are 180 to 220 bushels per acre on irrigated land and 150 to 160 on dryland acres, Kolbe said. In Mississippi County, county agent Tom Schmude said harvest is about half completed on 50,000 acres, with 180 to 200 bushels per acre on irrigated acres and 130 to 140 for dryland corn. USDA currently pegs Indiana corn yields at 130 bushels per acre and Missouri at 115.

Michigan Crops Continue to Lag

Most of Michigan's field crops remain two to three weeks behind normal in development due to unusual weather conditions, according to the Federal/State Michigan Agricultural Statistics Service. Temperature patterns have changed from the early summer to a transitional, quickly-changing pattern.

As mentioned in the last weather column, jetstream patterns have changed from the early summer to a transitional, quickly-changing pattern. Temperature patterns have changed from the early summer to a transitional, quickly-changing pattern.

October through November, 1992 was colder than normal across Lower Michigan, said Dennis Epplin, an ASCS crop systems specialist in Mt. Vernon, Ill.

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Ammonia Fertilizer Contract Traded

The Chicago Board of Trade's tally of fertilizer contracts has grown to two with the start of trading in anhydrous ammonia contracts, according to Knight Rider Financial News.

Some 325 contracts of anhydrous ammonia futures changed hands in December, March and June, according to CBT figures, equaling 32,500 short tons of fertilizer.

Dan Henning, fertilizer and wheat trader, said opening day had unearthed "a good mix of participants." Cargill was the major buyer, with selling from Refco, Inc. and Cargill Investor Services.

In more general terms, the CBT expects participation in the contract from fertilizer producers, wholesalers, retailers, traders, and exporters, as well as locals and outside speculators.

December anhydrous ammonia closed at $89.20 per short ton. Henning said he was somewhat surprised at the premium carried during the month.

The agency has set Dec. 31 as the date by which holders of dinoseb stocks must have applied for federal disposal assistance. Persons wanting to apply for disposal assistance should not delay in applying for disposal assistance.

EPA Issues Last Call for Disposal of Banned Dinoseb

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EPA Issues Last Call for Disposal of Banned Dinoseb

EPA reports that the disposal of the known stocks of the banned dinoseb pesticide products is 99 percent complete. Approximately 2.3 million gallons of dinoseb have been accepted by EPA for disposal.

The agency has set Dec. 31 as the date by which holders of leftover dinoseb stocks must apply for federal disposal assistance and must have shipped such stocks to the EPA contracted facility. Because of the time needed to process the necessary paperwork and prepare containers for shipment, holders of dinoseb should not delay in applying for disposal assistance.

Holders of dinoseb are responsible for the costs of safe storage and transportation of their stocks until they arrive at the Chemical Waste Management, Inc. facility in Milton, Tenn., where the stocks will be prepared for disposal.

After Dec. 31, holders of dinoseb stocks will no longer be able to participate in the EPA disposal program and will be responsible for the cost of disposing of such stocks through private facilities.
Market Outlook

Dr. Jim Hilker, Dept. of Agricultural Economics, MSU

Corn
If we have had a killing frost in a large part of the Corn Belt between Sept. 18 and now, prices have probably made a substantial recovery; if you have undamaged corn to price, consider it. If we have not had a killing frost in the Corn Belt up to this point, we are probably on our way to harvest lows, although Michigan will not be out of the woods.

The September Crop Report, released Sept. 10, continued to show a record U.S. corn yield and a huge crop just like the August report indicated. And, without a widespread killing frost, the next Crop Report to be released October 8 will show the same. Michigan's corn yield was again estimated from the August report. This increased the expected total U.S. supply of corn will be the largest we have seen in 5 years. Domestic use is expected to be quite strong with low prices and large annual numbers. But exports are expected to fall off from last year's level. While total use is expected to grow, ending stocks will grow faster, as seen in Table 1. The bottom line is that ending stocks as a percent of use is projected to be a whopping 22.7 percent. This would suggest a weighted average annual corn price around $2.00 a bushel.

The USDA is to announce a preliminary ARP for the 1993 corn crop by September 30. With the stocks-to-use ratio at 22.7 percent they will be required to set it between 7.5 percent and 12.5 percent. The final decision must be made by Nov. 15.

Wheat
Wheat was the crop that took it on the chin in the September Crop Report. Spring wheat yields came in higher than expected. This increased the expected total U.S. average wheat yield 1.1 bushels per acre from the August report. This increased projected 1992 wheat production by 71 million bushels. This means, even if added to the lowest beginning stocks since the 1970's, total 1992-93 supply will grow 37 million bushels from last year as shown in Table 2.

Food use is expected to increase marginally, but due to the low expected corn prices, feed use is expected to drop significantly.

Table 1

| Supply/Demand Balance Sheet For CORN | Hilker Hilker Hilker Hilker |
|------------------------------------|----------|----------|----------|----------|
| Acros Set-Aside and Diverted       | 6.3      | 4.7      | 3.5      |          |
| Acros Planted                      | 74.2     | 76.0     | 79.3     |          |
| Acros Harvested                    | 72.2     |          |          |          |
| Bu/A. Harvested                    | 118.5    | 108.6    | 121.4    |          |
| Stocks                              | 9282     | 9016     | 9681     |          |
| Feed                                | 4669     | 4900     | 5000     |          |
| Feed/Seed                          | 1367     | 1455     | 1485     |          |
| Total Domestic                      | 6036     | 6345     | 6485     |          |
| Export                              | 1772     | 1590     | 1550     |          |
| Total Use                           | 7761     | 7935     | 8035     |          |
| Ending Stocks                       | 1521     | 1081     | 1082     |          |
| Ending Stocks Percent of Use        | 19.6%    | 13.6%    | 12.7%    |          |
| Regular Loan Rate                   | $1.57    | $1.62    | $1.72    |          |
| U.S. Season Average                 | $0.85    |          |          |          |
| Farm Price, S/Bu.                   | $2.82    | $2.40    | $2.25    |          |
| Source: USDA & Hilker              |          |          |          |          |

Soybeans
The frost scenario for soybeans is much like corn; if we haven't seen it by now, it's unlikely to have an effect on prices. However, as shown in Table 3, the ending stocks figure for soybeans isn't nearly as imposing. If we take a bushel off the expected U.S. soybean yield, we may see relatively tight stocks with expected strong demand.

The October report showed the 1992 average U.S. soybean yield to be 35.9 bushels per acre. This is 1 bushel per acre higher than the August estimate and 1.6 bushels per acre higher than last year's record of 34.3 bushels per acre. Michigan's yield projection was dropped to 33 bushels per acre in the September report from the 55 bushels per acre August estimate.

This high yield adds almost 100 million bushels to the size of last year's crop; acreage each year was about equal. When added to beginning stocks, this 2.085 billion bushel crop gives us the largest U.S. total supply of soybeans in 5 years.

However, on the use side, things look quite positive. Crush is expected to grow marginally and exports are expected to grow there past some of this winter. However, the futures markets generally have projected prices over $40 per cwt, through this period. If the report is positive, lower than expected hog numbers, consider forward pricing a significant portion of your expected production over the next year. If the report is negative, higher than expected hog numbers, then we better hope that pork demand this next year is even stronger than we have seen this past summer.

Table 2

| Supply/Demand Balance Sheet For WHEAT | Hilker Hilker Hilker Hilker |
|---------------------------------------|----------|----------|----------|----------|
| Wheat Acreage                         | (Million Acres) |
| Acros Set-Aside and Diverted          | 3.2      | 10.0     | 3.5      |          |
| Acros Planted                         | 77.3     | 69.9     | 72.3     |          |
| Acros Harvested                       | 69.4     | 58.1     | 63.8     |          |
| Bu/A. Harvested                       | 39.5     | 34.1     | 38.1     |          |
| Stocks                                | (Million Bushels) |
| Beg Stocks                            | 536      | 866      | 472      |          |
| Production                            | 2736     | 1981     | 2407     |          |
| Imports                               | 37       | 38       | 43       |          |
| Total Supply                          | 3309     | 2858     | 2922     |          |
| Use                                   |          |          |          |          |
| Food                                  | 796      | 785      | 800      |          |
| Seed                                  | 90       | 94       | 98       |          |
| Total Domestic                        | 886      | 259      | 172      |          |
| Total Domestic Percent of Use         | 19.6%    | 13.6%    | 12.7%    |          |
| Regular Loan Rate                     | $1.57    | $1.62    | $1.72    |          |
| U.S. Season Average                   | $2.50    |          |          |          |
| Farm Price, S/Bu.                     | $2.61    | $3.00    | $3.30    |          |
| Source: USDA & Hilker                |          |          |          |          |

Table 3

| Supply/Demand Balance Sheet For SOYBEANS | Hilker Hilker Hilker Hilker |
|------------------------------------------|----------|----------|----------|----------|
| Soybeans Acreage                        | (Million Acres) |
| Acros Planted                           | 57.8     | 59.1     | 59.1     |          |
| Acros Harvested                         | 56.5     | 56.5     | 56.5     |          |
| Bu/Harvested Acre                       | 34.1     | 34.3     | 35.9     |          |
| Stocks                                  | (Million Bushels) |
| Beg Stocks                              | 239      | 232      | 285      |          |
| Production                             | 1926     | 1986     | 2085     |          |
| Imports                                | 2        | 5        | 5        |          |
| Total Supply                           | 2167     | 2320     | 2375     |          |
| Use                                    |          |          |          |          |
| Crushings                              | 1187     | 1250     | 1255     |          |
| Exports                                | 557      | 690      | 710      |          |
| Seed, Feed and Residual                | 94       | 95       | 98       |          |
| Total                                  | 1838     | 2020     | 2060     |          |
| Ending Stocks                          | 329      | 285      | 315      |          |
| Ending Stocks Percent of Use           | 17.9%    | 14.0%    | 15.2%    |          |
| Regular Loan Rate                      | $4.50    | $5.02    | $5.02    |          |
| U.S. Season Average                    | $5.10    |          |          |          |
| Farm Price, S/Bu.                     | $5.74    | $5.50    | $5.70    |          |
| Source: USDA & Hilker                  |          |          |          |          |

Business Outlook

September 30, 1992

Fed cattle prices are held to hold through November, with no clear forward pricing opportunities expected. Budgets for feeding calves versus yearlings favor feeder calves, especially if you lock in prices using futures. It appears the only thing that can hurt feeder prices is an increase in corn prices during the killing frost, but it would have had to of happened by the end of September to cause havoc.
Farm Business Management Issues

Deductible Medical Benefits
Alternatives For Self-Employed Farmers

M.P. Kelsey and G.A. Koie

As neither the employer nor the self-employed medical costs have skyrocketed in recent years, farmers and other self-employed persons have struggled to keep up. Contributions and premiums and costs of providing health care for themselves and their families. A tax deduction would put them in a similar position as employees covered under a tax free medical benefit program from their employer.

1. Itemized Deduction

Every taxpayer has the alternative of deducting health insurance and deductible medical expenses to the degree the total exceeds 7-1/2 percent of their adjusted gross income as an itemized deduction (Schedule A).

However, the total of all eligible itemized deductions must exceed the standard deduction of $6,000 in 1992 for a married taxpayer filing a joint return or $3,600 for a single taxpayer. Most farmers do not have enough other itemized deductions to utilize this alternative to advantage.

2. Deduction of 25 percent of Health Insurance

A self-employed individual may deduct 25 percent of the cost of health insurance for himself/herself and his/her family as an adjustment to income on the front of the Form 1040. The insurance cannot reduce the earned income from the business below zero, after the other two adjustments to income have been deducted. These adjustments are the deduction for one-half of the self-employment tax and for a Keogh and Simplified Employer Retirement Plan deduction.

This provision of the tax law expired as of June 30, 1992, but will likely be reinstated and extended, at least through the end of the year if the tax law, currently passed by the House and being debated in the Senate, is passed. A tax measure making insurance a 100 percent deduction failed in the spring of 1992.

The balance of the insurance and additional medical expenses may be taken as an itemized deduction subject to the minimum adjusted gross and itemized deductions. If either the taxpayer or spouse is eligible to participate in any subsidized health benefit plan maintained by an employer, they are not eligible for the 25 percent adjustment to income deduction.

3. Health Insurance and Medical Reimbursement

A more comprehensive health insurance and medical reimbursement plan can be set up where the spouse again is in a legitimate employer-employee type of relationship.

Under this program, the deductible and other medical expenses could also be paid by the employer up to specified limits. Understandably, this plan could provide substantially greater benefits to the employee.

However, if the business hires employees other than the spouse, it could also be more expensive, as nondiscrimination rules apply and all employees must be covered except:

1. Employers who have not completed three years of service.
2. Employees who have not attained age 25.
3. Part-time or seasonal employees.
(a) Part-time is defined as under 25 hours per week, but if other employees with similar work have substantially more hours, then the part-time employee may work up to (but not including) 5 hours per week.
(b) Seasonal is defined as under seven months per year, but if other employees with similar work have substantially more months, then the seasonal employee may work up to (but not including) nine months per year.
4. Employees represented by a collective bargaining agreement in which health benefits were the subject of fair bargaining.

Because of the non-discrimination rules, documentation for the correct application of this type of program is very important. The AgPlanBizPlan program, currently available through many tax practitioners in Michigan, provides the documentation and supervision necessary to make this program work.

3. Employer Provided Health Insurance

A self-employed individual may provide health insurance coverage for employees as a tax-free benefit under the self-employed health insurance deduction plan outlined on the Schedule A Form 1040.

3. Deduct 25 percent of the health insurance cost on the Form 1040.

4. Employer Provided Health Insurance

A self-employed individual may provide health insurance coverage for employees as a tax-free benefit under the self-employed health insurance deduction plan outlined on the Schedule A Form 1040.

1. The employer must be a self-employed business or partnership. Subchapter C corporations already have this benefit available. Sub-S corporations are essentially ineligible for this benefit, due to the attribution rules (2 percent or greater ownership). However, a spouse could be one stockholder.

2. The employer must have a genuine employer-employee relationship. There must be some proof that the spouse-employee performs "substantial" services currently rendered and necessary to the business. Evidence that the spouse is a "partner" or "works jointly" with the employer could invalidate the employer-employee relationship.

3. Agreements to pay compensation for described work performed is required by the employer and an agreement accepted, if possible. When agreements are written, however, it is highly advisable. Duties expected must be specified along with the form and amount for compensation for said duties. Compensation must be recorded as "compensation" for the services rendered. IRS asks all fringe benefits (including insurance paid by employer) with wages in determining "reasonable compensation" for services rendered. If total compensation exceeds the value of services, the employer's deduction can be proportionately disallowed.

4. Wages paid to the spouse as an employee must meet all the usual requirements of any employee: i.e., payments must be made at least monthly, within a week after the pay period ends, must be from the business account, must be irrevocable and paid to the Social Security taxes must be withheld on the wages paid, and the wages may be subject to workers' compensation, unemployment insurance, etc. Salary or time must be documented and W-4s, W-2s and 941s completed, etc.

Health and accident insurances paid by the employer can be on a "distributively" basis; that is, the employer can pay $400 to "cover" his "spouse" as well as the employer to cover the employer. The employer can provide this benefit only to the spouse-employee and no others, if they so choose. However, depending on the circumstances, if this is done, IRS can argue the benefit is a disguised profit distribution.

Conclusion

Some farmers, partners, and other self-employed business operators, could realize significant tax savings from the health insurance premium deduction opportunities outlined under Employer Provided Health Insurance. The key requirement is a genuine employer-employee relationship.

The benefits from taking the next step to a Health Insurance and Medical Reimbursement Program will depend upon the number of additional employees to be covered, extent of non-reimbursable medical costs, and the degree of acceptance and perceived benefits by employees. Readers should consult their tax accountant for additional details on these options and the impact to their particular operations.
Fire Extinguishers: Know Your ABCs?

What should you do if you discover a fire in your home?

First, get everyone out. Second, turn in an alarm for fire fighting help. Third, attack the fire—but only if you can do so safely with the extinguishing materials at hand.

Here’s what you should have on hand: a multi-purpose ABC extinguisher, which uses a dry chemical—usually ammonium phosphate—as its extinguishing agent.

The ABC designation means that the extinguisher is suitable for attacking these classes of fire:

A—ordinary combustible materials such as wood, paper, or trash.
B—flammable liquids such as gasoline, oil, grease, diesel fuel, and usually some type of heating system. It is recommended that at least one 10-lb. ABC dry chemical type extinguisher be mounted on a wall where it is quickly and easily accessible.

C—electrical equipment.

An ABC extinguisher should be adequate for use on a variety of home and farm fires.

Multipurpose extinguishers are commonly available in 2-1/2, 5-, and 10-lb. sizes. Because many extinguishers discharge rapidly, a minimum size of 5 lb. is recommended.

Your farm buildings and farm equipment should also be equipped with fire extinguishers. A farm shop can be a fire-prone area because of the presence of cutting and welding equipment, gas, oil, grease, diesel fuel, and usually some type of heating system. It is recommended that at least one 10-lb. ABC dry chemical type extinguisher be mounted on a wall where it is quickly and easily accessible.

It’s also a good idea to have a 10-lb. ABC type extinguisher in each other farm building, including livestock areas and machinery storage. Extinguishers should be located in any area that might become a possible escape route.

Other good extinguisher locations are near grain drying equipment and electrical panels. Fire extinguishers can also be mounted on tractors, combines, grain trucks, and pickups.

Maintain your fire extinguishers according to manufacturers’ instructions or the advice and supervision of your local fire department. Contact your fire department to request fire safety information, including training in fire extinguisher operation. Finally, remember that having fire extinguishers in your home and on your farm doesn’t relieve you of the responsibility for other fire safety and fire prevention practices. And fire extinguishers are not a replacement for the fire department and the skill of well-trained firefighters.

Too Many Farm Deaths Related to Tractor Accidents

Farm workers involved in tractor over-turns have the highest fatality rate for tractor accidents on the farm, according to the National Safety Council.

The 1990 reports from 18 states, covering 40 percent of the farm tractors in the United States, revealed that more than half of the on-the-farm tractor fatalities were from over-turns. This is an annual rate of 5.1 deaths per 100,000 tractors.

The National Safety Council urges all farmers and tractor users to follow safe tractor operating procedures stated in the operator’s manual and conduct routine maintenance checks. The following are safety tips that all farm workers should know:

- Install a roll over protective structure or ROPS on the tractor. Most newer tractors have these, but older models can be retrofitted with a ROPS.
- Fasten the safety belt.
- Set the wheel tread as wide as practical.
- Train all workers in safe and proper use of the tractor.
- Where possible, avoid operating the tractor near ditches, embankments and holes. Stay off steep slopes.
- Reduce speed when turning, crossing slopes and on rough, slick or muddy surfaces.
- Operate the tractor smoothly. Avoid jerky turns, starts or stops.
- Do not let children ride as extras on the tractor.
- Lock brake pedals together before traveling in transport gear. Be sure brakes are equalized so that the tractor will not pull to one side.
- When getting off the tractor, disengage the power take-off, lower equipment to the ground, turn off the engine, put the transmission into neutral or park, set the brakes and remove the key.

The National Safety Council is a not-for-profit, nongovernmental, public service organization dedicated to protecting life and promoting health.
EASING INTO EXERCISE

What's stopping you from getting into a regular exercise program? We know that regular exercise improves health in at least five specific areas: coronary artery disease, obesity, osteoporosis, depression and non-insulin-dependent diabetes mellitus. Researchers are now finding that it may also reduce the incidence of certain cancers. In general, though, exercise just makes you feel good. It can improve flexibility and strength and give you more energy. (continued)
EASING INTO EXERCISE

If you're like most people, you know you ought to be exercising regularly, and there's a good chance you've started a program only to abandon it because it was such a chore. The truth is, says cardiologist James Rippe, director of the exercise physiology lab at the University of Massachusetts Medical School, "Exercise can be like brushing your teeth or taking a shower — it can fit into your daily routine as general maintenance for your body."

FOR BEGINNERS ONLY

If you are beginning an exercise program for the first time in your life — or for the first time in years — start out with short frequent sessions. Try to exercise for 10 or 15 minutes a few times a day instead of one longer session. You will find that you feel less tired and your body will have time to adjust to the increased level of physical activity. Finding time each day is easy:

- Park a little further from your work or business and walk the extra distance.
- Sneak out for a short walk or bicycle ride while dinner is in the oven.
- Grab a backpack walk or bike for errands instead of driving.
- Take a quick walk during a work break.

As you become more fit, longer single sessions will provide the additional challenge you need to stay fit.

START SLOWLY

Many Americans are discovering that walking is not only an enjoyable form of exercise, it's an ideal way to build up to more rigorous exercise. Often dismissed in the past as being "too easy" to be taken seriously, walking recently has gained new respect as a means of improving physical fitness. Per mile, walking burns approximately the same amount of calories as running.

Other beneficial exercises for beginners include: low-impact aerobics (the camaraderie will keep you going!), bicycling, stationary bicycling, swimming, and treadmill.

A BALANCED PROGRAM

Here's an ideal physical fitness regimen as set out by the President's Council on Physical Fitness and Sports. The council recommends a minimum of three workouts a week, involving a mixture of aerobic, muscle conditioning, and flexibility exercises.

Warm up: five—ten minutes each exercise session.

Aerobics: At least three twenty minute sessions each week of sustained aerobic exercises.

Muscular strength: Two 20-minute sessions per week. While training with weights is the most effective way to strengthen all major muscle groups, simple calisthenics also work muscles against resistance, enabling them to grow or maintain their tone.

Flexibility: 10—12 minutes daily. As people age their muscles tend to shorten, so the older you are the more important it is to stretch.

Cool down: A minimum of 5—10 minutes of low-level exercise. Remember that this is an ideal physical fitness program, one that you should build up to gradually. But what's most important of all, say experts, is that you enjoy your exercise. Otherwise, you won't stick with it. If you have started but failed to continue exercise programs in the past, here are some motivation tips:

- Do exercises you enjoy.
- Set realistic goals and gradually work toward them.
- Chart your progress.
- Exercise with your family or friends.

Reprinted with permission from the American Institute for Cancer Research, Washington, D.C.

If you have health problems, smoke or are over 35, consult your physician before beginning a new exercise regimen.
you're not a kid anymore...

Catchy and right on target for today's health-conscious Americans, the dairy industry launched a bright, new promotion last year, directed at adults.

**Milk — Because you're not a kid anymore.**

Probably the best known source of dietary calcium, moms and kids recognize milk as the food that builds strong bones and teeth. For example, by age 14, a woman has attained 96 percent of her peak adult bone mass, so that getting the right amount of elemental calcium during the formative and pre-teen years is extremely important. In fact, studies have shown that people who have had a relatively high lifelong daily intake of calcium (1000 mg. or more a day) are less likely to have bone fractures, than those who get less calcium. And we are hearing a lot more about the body's lifelong need for calcium to help slow down the onset of conditions like osteoporosis.

The human skeleton is the framework that the muscles, tendons, tissue and all other organs depend on for support. As we age, the skeletal bone mass decreases, i.e., bone cell replacement slows down and the bone becomes softer and spongier. Statistically, 50 percent of women have osteoporosis by age 70, 100 percent by 90 years; and 50 percent of men have osteoporosis by age 80.

Currently, the only treatment for restoring bone tissue is preventative diet, along with dietary supplements of calcium and other vitamins and minerals. Regular exercise can help slow the onset in younger people and retard bone loss in those already affected by osteoporosis.

**Reduce your risk of osteoporosis**

The best course of action remains prevention and the diminution of risk wherever possible. Although one can't change one's genetic make-up or skeletal structure, there are things to be done to minimize the risk of osteoporosis:

1. **Increase calcium intake BEFORE menopause to about 1000 mg. a day.** Calcium supplements are available in any drugstore or supermarket without prescription. They usually contain calcium carbonate, calcium lactate or other products containing calcium. Most tablets do not contain pure calcium and many are combined with other elements. Some have Vitamin D to help your body absorb calcium. The amount of pure or elemental calcium varies widely from product to product and from one chemical preparation to another and the only way to tell how much pure calcium is in each tablet is to read the label.

2. **Eat a balanced diet in moderate portions.**
3. **Make certain your water supply is fluoridated.** If not, check with your doctor to ask about the need for a fluoride supplement.
4. **Drink less alcohol**
5. **Stop smoking**
6. **Begin a program of moderate, regular exercise.** Walking is an excellent form of exercise to preserve bone mass and lifting 1 to 2-lb. weights helps strengthen shoulder-girdle muscles. Women in particular need to exercise the shoulder-girdle muscles and the extensor muscles of the back to improve bone mass in the spine.
7. **Lie flat on floor, stretch arms and legs to their greatest length. Press in abdomen to flatten lower back against floor.**
8. **With back flat against floor, press head and knees into floor, contacting muscles in back, buttocks, & thighs.**

In many homes, the morning scene looks like “America's Funniest Home Videos.” Kids fly out the door, eating their breakfast as they run for the bus. Papers flutter out of their backpack.

Let's face it — not everyone is a morning person. But children too need to learn to get places on time and ready to go to work. Here are some tips to reduce the morning “rush hour” for yourself and your family.

A successful morning begins the night before. Have children set out everything they'll need for school. Make sure everyone has lunch money, homework and the permission slip for the field trip.

Establish a regular bedtime. Children who watch the 11 o'clock news can't rise and shine at 6:45 a.m.

Make sure kids fuel their morning schedule with a good breakfast.

Examples of easy to fix breakfast foods include cereal, muffins, toast, or yogurt. A peanut butter and jelly sandwich will do when kids are in a hurry.

Before everyone leaves, take a minute to say “I love you” to each child. Nothing will get their day — or yours — off to a better start.

**THE EXERCISE PROGRAM SHOWN HERE IS DESIGNED FOR THE WOMAN WHO HAS OSTEOPOROSIS OR WHO IS AT HIGH RISK OF DEVELOPING OSTEOPOROSIS.**

**Slow Down the Morning Rush Hour**

**Establish a regular bedtime.**

**Make sure kids fuel their morning schedule with a good breakfast.**
Understanding Alzheimer's Disease

Many of us remember the day we began high school. We lay awake the night before, afraid of getting lost and not finding classroom the next day in a strange building. Everyday is like that for the Alzheimer's disease patient, or others suffering from the group of illnesses classed as dementia.

As a more people in our population live into life, it becomes crucial that we learn more about these illnesses. It has been estimated that between two to four million people in the United States have some degree of intellectual impairment due to a form of dementia.

The word dementia is derived from two Latin words meaning away and mind. The group of illnesses includes Alzheimer's Disease, multi-infarct disease, senile dementia, and presenile dementia.

While changes in personality and behavior necessitating care and intervention, dementia does not mean that the person is crazy or psychotic. Rather it describes a set of symptoms that may include mental confusion, memory loss, disorientation, intellectual impairment, loss of motor skills and self-care abilities. People who are not knowledgeable about the disease are often surprised to learn that the illness is not a result of aging. It is caused by specific identifiable diseases. Some symptoms of dementia result from other health conditions and if properly diagnosed, can be treated or reversed.

The symptoms of dementia are chiefly the result of four illnesses or conditions:

Thyroid Disease can cause a form of dementia which can be treated and reversed with the treatment of the thyroid abnormality.

Alzheimer's Disease is the most frequent cause of irreversible dementia in adults. It progresses from forgetfulness to total dementia. Alzheimer's is evidenced by structural changes in the brain. At the present time there is no known way to stop or cure the disease.

Research indicates that a Alzheimer's represents about 50 percent of the cases of dementia.

Multi-infarct Disease brings on the symptoms of dementia due to a series of small strokes in the brain. In some cases, treatment can prevent further damage to the brain. About 20 percent of the diagnosed cases of dementia are a result of multi-infarct disease; another 20 percent represent a combination of Alzheimer's and multi-infarct disease.

Depression, common among older people, can present many of the same symptoms as dementia. Fortunately, this form of dementia is reversible.

In a study of patients seen at Johns Hopkins Hospital for evaluation and treatment of dementia, about 25 percent of them were diagnosed as depressed. With treatment 62 percent of the diagnosed group got better.

I should also be noted that depression may contribute to the deterioration of the patient with irreversible dementia. In either case, depression should always be treated.

Coping with Home Care

They key to coping with the confused person is common sense and ingenuity. The first common sense step is to schedule a regular routine. As we have seen, there are many reasons why a person may develop dementia. If a treatable problem is not found because there was no evaluation conducted, then the patient and the family may suffer unnecessarily for many years. Prompt treatment can intervene to prevent irreversible damage in some diseases. On the other hand, if the diagnosis shows an irreversible condition, the information can be helpful in determining care and management of the symptoms.

It is possible to allow independent or assisted living in the early stages of the disease; however, as the disease progresses, the family may choose to provide home care themselves for as long as possible.

Be on the lookout for hazards to the patient's safety. Perform a safety review of your home and surroundings looking for things the impaired person may misuse or misinterpret that might cause an accident. Because the person seems to be managing well, you may not realize that he has lost the judgment he needs to avoid accidents.

Remove things that cause problems. Here are some precautionary steps you can take:

Creating a Safe Environment

- Eliminate or significantly limit access to power tools, electrical and gas appliances, or car keys.
- Keeps medications out of reach of a person who may forget he has already taken them.
- Store poisons and flammable substances in a cabinet with child-proof catches or padlocks.
- Lower the temperature on the water heater to avoid accidental scalding. Also, paint hot water tap a bright color as a visual signal to the impaired person.
- Store stoves and ovens require special attention to prevent burns and injuries. Invert gates of stairwells. Track down treads or carpeting. Secure handrails and consider applying reflective tape so that it can be seen easily.
- Place door locks out of the normal line of vision—either very high or very low. Can the impaired person lock their

room from the inside preventing you from entering? Remove the lock. take the tumblers out and replace the knob, or tape the latch open.

- Handrails and grab bars, available from medical supply houses, should be installed in the bathroom. Use a solid resistant mat or tape in the tub or shower.
- Confused people often spill water and forget to wipe it up creating the danger of slipping and falling. Be alert for this.

Outdoors possible hazards are:

1. Swimming pools are very dangerous to the confused person.
2. Consider fencing to stop wandering.
3. Be sure lawn furniture is stable and will not tip over or collapse.

As the disease runs its course, a patient can become disoriented and wander away from the safety of home or shelter care. It's almost impossible to predict when wandering will occur, but families need to understand that wandering can be potentially dangerous. Suggested safety measures might include:

- Install electronic buzzers, chimes or other security alarms at exits.
- Use a safety latch on doors to prevent the confused person from opening the door.
- Design doors with a screen or curtain.
- Have an identification bracelet or necklace made and include it along with the nature of the person's disease and your telephone number. It can save you hours of frantic worry.

Medical Focus

National Alzheimer's Association
1-800-272-3930

Michigan Council Chapters
Allan/Ann Arbor Chapter
Holland
616-352-5865
(Service area: 3 counties)

Detroit Area Chapter
South
313-557-8277
(Service area: 6 counties)

---End Central Mi Chapter
Flint
313-767-3799
(Service area: 3 counties)

Marquette/Auburndale Chapter
906-228-3910
(Service area: 2 counties)

Mid-Mi Chapter
Midland
517-689-4906
(Service area: 5 counties)

Northwestern Mi Chapter
Alpena
517-355-4807
(Service area: 11 counties)

Northwest Mi Chapter
Marquette
1-800-272-6110
(Service area: 10 counties)

South Central Mi Chapter
Ann Arbor
313-741-8200
Toll free: 1-800-722-6110
(Service area: 9 counties)

Southwestern Mi Chapter
Kalamazoo/Portage
616-382-7122
(Service area: 7 counties)

West Central Mi Chapter
Grand Rapids
616-458-3392
Toll free: 1-800-722-2516
(Service area: 7 counties)

Kane County/Chicago
630-727-6080
(Service area: 4 counties)
MFB’s New Dental Program - Something to Smile About!

Members can add one more benefit to their list of reasons of why belonging to Michigan Farm Bureau makes good sense, with the introduction of a dental insurance program.

In cooperation with American Medical Security and the Health Care Exchange’s Preferred Provider Dental (PPD) Network, Michigan Farm Bureau now offers fully insured individual coverage, according to MFB Member Services Manager Doug Fleming.

“The addition of dental insurance has been a long term goal of Michigan Farm Bureau,” explained Fleming. “A large percentage of our members are self-employed and, therefore, they often find that getting any kind of dental insurance very difficult or just plain too expensive.”

The benefits of the new insurance include no waiting periods for basic care, and a $100 deductible before services are provided on a $75 co-pay basis. Items covered under major services include root canal treatments, gum disease treatments, crowns and inlays, bridges, dentures, and space maintainers.

Major services require a 12-month waiting period and a $41 deductible. For the family plan, members are billed monthly and have the option of paying through check-o-matic, which will automatically deduct the monthly charge from your checking account.

For more information on the new dental plan, contact your county Farm Bureau office or Michigan Farm Bureau at 1-800-292-2680, ext. 3236.

Farm Bureau Searching for Farmers to Advise Russians

The American Farm Bureau Federation and U.S.D.A. are searching for American farmers who are interested in becoming project advisers in a model farming community near St. Petersburg, Russia.

AFBF is working with USDA to recruit and select several farm couples or individuals who would enjoy the opportunity to serve as advisers to the new Russian community for up to two years. Those who participate must be willing to work closely with and live with the Russian farmers as they attempt to earn a living from the land provided for them.

"Volunteering to serve as on-site advisers to the model farming community will require a pioneering spirit and a willingness to create cultural and institutional change in people who have lived their entire lives under a centrally-planned system that has just plain too expensive."

The Americans chosen for the project must have broad-based technical expertise in agricultural production. Knowledge of the Russian language and culture would be highly desirable. Farmers interested in participating in the project should contact Nooter at AFBF’s Washington Office, 202/484-3617, or Mitch Geasler of USDA’s Extension Service at 202/720-3381.

Midland County Farm Bureau President Pearl Wirbel is Michigan Farm Bureau’s August Volunteer of the Month recipient. Pearl and her husband Jerry own and operate a 1,000 acre cash crop farm raising numerous cash crops and fresh produce.

Pearl was instrumental in organizing a number of informational workshops on items such as commercial drivers license, farm roads and implications on GATT, in addition. Pearl organized local weekly breakfast meetings with speakers to address local and state agricultural issues.

Pearl is also extremely active in Ag in the Classroom projects and presentations, with over 1,000 students participating in one of her farm tours. Her efforts with the Midland County Cooperative Extension Service also resulted in an Ag Accident Workshop for local emergency rescue personnel. Above, Pearl (right) accepts her award from AFB At-Large Director Faye Adam during the Midland County Farm Bureau’s annual meeting.

Michigan Farm Bureau Prescription Program

Special Savings For Michigan Farm Bureau Members!

FREE With Any Order and Coupon Below.

Feld's Aceta Tablets

Feld's comparable:
FELD'S VITRUM COMPARABLE TO CENTRUM AT $12.95

Fel'ds Aceta Tablets

Compare to Regular Tylenol

FELDO' DRUG PRESCRIPTION SERVICE
CALL TOLL FREE 1-800-228-3353 ASK FOR FREE CATALOG!

FREE Handling and Insurance

Send this coupon in with your next prescription order and receive handling and insurance free.

FELD' DRUG OFFERINGS OFFERINGS

FREE New Prescription Order

Send this coupon in with your next prescription order and receive $2.00 off the purchase price.

FELDO' DRUG OFFERINGS OFFERINGS

FREE Feld's Comparable Regular Strength Tylenol

Send this coupon in with your next order and receive a free 100 tablets bottle of Aceta.
Dry Bean Prices Rise in Reaction to Smaller Crop

Prices for all classes of dry beans reflect a strong correlation to production. Over the last 20 year period, average grower prices for all dry beans have ranged from a low in 1971 of $10.90 per cwt. to a high of $29.90 in the drought year of 1988.

Production of dry beans also reflects a high level of variability. Total U.S. production for all classes of dry beans has been as low as 15,520,000 cwt. in 1990 and 17,329,000 cwt. in 1988.

Dry bean supplies for all classes of dry beans reflect a strong correlation to production, Over the last 20 year period, average grower prices for all dry beans have ranged from a low in 1971 of $10.90 per cwt. to a high of $29.90 in the drought year of 1988.

Average prices have fallen from $29.90 in 1988 to less than $15.00 last spring. The drop in price reflected the large supply, with protective windproof flap

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Dry beans also reflect the large supply, with protective windproof flap

Acreage reduction, coupled with less than ideal growing conditions, have caused estimates for the 1992 crop to be lowered to 23,048,000 cwt., or 30 percent below last year’s production.

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Dry beans also reflect the large supply, with protective windproof flap

The smaller crop is lending support to the market with Michigan grower prices for navies currently at $22, nearly $7 to $8 higher than last spring’s lows.

With growing concern over frost and additional harvest losses the price trend may continue on an upward.

Michigan Farm Bureau Members
Carhartt Purchase Sale

Duck Vests

Item Number Size Retail Member Cost

CO99S 36-2XL $99.99 $59.99
CO992 38-2XL $99.99 $59.99
CO992 40-2XL $99.99 $59.99
CO992 42-2XL $99.99 $59.99
CO992 44-2XL $99.99 $59.99
TALL CO992 38-2XL $99.99 $59.99
TALL CO992 40-2XL $99.99 $59.99
TALL CO992 42-2XL $99.99 $59.99
TALL CO992 44-2XL $99.99 $59.99

Colors: Brown, Navy

Duck Arctic Coats

Item Number Size Retail Member Cost

CG091 48-58 $99.99 $59.99
CG091 50-58 $99.99 $59.99
CG091 52-58 $99.99 $59.99
CG091 54-58 $99.99 $59.99
CG091 56-58 $99.99 $59.99
TALL CG091 48-58 $99.99 $59.99
TALL CG091 50-58 $99.99 $59.99
TALL CG091 52-58 $99.99 $59.99
TALL CG091 54-58 $99.99 $59.99
TALL CG091 56-58 $99.99 $59.99

Colors: Brown, Navy

Duck Coveralls

Item Number Size Retail Member Cost

BG99S 36-2XL 0.00 $45.00 $27.00
BG99S 38-2XL 0.00 $45.00 $27.00
BG99S 40-2XL 0.00 $45.00 $27.00
BG99S 42-2XL 0.00 $45.00 $27.00
BG99S 44-2XL 0.00 $45.00 $27.00

Colors: Brown, Navy

Women’s Duck Coveralls

Item Number Size Retail Member Cost

BG99S 40-2XL 0.00 $45.00 $27.00
BG99S 44-2XL 0.00 $45.00 $27.00

Colors: Brown, Navy

Gingerly asked the men who wear them.
August Milk Production Up

Dairy herds in Michigan produced 462 million pounds of milk during August, up 17 million pounds from a year ago, according to the Michigan Agricultural Statistics Service. Milk per cow average 1,360 pounds, increasing 50 pounds from a year ago. The Michigan dairy herd was estimated at 340,000 head, unchanged from August 1991.

The preliminary value of milk sold averaged $13.20 per hundred (cwt.) in August, $.80 more than last year, according to the Michigan Department of Agriculture. Dairy herds in Michigan produced 1.7 million pounds of butter in July, 47 percent from a year ago, according to the Michigan Agricultural Statistics Service. Milk per cow slaughter of 1991 translated into a production level.

Cow Slaughter to Reverse 1991 Drop

Les Aldrich, Knight Rider News

U.S. cow slaughter rates this fall and for all of 1992 could reverse 1991's career-long decline and return to more normal levels.

USDA figures showed cow slaughter in first-quarter 1992 totaled 1.487 million head, nearly the same as the 1.490 million for the same period of 1991. But slaughter rates have increased since then.

In the second quarter, cow slaughter was up 4.0 percent from 1.354 million head from 1.314 million in 1991. Third-quarter slaughter was projected to be up about 7.0 percent to 1.325 million head from last year's 1.243 million. And fourth-quarter cow slaughter is forecast to be 1.625 million head, about 3.0 percent above the 1.577 million killed in the corresponding 1991 quarter, said Mike Sands, leader of the Western Livestock Marketing Project.

For the year, U.S. farmers were expected to send 5.8 million beef and dairy cows to slaughter, up 3.0 percent from the 5.624 million in 1991, Sands said.

Cow and calf prices were strong in 1991, suggesting the cows could be worth keeping for another year, Sands said. The lower cow slaughter of 1991 translated into a larger herd going into 1992, Sands said. On Jan. 1, USDA reported the total cow herd was up 0.7 percent to 43.738 million head from 43.427 million on the same date in a year earlier.

With a larger herd to start with and a return to more normal slaughter rates, the number of cowslaughtered would naturally go up, Sands pointed out.

John Nalivka, market analyst for Sterling Marketing, Inc., a Lenexa, Kan., based market advisory service, said the number of heifers in the total slaughter mix has been going down the past few months. For instance, in July (the last month when full figures were available), heifers made up about 28 percent of the slaughter ratio while steers accounted for 72 percent.

That suggests farmers are planning to cull their heifers and interest may increase in cow replacements to be diverted to feedlots.
Aerial Seeding Wheat - Saving Time, Money and Soil

Mike Schiffer's plane, equipped with a spreader and a speed of 140 miles per hour throws wheat out 100 feet, covering a 60-foot swath on this field of soybeans owned by Lavern Hewitt, just south of Woodland in Barry County. Hewitt has been pleased with the stands in the four years that he has had wheat flown on.

According to Martz, when things are "clicking," the plane is on the giving end 2-1/2 minutes for a refill before being airborne again to spread 40 bushels in as little as 5 minutes. Their best record so far? Try 110 acres an hour!

Farmers considering aerial seeding of wheat generally work through an elevator such as Mueller Bean. "We help map their fields out on an aerial map so that we and the pilot know where the fields are, and to set up an appointment time to be at the landing strip," explained Martz. "If a farmer doesn't have his own wheat seed, we sell seed in bulk and deliver it for him right out to the airstrip."

Wheat seed is then augured into an innovative hopper designed by Schiffer to dump all 40 bushels into the plane in a matter of seconds. Seeding rates can vary from 2.5 to 4 bushels per acre, but Martz estimates that 95 percent of the wheat acreage flown on is done at 3 bushels per acre.

A good mulch of leaves and a gentle rain help germination tremendously, says Martz, who added that red wheat seems a little bit harder to germinate. Too much rain can create a problem in finding a suitable site to use as a landing zone. In addition, a wind in excess of 20 miles per hour will generally halt seeding for the day.

In a real weather pinch, however, aerial seeding really comes shining through, says Schiffer. "A farmer is extremely busy this time of year, and by the time he gets those beans off-with aerial seeding already done-the wheat will be 4 to 6 inches tall already," he said.

"He didn't have to till a field up twice and then drill it, plus wait in the event of wet weather. Plus the ground was never bare, so it's a great soil conservation technique too," Schiffer concluded.

Schiffer designed the truck and gravity-feed hopper set up to allow quick loading of the plane's 40 bushel hopper. The truck is also equipped with extra fuel tanks for the plane. Once emptied, the hopper can be lowered for easy loading of wheat seed.

Meat Industry Joins Forces with American Heart Association

In an historic partnership, a national health organization and the meat industry are teaming up to promote healthy eating and lifestyle guidelines to reduce the risk of heart disease.

The American Heart Association (AHA) has selected the award-winning National Live Stock and Meat Board education brochure, Nutrition Strategies: Designs for Heart-Healthy Living, for distribution through its national Food Festival promotion.

The meat industry is working to expand the Food Festival into the meat case by providing nearly 1.8 million specially-reprinted copies of Nutrition Strategies. The newly reprinted brochure, which includes the AHA logo on the cover, will be distributed in nearly 10,000 grocery stores nationwide.

That includes the 6,000 stores that will maintain a Food Festival activity center as well as an additional 4,000 stores that were added through the Beef Industry Council (BIC) retail promotion department for the meat case display.

Nutrition Strategies, funded by the Beef Board and the Pork Board, is designed to help promote heart-healthy living and reinforce the basic diet and lifestyle recommendations as advocated by the AHA.

"We recognize that significant ground is being broken in this partnership between the meat industry and the American Heart Association," says Lowell Gennett, a pork producer from Fullerton, N.D., and chairman of the Information Committee of the Meat Board. "This is an exceptional example of two groups coming together to find common ground in a way that greatly benefits the public."

The AHA Food Festival ran Sept. 19-25. The week-long event involved a nationwide network of volunteers, grocery store managers, food service personnel, school teachers, employers and restaurant managers.

The goal of the Food Festival was to educate Americans about the importance of limiting total fat intake to no more than 30 percent of total calories a day. A secondary message was to limit daily saturated fat intake to less than 10 percent of total calories. In-store activity centers contained a variety of eye-catching materials that urge consumers to "Turn Down Your Fat-O-Stat."

"We believe this partnership is mutually beneficial for both us and the meat industry," says Mary Brandenburg, AHA vice president, education and community programs. "The information provided in Nutrition Strategies underscores many of our recommendations which will help consumers reduce their risk of heart disease."

Michigan Farm News
Average Daily Field Moisture Losses for Corn

Jeff Andresen and Roger Brook, MSU

With a significant portion of the state’s corn crop at risk from damage due to killing freeze/frost this year, we have listed some average daily field drydown rates to assist in monitoring grain moisture over the coming weeks.

The numbers were obtained from previous work by Gary Van Etten with central Iowa data, but should also be generally acceptable here in Michigan. For further information on drying and storage of different field crops, please consult the article, “Grain Storage” by Roger Brook and Gary Van Etten, Michigan Farm News, August 26, 1992 (Vol. 7, No. 19) CAT Alerts.

The first major factor in corn drydown is whether or not the crop has reached maturity. Moisture content at maturity is normally about 30 to 35 percent. For immature crops, the daily drydown rate is normally higher than for mature grain and dependent mostly on daily temperature.

Following crop maturity, the drydown rates depend mostly on humidity. For immature crops caught early by killing freeze, past research has shown a 2.0 to 2.5 percent reduction in final yield for every percent of moisture above the 33 percent level.

The following tables list average drydown rates for immature and mature corn for Michigan in percent moisture loss per day. For immature corn, these values are given for three periods, from mid-September through mid-October, while for mature corn, the numbers are monthly averages for September and October.

Immature losses were obtained with mean temperature data for the given locations (they are based in St. Johns, MI) and humidity categories of 51 to 75 percent and 33 to 50 percent correspond to development stages of milking and dent, respectively.

Mature losses were obtained with average monthly dry and wet bulb temperatures (linked to relative humidity) and are given in ranges. In general, highest drydown rates for mature corn will occur in southwestern sections of the state, while lowest rates occur in the northeast.

When using these rates, remember that they are averages and should only act as a guide in monitoring your own conditions. Use the rates given for mid-October if current mid-October or vise-versa. Lastly, remember that occurrence of precipitation, air humidity and relative humidities will significantly decrease the water loss rates for mature corn and in some cases, may actually add moisture to the grain.

Is This a Year For Grain Storage?

Farmers will harvest huge crops of both corn and soybeans over the next couple of months. Experts say the recommended strategy is storage on farms or in country elevators to avoid sale at depressed prices, according to Knight Ridder News.

Darrel Good, an agricultural economist at the University of Illinois, said price rallies caused by a cold snap and fear of a crop shortening freeze could be used for spring planting were the recent corn crop stored to take advantage of strengthened export demand later on. Good said storage costs will be lower this year because of lower interest rates.

Good said higher storage charges at country elevators relative to on-farm storage may make on-farm storage in their own bins. Farmers who lack adequate storage may choose to store soybeans in elevators and corn at home because carrying charges are lower on soybeans.

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Average Temperature

<table>
<thead>
<tr>
<th>Location</th>
<th>Current Corn</th>
<th>Drydown Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southern Michigan</td>
<td>51% - 75%</td>
<td>8% - 5%</td>
</tr>
<tr>
<td>Average Temperature</td>
<td>33% - 50%</td>
<td>8% - 5%</td>
</tr>
<tr>
<td>Central Michigan</td>
<td>51% - 75%</td>
<td>7% - 4%</td>
</tr>
<tr>
<td>Average Temperature</td>
<td>33% - 50%</td>
<td>6% - 3%</td>
</tr>
<tr>
<td>Northern Michigan</td>
<td>51% - 75%</td>
<td>4% - 3%</td>
</tr>
<tr>
<td>Average Temperature</td>
<td>33% - 50%</td>
<td>5% - 4%</td>
</tr>
</tbody>
</table>

Average Daily Fall Corn Drydown Rates for Mature Michigan Corn

<table>
<thead>
<tr>
<th>Corn Moisture</th>
<th>September</th>
<th>October</th>
</tr>
</thead>
<tbody>
<tr>
<td>25% - 32%</td>
<td>4% - 6%</td>
<td>2% - 4%</td>
</tr>
<tr>
<td>20% - 24%</td>
<td>2% - 6%</td>
<td>0% - 2%</td>
</tr>
</tbody>
</table>

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- One Free Upgrade offer valid through 12/31/92 (except for 4/30/92).
- You must request Rate Code BY and use your membership ID number.

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- Valid for one free upgrade to one car category; subject to availability at time of rental.
- For reservations in the U.S. or United Kingdom call your Professional Travel Agent or call 1-800-327-9633 (U.S.) or 1-800-522-9696 (U.K.).
- You must request Rate Code BY and use your membership ID number.

Grain Storage?

Grain Storage?

Michigan Farm News

September 30, 1992

13
Remember Your Residue Requirements This Fall - Chisel Plow Residue Test Results Announced by White-New Idea

Tests conducted last fall on residue levels resulting from various configurations of the White 445 Combination Chisel were recently released by White-New Idea Farm Equipment Co. The tests show measurable residue can range from a high of 54 percent to as little as 27 percent, depending on how the 445 is set up. This reflects as little as a 31 percent to as much as a 58 percent residue reduction.

The test shows a 20 percent difference between the use of 2" straight points and 4" twisted shovels. By changing shank spacing from 12" to 15", a mere 4 percent difference occurred. Tests also showed a leveling bar attachment actually helped uniformly spread residue for a higher residue measurement than an identical setup without a leveling bar.

The test field, located near Waverly, Iowa, had a beginning measurable residue level of 85 percent. The field was virtually untouched after harvesting 160 bushels per acre of corn. All tests were conducted at 5 m.p.h. All measurements were supervised by Iowa Soil Conservation Service personnel.

Description of the actual setups and the resulting measurable residue levels are available from White-New Idea. To order, write or call for "445 Residue Test Results," 123 W. Sycamore, Coldwater, Ohio 45828 (1-800-767-3221).

Test Conditions: Beginning Residue: 85% Yield: 160 bu/acre Travel Speed: 5 m.p.h.
Measured by Iowa SCS, October, 1991 Test Conducted Near Waverly, Iowa

<table>
<thead>
<tr>
<th>Test Setup</th>
<th>Measurable Residue</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Concave discs 15&quot; shank spacing Deep till shanks 4&quot; twisted shovels</td>
<td>40%</td>
</tr>
<tr>
<td>2. Rippled coulters 12&quot; shank spacing Deep till shanks 2&quot; inch straight points</td>
<td>54%</td>
</tr>
<tr>
<td>3. Concave discs 12&quot; shank spacing Regular shanks 3&quot; twisted shovels 3a. With leveling bar(not pictured)</td>
<td>27%</td>
</tr>
<tr>
<td>4. Concave discs 15&quot; shank spacing Regular shanks 3&quot; twisted shovels Leveling bar</td>
<td>40%</td>
</tr>
<tr>
<td>5. Concave discs 15&quot; shank spacing Deep till shanks 3&quot; twisted shovels</td>
<td>38%</td>
</tr>
<tr>
<td>6. Rippled coulters 12&quot; shank spacing Deep till shanks 4&quot; twisted shovels Leveling bar</td>
<td>34%</td>
</tr>
</tbody>
</table>

Michigan Soybean Farmers Promoting SoyDiesel

Now available is a friendlier alternative to what we know as diesel fuel. SoyDiesel is biodegradable, renewable, cleaner burning, lower in emissions, environmentally friendly, has the same horse power, same m.p.g., has no explosive vapors, it is virtually sulphur-free in emissions and is American-grown.

Esterified soybean oil diesel fuel is made in a simple chemical process that removes the glycerine from soybean oil. Tests have show that SoyDiesel offers significant environmental benefits and could provide a new market for U.S. soybeans.

"Now Michigan farmers can see the SoyDiesel at work," says Kam Washburn, Michigan Soybean Promotion Committee chairperson from Elsie. "We've recently purchased a 1991 Dodge Ram pick-up with a Cummins Diesel engine. We plan to fuel this truck with 40 percent SoyDiesel and 60 percent petro-diesel. The cost factor limits us to a lower percentage of usage.

"People have asked 'What needs to be changed on the truck to enable it to burn SoyDiesel?' The answer is that no modifications are necessary when using a SoyDiesel blend," he added. Michigan has followed the lead of states such as Missouri, Illinois, and Nebraska, which have done research and promotion with SoyDiesel. "We want to help keep the world we live in a cleaner and healthier place by powering the truck with SoyDiesel." Washburn concluded, "We're excited about SoyDiesel - it's another success story, and is only possible with producer check-off investment."
New Unl Husk-On Seed Corn Harvesting System to be Demonstrated Near Mason, Indiana This Fall

White-New Idea announces field demonstrations of their new UNI Husk-On seed harvester. Based on the principles of the authorized UNI sales and service centers, Gadson Sales & Service, Middlebury, Indiana, the new demonstrations will be on display as well as available for in-field seed harvesting demonstrations.

The new UNI 882 ear corn harvester features the new UNI Quadrant air system, a series of four molded, aerodynamic fans and a common shaft which deliver uniform air flows across the full width of the machine regardless of the power setting. The system includes full screened air inlets at each end of the assembly and between each compartment so foreign material entry is virtually eliminated.

Additional new features of the 882 husk-on ear corn harvester include a new clean out door on the main conveyor boot for easy complete cleaning between varieties and removal of any weed seed between fields. The new modular component conveyor boot, which also prints the new UNI Quadrifan air system, a capacity有多大 to match r~ed com-


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In the aftermath of Hurricane Andrew, farmers in south Florida and Louisiana are beginning to assess the damage to their operations now that their more immediate needs of food and shelter are being met.

Growers in Florida's Dade County are surveying the loss of trees and crops, destroyed sheds, buildings and equipment, as well as the damage to the infrastructure critical for shipping and packing - including many packing houses. The destruction of crops, structures and equipment is expected to approach $1 billion.

"The hurricane hit the Homestead area, one of our largest agricultural producing areas, and home of one of our largest county Farm Bureaus," explained Florida Farm Bureau president Carl Loop. "The hurricane took about a 35 mile wide swath and left everything in its path in total destruction. There is not a single home or farm building without major damage. The 3,600 Farm Bureau member families, and others in the Homestead area, will surely suffer from this aftermath for years to come."

Countless greenhouses are gone, farm buildings have collapsed onto tractors and equipment, and offices are scattered across avocado groves - themselves a mass of uprooted trees and twisted metal from roofing and mobile homes.

Dade County's lime crop, valued at $29 million, was virtually destroyed. About two-thirds of the $18 million avocado crop remained to be harvested when Hurricane Andrew hit, scattering fruit and uprooting trees. The mango harvest was completed, but trees suffered extensive damage.

More than 800 nurseries were wiped out at a loss of $171.5 million in plants and untold millions in damage to greenhouses and equipment. Some help is on the way in the form of $775 million in emergency appropriations for agricultural disasters.

"We have set up a 'Hurricane Relief Fund' which will be used to purchase food and other needed supplies," said Loop. "Those wishing to contribute may do so by making their check payable to the Farm Bureau Hurricane Relief Fund."

Checks should be sent to:

Dennis E. Emerson
Director of Field Service
Florida Farm Bureau Federation
P.O. Box 147030
Gainesville, FL 32614-7030

In southern Louisiana, more than $128 million worth of sugarcane was lost due to Hurricane Andrew, destroying an estimated 27 percent of the total sugarcane crop. Corn, cotton and other crops were also severely damaged. A relief fund has been established there as well.

Members interested in making a donation should send their checks payable to:

Louisiana Farm Bureau Hurricane Relief Fund
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Louisiana Farm Bureau Federation
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