

MICHIGAN FARM BUREAU

RURAL

Living

Winter 1992:

- Automobile Insurance
- Fire Protection
- Bird Feeding
- Maple Syrup





Property Rights

A Fundamental Right

(Excerpted from Dec. 12, 1991 annual address at MFB annual meeting.)

The future is still perilous for the people of the old Soviet Union. We hope and pray that they will be successful in their efforts to obtain full political and economic freedom. One of their greatest challenges, and perhaps the key to keeping their freedom, is obtaining full private property rights. Up to now, there have been no property rights in the USSR. Everything has been owned by the state. The people had no right to own property, no right to protect from government confiscation, what they had earned or saved.

Without property rights, there is no political freedom. Property rights give people the ability and power to stand on their own and oppose the power of the state.

Our Founding Fathers understood this. That's why the Constitution includes clauses that are designed to protect commerce and contracts, and why there's a Fifth Amendment that prohibits the government taking your property without due compensation. It's difficult to believe that now, just as the formerly enslaved Soviet people are emerging out from under the crushing burden of state control, we here in the United States are witnessing ominous signs of subtle and not-so-subtle threats to the private property rights that are the keys to our economic and political freedoms. Private property rights of farmers are being threatened and eroded by governmental and social influences: from wetland regulations, to overly-stringent controls on pesticide use, to the animal rights movement, to local zoning and land use decisions.

These threats have profound implications for the future prosperity of our industry and for the future quality of the environment in which we all live.

Two conflicting concepts underlie the law of property rights. The first belief is that property owners have a fundamental and natural right to use and develop their property and to gain economic benefit from it, as long as they do not cause direct harm to others.

The other notion is that all land is held in trust for the benefit of the public, otherwise known as the Public Trust Doctrine, and no landowner has the right to develop the land if to do so is not in the "public interest." Under this second approach, extensive government regulation diminishes or eliminates the freedom to use or develop property.

With the advent of extensive environmental regulations in the last two decades, legislatures and the courts have increasingly given up the concept that a property owner has some fundamental rights to use and develop the land as long as there is no harm to others. This change in legislative and regulatory policy has already affected farmers and, if allowed to continue, will seriously erode our ability as farmers to farm efficiently or even to remain in business.

Farmers believe in a sound environment, we believe in preserving valuable wetlands, and yes, we even have sympathy for endangered species. But agriculture should not have to indirectly foot the entire bill for these worthy causes through unfair "takings" of our property rights.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

Food Prices to see Slight Increase in 1992

U.S. retail food prices are forecast to rise 2 to 4 percent in 1992 compared with an overall increase of slightly above 3 percent in 1991, according to the United States Department of Agriculture (USDA).

James Donald, chairman of the World Agricultural Outlook Board, predicted the increase in food prices this year would be well below the rise of 5.8 percent in 1990. He also predicted it would be less than the gain of about 4 percent expected in the overall Consumer Price Index for 1991.

He said the easing food prices this year reflected increased meat supplies and a slowing of overall inflation. Larger supplies of food, particularly meat, will dampen food price increases.





Photo: Michigan Travel Bureau



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Understanding Auto Insurance Rates

Auto insurance rates have come under close scrutiny all across the country, as consumers shop for the best rates to help deal with a tighter family budget. This search has lead consumers and politicians alike to ponder what, if anything, can be done to slow the growth of auto insurance rates, as well as other insurance costs.

Michigan's experience with auto insurance rates and rate increases has been more positive than in most parts of the country. In 1988, the last year figures are available, Michigan's average premium of \$509 was slightly below the national average of \$517, but far below the national in some of the more costly states, including: Massachusetts, \$834; New Jersey, \$733; and California, \$673. From 1982 through 1988, average premiums in Michigan rose 65 percent, compared to a nationwide average of 73 percent. (Source: AM Best)

Q. "Why does my auto insurance cost so much?"

A. The cost of automobile insurance, like everything else, has been rising steadily in recent years. Even so, for most Americans, auto insurance is a relatively small expense, averaging \$636 a year in 1988. Nationwide, the cost of auto insurance is only one-seventh that of owning and operating a vehicle, or about 2 percent of the average household income.

Price increases in auto insurance are entirely a result of the higher costs involved in providing insurance protection. Two factors are primarily responsible:

- The way the insurance system is designed by law to work.
- Underlying costs that keep going up and are beyond the control of insurance companies.



Q. "I've never had a claim. Why are my rates up?"

This is the most common and bitter complaint of consumers. The answer, of course, is that no driver pays only for his or her personal experience. They're paying for other people's accidents, too. They're also paying for uninsured motorists, accident-prone drivers, drunk drivers, thievery and fraud. The underlying costs include items such as medical and car repair charges and legal expenses.

This may prompt many to wonder why not relieve good drivers of all those added on costs by basing their rates strictly on their own loss record. This, however, would defeat the whole purpose of insurance by not spreading out the risk and sharing losses so that the full financial burden of an accident doesn't fall on the individual.

As a practical matter, at today's prices, it would take only one average accident to incur costs that would exceed ten years of auto insurance premiums. If auto insurance rates strictly reflected a person's driving record, the rates for a good driver could decline steadily as long as he or she remains accident-free.

But what happens if the driver has an accident in which someone is injured? The average bodily injury claim amounts to \$7,594, according to the National Association of Independent Insurers' Fast Track Monitoring System. What should the driver's rate be then, the year after such an accident? \$8,000? Such a system would never be accepted by the public.

As a result of the way the insurance system operates, all drivers - the good along with the bad - must share the costs of some programs or activities that don't directly benefit most of them. Some of those programs include:

The Good, The Bad & The Ugly

UNINSURED MOTORISTS - Despite laws that require all drivers to carry insurance, approximately 13 percent of the drivers (or 21 million people) on the road are uninsured, according to a 1989 All-Industry Research Advisory Council report. (Some experts estimate 22 percent in Michigan or more.)

It's estimated that collisions involving uninsured motorists cost the insurance industry more than \$1.8 billion in 1987. Those costs were ultimately paid by drivers who obeyed the law and had insurance coverage.

HIGH RISK DRIVERS - The law requires insurance companies to make coverage available to all drivers, even those with poor records who present abnormally high risks. There are approximately 10 million high-risk drivers in the U.S., covered by assigned risk plans, joint underwriting associations, and state funds, according to the Automobile Insurance Plans Service Office.

In populous states with big cities and many drivers, the rates allowable by law for high risk drivers are insufficient to pay for the

losses they cause, so again average drivers help compensate for the difference.

CAR THEFTS - Auto thefts cost the public more than \$7 billion a year. More than 1.5 million motor vehicles were stolen in this country in 1989 - a rate of one vehicle every 20 seconds - and another 2.9 million were looted of valuables or accessories, according to the FBI's 1989 Uniform Crime Report.

The nationwide theft rate for the first half of 1990 was 6 percent higher than for the same period in 1989. All insured drivers must, again, share in this cost which is written into every auto insurance policy.

FRAUD - The National Auto Theft Bureau's 1989 annual report estimated that fraud adds at least \$1 billion to auto insurance claims. They estimate that 15 percent of all vehicle theft claims are fraudulent. Other fraud cases being submitted include staged accidents, and inflated and duplicated or post-dated claims.

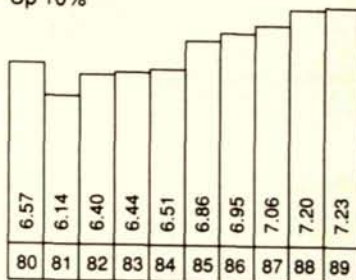
RISK SHARING - Insurance isn't an indiscriminate sharing of risk. Insurance companies try to protect good drivers as much as they can by distributing costs fairly within a specific area or category.

Insurers are sometimes accused of pigeon-holing drivers according to classifications that drivers cannot change, such as age or gender. But it is clearly unfair to lump all good drivers with all bad drivers. Insurance companies use decades of statistical proof to make rates as fair as possible by grouping people with more or less equivalent characteristics, which holds down rates for many drivers.

Because more accidents and car thefts occur in urban areas than in rural areas, everyone living in an urban area has a greater chance of having an accident or a car stolen. Therefore, the only equitable approach is for the urban dweller to pay a higher insurance rate than a rural resident.

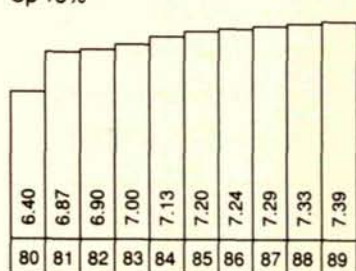
Motor Vehicle Registrations Millions of Vehicles

Up 10%



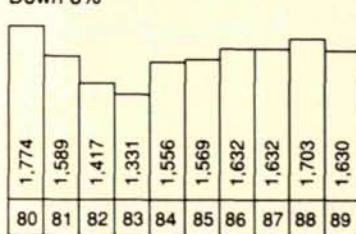
Total Drivers Millions of Drivers

Up 15%



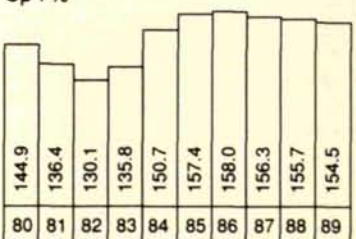
Deaths Number of Deaths

Down 8%



Injuries Thousands of Injuries

Up 7%



(Source: Michigan Department of State Police, Michigan Traffic Accident Facts, 1989)

Understanding Michigan's No-Fault System

In the United States, two compensation systems are used to provide compensation to people injured in automobile accidents: tort and no-fault. A tort is a civil wrong, injury, or damage other than breach of contract. Under the traditional tort compensation system, the person at fault in an accident or their insurer pays damages. This requires a finding of fault, sometimes by court, before benefits are paid. Thirty-eight states rely on a tort or fault-based injury compensation system.

Residual Bodily Injury Liability, Average Paid Claims per Vehicle in Michigan, 1982-90

Year	Paid Claims per Vehicle	Annual Change
1982	\$36.31	
1983 ^a	36.04	-0.7%
1984 ^a	36.59	1.5
1985 ^a	32.23	-11.9
1986 ^a	34.43	6.8
1987 ^b	38.47	11.7
1988 ^b	44.46	15.6
1989 ^b	51.45	15.7
1990 ^b	54.43	5.8

SOURCE: National Association of Independent Insurers, *Fast Track Reports* (Des Plaines, Ill.).

NOTE: Residual bodily injury coverage provides protection in case the insured becomes legally responsible for bodily injury resulting from an automobile accident.

^aCassidy decision in effect.
^bDiFranco decision in effect.

In 1973, Michigan enacted a modified no-fault auto insurance system, allowing lawsuits under only certain conditions. Supporters point to four major benefits of no-fault:

1. More money is available for injured parties because less is paid to lawyers and other litigation costs.
2. Long delays inherent with tort litigation are avoided.
3. Victims suffering similar injuries receive comparable payments rather than being at the mercy of juries.
4. Automobile insurance premiums are lower because total payments for pain and suffering are lower.

Under a true no-fault system, fault or responsibility for the accident is not at issue; one's own insurance company pays for medical expenses and lost wages, regardless of who caused the accident. Policyholders give up the right to sue to recover damages in every instance. (No absolute no-fault system exists, however.)

The objective of a no-fault system is to eliminate the delays and court costs associated with a tort system. No-fault also ensures prompt payment of insurance benefits and a larger percentage of return of premium dollars to the consumer.

Before Michigan enacted a no-fault insurance system, approximately 69,000 automobile injury lawsuits were filed each year. It was estimated that about 35 cents of every premium dollar was spent for legal costs to determine who was at fault in an accident. While the lawsuits dragged on, injured parties worried about medical bills and lost wages, and successful claims often were insufficient to cover an injured person's costs.

A 1989 study by the Industry Research Council found that states with strong no-fault laws were more successful in holding down automobile injury costs from 1977 to

1987. Average bodily injury liability costs in no fault states such as New York, Florida, and Michigan rose 73 percent, 71 percent and 112 percent, respectively, compared to a national average of 146 percent.

In Michigan, a no-fault insurance policy must pay all reasonable and necessary charges for medical care, including rehabilitation. (Michigan is the only state that does not put a cap on medical benefits.) The Michigan policy also provides up to three years of lost wages and replacement services.

Maximum wage loss benefits currently are \$35,268 per year for three years, adjusted annually for inflation, and up to \$20 per day is paid for such replacement services as meal preparation and other activities that injured persons previously performed for themselves. Under no-fault, these benefits usually are paid without the need to file a lawsuit.

Reform DiFranco - Cut Costs

A lawsuit for damages is permitted in Michigan only when a victim's injuries result in death, serious permanent disfigurement, or serious impairment of body function.

A 1986 Michigan state Supreme Court ruling, known as the DiFranco decision, lowered the requirements or threshold that must be met in order for a person to file a lawsuit, and that a jury, not a judge, would determine whether the threshold had been met.

The DiFranco ruling is contrary to the intent of the no-fault law, which was intended to reduce the number of lawsuits and associated legal costs. By setting a lower threshold at which a person may sue for damages, it allows more cases to reach the courts and requires a jury instead of a judge to determine cases.

Insurers point out that prior to DiFranco, liability lawsuit claim payments generally had been declining. Since 1986, however, they have increased significantly (see chart).

MICHIGAN'S CATASTROPHIC CLAIMS ASSOCIATION

During the recent insurance debate, the Michigan Catastrophic Claims Association (MCCA) has been discussed perhaps more than any other auto insurance related issue. The controversial 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 insurance in Michigan is required to be a member of this organization and share the costs of catastrophic traffic accidents 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 onto individual policyholders in the form of higher premiums. Some companies show the MCCA assessment as a separate charge on the billing notice which they send to their customers.

Why all the hubbub? Since its creation, costs to fund the state mandated program have skyrocketed from a mere \$3 per insured vehicle in 1978 to \$110 in 1992. During its first few years of operations, assessments were quite low, but assessments jumped to \$44 in 1989, \$67 in 1990, and \$101 for 1991.

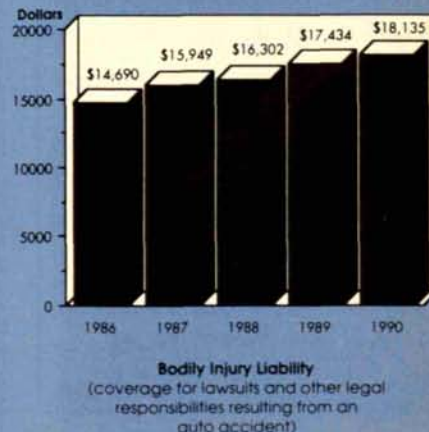
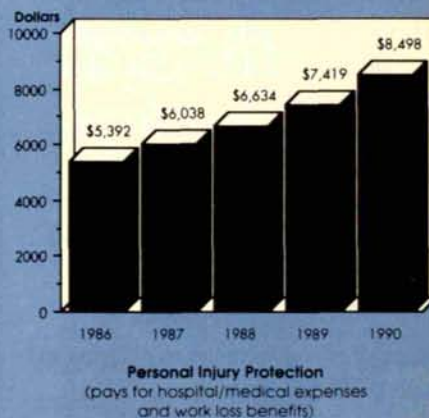
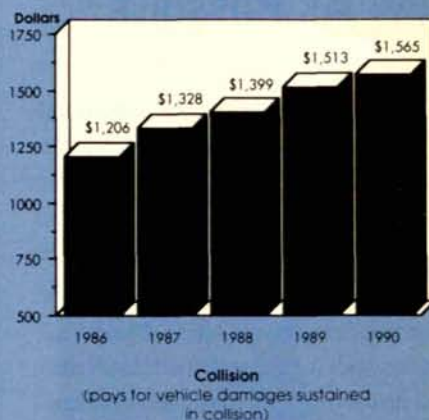
Simply stated, the actual costs of catastrophic injury claims were grossly underestimated, especially in the earlier years, due to lack of loss experience for unlimited coverage. It's estimated that 91 percent of such claims involve injury to the brain and/or spinal cord, which commonly results in serious and permanent disability, i.e., paralysis, coma, loss of speech, memory reasoning ability, 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 by the end of 1991, there were approximately 1,700 additional catastrophic losses which MCCA will have to pay for in the future. Ultimately, it's estimated that these approximately 2,900 cases will cost Michigan motorists \$12 billion.

Future liabilities of MCCA are increasing so fast that at the end of 1990, the organization was about \$900 million underfunded, according to the Michigan Association of Insurance Companies, meaning insurance assessments for motorists will grow faster still.

State legislators, insurance industry representatives, consumer leaders and others have been discussing changes that might produce savings or at least control the future costs associated with our unlimited PIP benefit system. Some ideas that have been proposed, but not yet agreed to include:

1. Establish a limitation on the amount which health care providers may charge for specific services rendered on behalf of auto accident victims, similar to the workers compensation program already in effect.
2. Permit motorists to purchase a specific maximum amount of PIP coverage, such as \$250,000 or \$500,000 or \$1 million, for a reduced premium, instead of requiring him/her to buy unlimited coverage.
3. Permit insurers to establish contractual agreements with health care providers which agree to provide services at a discounted cost.
4. Establish a case management system within MCCA 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.



TIPS TO KEEPING PREMIUMS AS LOW AS POSSIBLE

- Select your car carefully. Rates are based on its cost, repairability, and performance characteristics.
- Coordinate personal injury protection coverage if you have other accident and health insurance. The no-fault law requires insurance companies to offer a discount on their no-fault insurance if you "coordinate" your health insurance or sickness-accident benefits with no-fault policy.

To coordinate your sickness or accident benefits with no-fault means that if you have an automobile accident, your no-fault policy pays you only for that part of your lost wages and medical expenses not paid by your employer or your sickness-accident insurance policy. Because your auto insurer pays less in claims, your insurance cost is lower. However, before attempting to coordinate coverage, make sure your health insurance will provide benefits for auto-related injuries.

- Choose higher deductibles on collision and comprehensive coverage.
- Choose a different type of collision insurance, but make sure you understand when you're covered and when you're not.
- If you have an older car, consider dropping both collision and comprehensive coverage.
- Look for the best combination of price, service and coverage. Ask about special discounts. Most companies offer rate discounts for safety belt usage, anti-theft devices, and insuring two or more vehicles under the same policy.

Finally, and most importantly, drive carefully. Most traffic violations and at-fault accidents will automatically increase your rates.

Where Costs Go - Rates Will Follow

An important factor to keep in mind about auto insurance costs is the potential destructiveness of automobiles. The Insurance Information Institute reports that in 1989, 46,900 persons died in auto crashes. There were more than 34 million auto accidents that year, injuring 5.5 million people. The total costs of settling private passenger auto insurance claims in 1989 amounted to \$67 billion. An insurance system that pays for that level of destruction can never be inexpensive. Other cost factors include:

Legal Costs

Over 50 percent of the money paid out by insurance companies for injuries from auto accidents goes for lawyers (for both filing suits and defending drivers) and pain and suffering awards, not actual medical expenses. Lawyer involvement in auto claims rose by 60 percent from 1977 to 1988, according to industry figures.

Medical Expenses

The average bodily injury claim in 1989 cost insurance companies \$7,594, a 138 percent increase from 1970 when the average claim totaled \$3,195. Doctor fees increased 117 percent, medical care shot up 121 percent, and hospital room rates soared 163 percent according to the U.S. Department of Labor, Bureau of Statistics. Added reliance on litigation in accident cases has also contributed.

Car/Parts Costs

Along with an average annual 9 percent increase in the costs of cars, original equipment manufacturer (OEM) replacement parts for American cars are three times more expensive than the original vehicle. It would cost \$40,300 to rebuild a \$12,500 American car using OEM parts. That doesn't include labor costs to install them. The average auto insurance property claim in 1989 was \$1,382, up a whopping 131 percent from a 1979 figure of \$597, according to the National Association of Independent Insurers' Fast Track Monitoring System.

Smaller Cars, More Claims

With the increase in gas prices, the number of smaller insured cars has risen from 20 percent in 1976 to 32 percent in 1986. Smaller cars aren't as safe as the larger ones, consistently resulting in more insurance claims.

Drunk Driving

In the U.S., someone is killed by a drunk driver every 24 minutes. Of the 46,900 traffic fatalities in 1989, 22,000 were alcohol related, according to the National Safety Council's Accident Facts report. Nearly 1.8 million persons were arrested for drunk driving in 1986, the last year figures were available. The costs of paying those claims will continue to burden the average, responsible driver until drunk driving is brought under control.

Insurance Industry Efforts to Control Costs

Insurers have been active on several fronts trying to curb costs, including:

Safety

The insurance industry is largely responsible for getting auto manufacturers to equip their vehicles with airbags, which have proven valuable in saving lives and lessening injuries. The industry also supports seatbelt laws and finances research on auto safety and crash-worthiness.

Controlling Drunk Driving

The insurance industry has been a long time advocate of getting drunk drivers off of our roads. One of those efforts has been to encourage enactment of legislation that would allow on-the-spot suspension of a driver's license by a police officer if a driver fails a breathalyzer test.

Competitive Replacement Parts

The insurance industry has realized for years that other companies can produce replacement parts just as well as the auto manufacturers can. Being a predominant purchaser of auto parts, insurers have been instrumental in making the replacement parts industry more competitive, and reduced the prices for those parts by 25 to 40 percent.

No Fault

Insurers support effective no-fault auto insurance which can eliminate the bulk of

legal costs that now eat up so much of bodily injury claims.

What About Profits?

Far from making unconscionable profits, as some critics have alleged, companies really are not making a profit at all on auto insurance. According to an A.M. Best Company report entitled *Aggregates and Averages*, auto insurers incurred \$108.10 in liability and physical damage claim losses for every \$100 they received in insurance premiums from 1985 to 1989.

Even when you include their income from investments, auto insurers still lost money, incurring \$101.40 in losses for every \$100 they took in from premiums. If it were not for expectations of eventually being able to earn profits, the companies would not continue to offer insurance at all, as demonstrated by several large companies, withdrawing from states where their operations continued to remain unprofitable.

1989 Compared to 1988

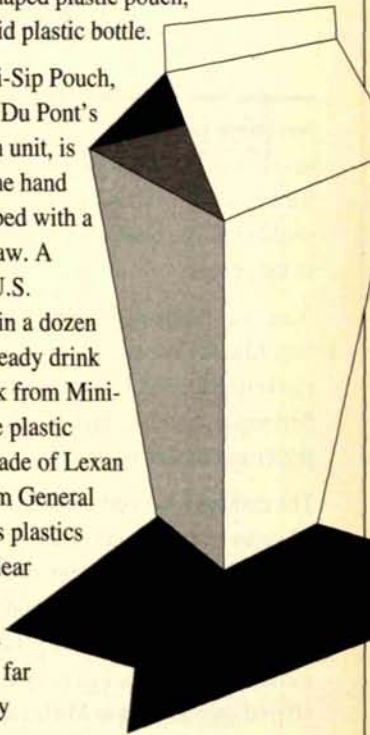
- Total accidents increased 1.7 percent.
- Fatal accidents decreased 3.9 percent.
- Number of persons killed decreased 4.3 percent.
- Injury accidents decreased 0.8 percent.
- Persons sustaining "A" type injuries (the most serious) decreased 3.1 percent.
- Vehicle occupants, driver, and passenger deaths increased 0.5 percent.
- Nonvehicle occupants, pedestrians, bicyclists, motorcyclists, farm equipment, and other deaths decreased 21.1 percent.
- Drinking was a factor in 44.7 percent of all fatal accidents where the drinking condition was reported, a decrease of 7.6 percent.

MILK CARTONS CHANGING.....

An old drink, milk, is coming to school in new containers.

For decades, the dominant package for school milk has been the half-pint, plastic-coated paperboard box with a gable top. Now two challengers have arisen: a squishy, pillow-shaped plastic pouch, and a rigid plastic bottle.

The Mini-Sip Pouch, made by Du Pont's Canadian unit, is held in the hand and stabbed with a sharp straw. A million U.S. students in a dozen states already drink their milk from Mini-Sips. The plastic bottle, made of Lexan resin from General Electric's plastics unit, is clear like old-fashioned glass but far less likely to break.



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"Ours has been a popular program," says Chuck Cooper, vice president of marketing for FELD Prescription Service, a pharmacy that delivers prescriptions through the mail.

The company has operated for nearly 30 years with its home office in Omaha, Nebraska. It currently offers discount services to two million Farm Bureau members in 25 states, including Michigan. FELD Drug has offered special rates to Michigan Farm Bureau members for nearly five years.

"We provide a shopping option," Cooper says. "We also offer good pricing and convenience seven days a week."

Not only can prescriptions and non-prescription orders be mailed to the company, but they can be called in as well on the firm's toll-free line at 1-800-228-3353.

The service may be best suited for older Farm Bureau members who may need to take regular medication, Cooper explains.

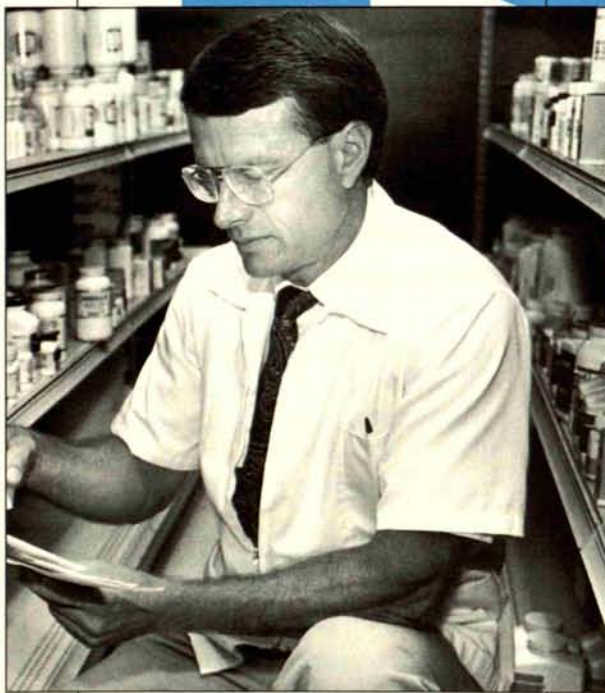
"For someone who takes maintenance medication, we provide a service which helps them save money."

Along with the savings, every FELD Drug catalog comes complete with extra discount coupons to earn even more off the price of future orders. Not only are the prescription drugs available, but generic, non-prescription, over the counter medications, vitamins, lotions, braces, heating pads, canes, walkers and other medical device are available as well.

Cooper says that FELD's professional service is of the highest standard. "We fill our prescription the same way your local pharmacist does - by hand with a registered pharmacist. We just fill a lot more of them." The orders are then mailed to customers in heat-sealed, tamper-proof containers.

Cooper estimates that Michigan Farm Bureau members could save from 30 to 50 percent on their generic prescription services with savings also available on all name-brand products.

To receive the latest FELD Drug catalog, call 1-800-228-3353. Cooper is sure Michigan Farm Bureau families will be pleased with the services and the savings.



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	120 mg	100's	49.50	15.95		10 mEq	100's	13.50	7.95
Clinoril Tabs	150 mg	100's	73.50	49.95	Motrin Tabs	400 mg	100's	15.50	7.95
	200 mg	100's	89.25	59.95		600 mg	100's	20.25	10.95
Coumadin Tabs	2 mg	100's	39.95			800 mg	100's	24.75	15.95
	2.5 mg	100's	41.25		Ortho-Novum Tabs	1-35 21 or 28	19.50	8.95	
	5 mg	100's	41.75			1-50 21 or 28	19.50	8.95	
	7.5 mg	100's	63.75		Persantine Tabs	25 mg	100's	25.95	5.95
	10 mg	100's	65.75			50 mg	100's	39.25	7.95
E.E.S. Tabs	400 mg	100's	19.95	15.25		75 mg	100's	51.95	9.95
Entex LA Tabs		100's	49.95	12.95	Premarin Tabs	0.3 mg	100's	20.25	10.95
Eryc Caps	250 mg	100's	28.50	16.95		0.625mg	100's	26.95	13.95
Flexeril Tabs	10 mg	100's	74.25	50.95		1.25 mg	100's	35.75	15.95
Inderal Tabs	10 mg	100's	20.75	5.95	2.5 mg	100's	61.95	29.95	
	20 mg	100's	28.25	6.95	Proventil Tabs	2 mg	100's	30.75	10.95
	40 mg	100's	35.95	7.95		4 mg	100's	43.25	15.95
	60 mg	100's	47.75	9.95	Provera Tabs	10 mg	100's	46.75	16.95
	80 mg	100's	53.75	10.95		Slow-K Tabs		100's	16.75
Isoptin Tabs	80 mg	100's	37.25	12.95	Synthroid Tabs	0.025 mg	100's	13.25	6.95
	120 mg	100's	48.75	15.95		0.05 mg	100's	14.50	7.95
Lanoxin Tabs	0.125mg	100's	9.75	2.95		0.1 mg	100's	16.25	3.95
	0.25mg	100's	9.75	2.95		0.15 mg	100's	18.95	4.95
Lasix Tabs	20 mg	100's	13.75	5.95		0.2 mg	100's	21.75	5.50
	40 mg	100's	17.75	6.95	0.3 mg	100's	28.50	5.95	
	80 mg	100's	28.50	11.95	Tegretol Tabs	200 mg	100's	29.95	13.95
Maxzide Tabs		100's	55.95	10.95	Theo-Dur SA Tabs	100 mg	100's	14.50	8.95
						200 mg	100's	19.25	10.95

All your non-prescription vitamin and pain relief products are also available at a savings!

Michigan Farm Bureau FREE BIC PEN

Return this coupon with any order and receive a Free Bic Pen compliments of Feld Prescription Service. Call 1-800-228-3353 for instructions on how to order. Offer expires June 30, 1992.

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Simply call Feld at 1-800-228-3353 and receive your catalog detailing savings on over 5000 health care items. Included will be a \$3 coupon good on your first prescription order.

MICHIGAN'S HARVEST GATHERING

"A Helping Hand In Time of Need"

Michigan's Harvest Gathering, a food and fund drive designed to benefit the Food Bank Council of Michigan (FBCM) and Michigan citizens in need during the holiday season, surpassed its objective in both monetary terms and in donated food items. The donations were distributed by the FBCM to local food banks to help meet increasing demands for donated food items for those particularly hard hit by the downswing in the Michigan economy.

At last count, over 350,000 pounds of food items and another \$206,932 in funds had been donated, according to the Michigan Department of Agriculture (MDA), surpassing the original goals of 100,000 pounds of food items and \$100,000 during the first five weeks of the program.

Many of Michigan's farmers participated by donating products through one of 16 participating commodity organizations or through drop off points at 20 different county Farm Bureaus (see list of participating counties).

Farmer members attending the Michigan Farm Bureau annual meeting in Grand Rapids also played a key role in the food drive effort, bringing nearly 5,000 pounds of food items



"This outpouring of generosity speaks volumes about the compassion of Michigan's citizens," said Schuette. Pictured with MDA Director Bill Schuette (right to left) are his wife Cynthia, MFB President Jack Laurie, Governor John Engler and his wife Michelle.

with them to present to MDA Director Bill Schuette, who launched the program last fall to help the FBCM restock local food bank shelves.

"Agriculture has a tradition of neighbor helping neighbor," said Schuette. "There is no better evidence of this than the generosity shown by members of the Michigan Farm Bureau. Together, we are making a difference in Michigan and in the lives of thousands of families."

More than 120 Michigan businesses or organizations have participated, including those who sponsored employee or customer car drives. Car drives were also held in schools, in state government offices, and even 21 apartment complexes in Kalamazoo.

At least 16 Michigan businesses have given \$10,000 or at least 10,000 pounds of food, earning the distinction of being named "benefactors" of the Michigan Harvest Gathering. Those businesses include: Awery Bakery; Bil Mar Farms and its parent company, Sara Lee; Blue Cross/Blue Shield of Michigan; Cherry Central; Country Fresh; DOW Chemical; Ford Motor Company; General Motors; Glen's Markets; Kellogg Company; Little Caesars; Meijer; Michigan Bell Telephone; Michigan Blueberry Growers/Packer Foods; and Spartan Foods.

"We've had everyone from a pre-schooler carefully handing us a can of vegetables to a uniformed truck driver backing a huge truck full of food items to a loading dock at a local food bank," said Schuette. "Even the Pistons got in on the act, asking their fans to help out; in one evening they collected over 6,800 pounds of food items."

Other county Farm Bureaus with drop off points at their county offices included:

Bay County
Clare County
Clinton County
Genesee County
Gratiot County
Isabella County
Kalamazoo County
Livingston County
Macomb County
Midland County

County Farm Bureau's Provide Local Support

Approximately 20 county Farm Bureau's conducted local "Harvest Gathering" activities, with drop off points located at their respective county offices.

Arenac County, one of the first to kick off a local food drive, accepted donated food items for a four week period, according to county president Gerald Golimbieski. "Using our Farm Bureau Insurance office in Standish as a collection point, people dropped off their canned goods donations there for distribution within the community," he said.

Golimbieski said the Arenac County Farm Bureau worked directly with local charitable organizations to assure that local community needs were met. "I think most people wanted their donations to help those in their own communities who are less fortunate," he said.

Monroe County
Montcalm County
Oakland County
Saginaw County
Sanilac County
Shiawassee County
St. Clair County
Tuscola County
Wayne County

Direct Donations:

Berrien County
Gladwin County



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

With over 40 years of experience in providing individual health care plans, Farm Bureau is now offering six Blue Cross Blue Shield plans and two Blue Cross Blue Shield PPO plans specially designed for groups with 2 to 99 employees. All plans have no

medical underwriting and carry no pre-existing condition clauses. Prescription, dental and vision coverage options are also available to qualified groups.

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

Protecting the interests of small business
by understanding the interests of small business...

Farm Bureau, specialists in all business insurance needs, can be depended on to protect the interests of small business because we understand the interests of small business.



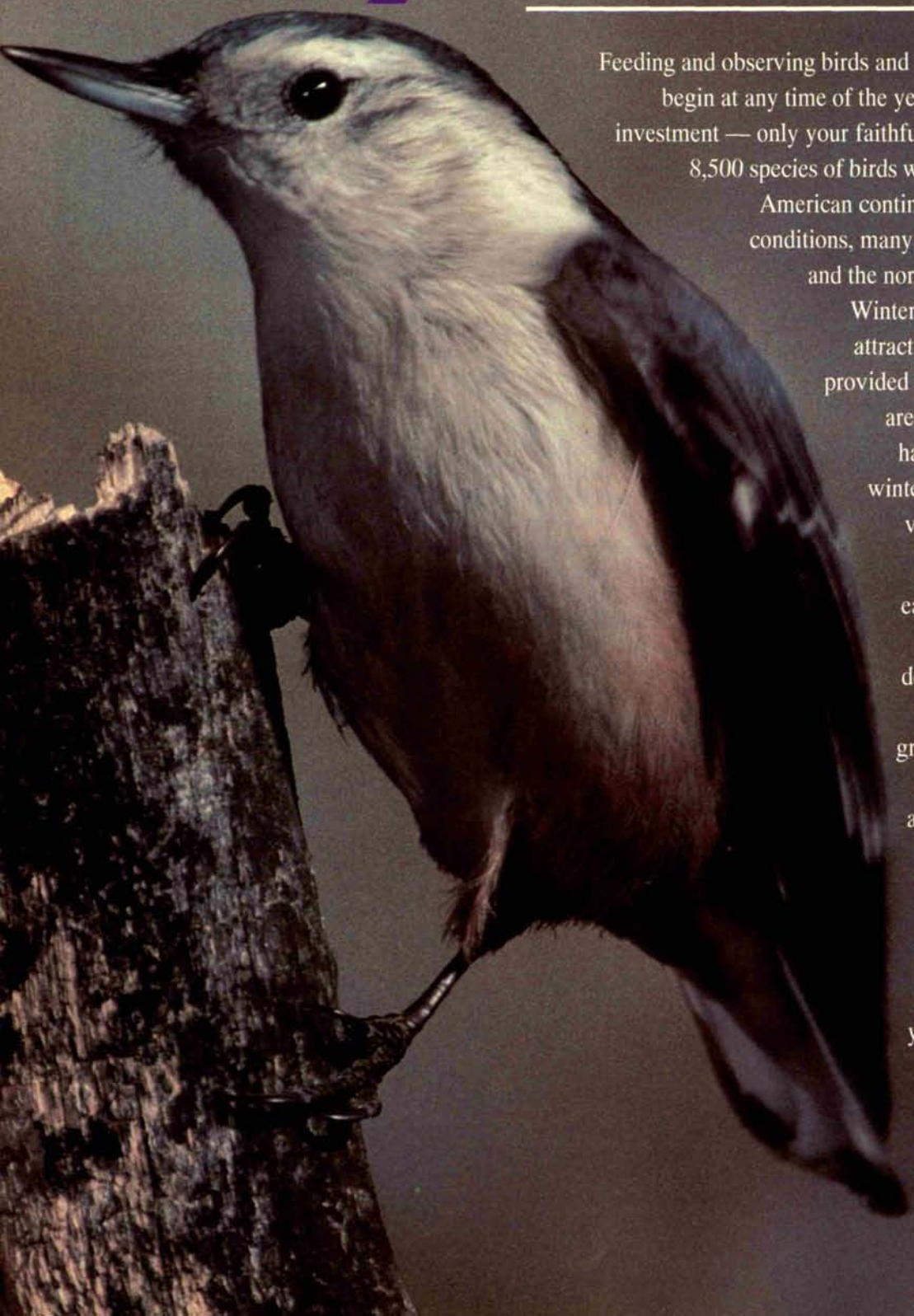
**What matters to you
matters to us.**

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

**WHERE
BELONGING
MAKES A
DIFFERENCE.**



...for the



Feeding and observing birds and wildlife is a hobby that can begin at any time of the year and requires virtually no investment — only your faithfulness. There are more than 8,500 species of birds worldwide, 700 in the North American continent alone. Despite freezing conditions, many species native to Michigan and the northern states do not migrate.

Winter birds are relatively easy to attract to home feeding stations if provided food, water and shelter and are more dependent on human hands for survival during the winter months when insects and vegetation are not available.

Attracting the birds is both easy and inexpensive. White foods, such as bread or doughnuts broken into small pieces and scattered on the ground or a suet bag hanging on the branch of a tree will attract the first birds to your yard. If you have trees for shelter nearby, songbirds such as bluejays and chickadees will quickly announce the discovery of your handouts. To keep the birds coming back, you'll soon want to add a bird seed feeder, and provide a shallow, rough-textured container for water.

Birds



SAFE AND SURE

Sounds easy and it is, but remember that while providing feeding stations in the winter is a nice way to enjoy the presence of a variety of wildlife, it is also a big responsibility. If birds learn to depend on your feeding station, you should make arrangements for continuous feeding even when you're away. Leaving for Florida or vacation without continuing to feed the now-dependent wildlife could cause slow deaths from malnutrition and exposure during the coldest time of the year.

James Sikarskie, Michigan State University associate professor in the College of Veterinary Medicine says casual or irregular feeding can endanger wildlife by concentrating them at an exposed feeding station. It makes them vulnerable to predators and diseases like salmonella, which is spread by fecal contamination of the food.

Animal watchers can reduce these dangers by dispersing wildlife feeders around the backyard. Sikarskie suggests placing well-constructed feeders in several locations, sticking ears of dried corn on nails and hanging suet bags around the edge of the yard. Select protected locations with nearby brush or trees to provide cover and perching areas for the birds. Most importantly, he says, it's very important to continue feeding the same type of bird and animal feed throughout the winter. It's best to continue feeding several weeks after the last snowstorm or until the frost free date (mid-to-late May in Michigan).

BIRD SEED: PLAIN AND FANCY

Your choices of feed will largely determine the birds your feeding station will attract. Bird feeds are available in convenient, pre-mixed variety of sunflower seeds, rape seed, millet, and sorghum. Generally available at supermarkets and feed supply stores, these mixtures are relatively inexpensive particularly when purchased in bulk. In addition, commercial mixes will attract a wide variety of birds.

Those who wish to attract certain species or discourage "undesirable" birds may choose to offer separate feeds such as cracked corn, sunflowers, and niger thistle seed. Although not a first choice for birds, they will eat safflower seeds and the seeds are shunned by squirrels.

Look for these at nature centers or farm and garden stores, but expect to pay more for these "menu" selections.

During the winter months, beef suet is available in the supermarket meat section and can be hung from tree branches in netted bags or rendered and mixed with seed, bits of fruit and other foods for the birds to make your own suet cakes.

Dry dog food in a self feeder protected from the weather is an inexpensive, yet excellent and long-lasting food for many birds and small animals. Some table scraps and food refuse such as egg shells (a calcium source for birds) can also be fed in small quantities. Try cooked potatoes, sweet potatoes, rice, cereal, melon and squash seeds, and pieces of fruit. Small quantities and small pieces are important; otherwise you'll attract unwanted guests.

(NOTE: Also, if you don't store your bulk seed supplies indoors, you'll want to keep it in covered, vermin proof storage.)

HOME RECIPES

Cooking for the birds is a fun project for children and adults alike and a special treat for the overwintering birds. Select your ingredients from those already mentioned using rendered suet, bacon grease or peanut butter to bind the mixture. You may also want to add raisins, currants or brown sugar. Re-use small containers such as tuna fish cans and margarine tubs by filling them with the concoction.

Try this simple and fun "recipe" to make a pair of gourmet feeders from a coconut. Drain the milk from the coconut, leaving the meat, and saw it in half. Around the sawed edge drill three equidistant holes for twine or wire for hanging, or make a sling, then fill the "bowl" with peanut butter, bird seed, beef suet or bacon grease.

NICE AND NEEDED

Birds don't have teeth and also need grit to help digest their food. Particularly in times of snow cover, you can set out sand to help supply them with gritty material. Bits of mortar are also useful as grit and supply some minerals to birds.

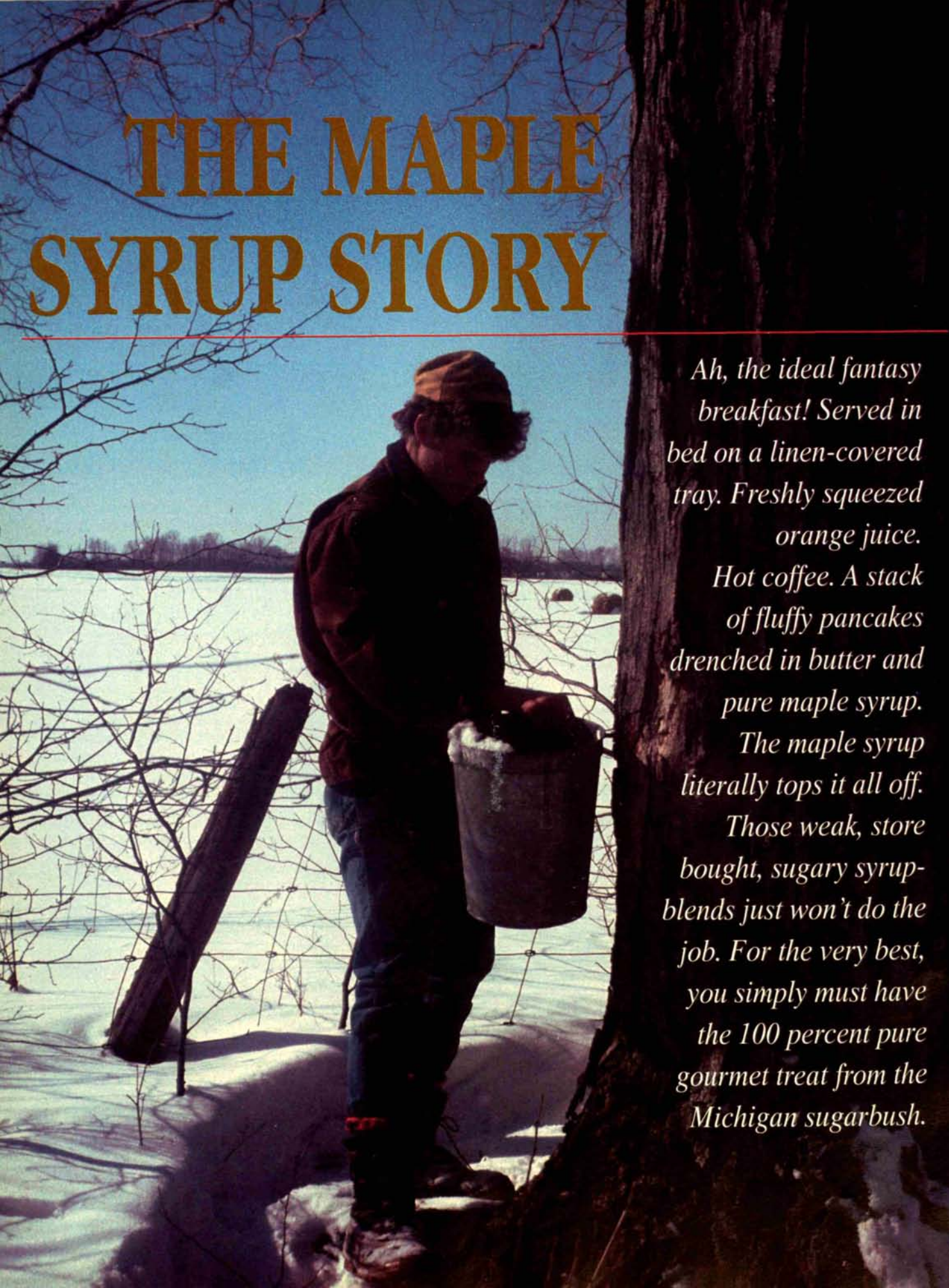
Providing water is also necessary for birds to drink and to wash and preen their feathers. When

there is a snow cover, the birds will be all right, but when the ground is bare and water sources are frozen, your backyard water supply will be appreciated by the birds. In addition to needing a source for drinking water, birds bathe regularly in the winter to keep warm since proper care of their feathers helps to insulate them from the cold.

MENU SELECTIONS FOR WINTER FEEDING BIRDS IN MICHIGAN

- Sunflower seeds: *Cardinal, goldfinch, purple finch, junco, crossbill, towhee, chickadees, titmouse, nuthatches, grosbeak, blue jay*
- Peanut butter: *Cardinal, sparrows, chickadees, woodpeckers*
- Nutmeats and peanuts: *Goldfinch, purple finch, sparrows, juncos, towhees, titmouse, nuthatches, woodpeckers, kinglet, doves, blue jay*
- Millet: *Purple finch, sparrows, juncos, goldfinch*
- Bread and doughnuts: *Sparrows, juncos, bunting, woodpecker, cardinal, chickadees, titmouse, nuthatches, woodpeckers, purple finch, blue jay*
- Fruit: *Finches, towhee, robin, starling, woodpeckers, dove, sparrows*
- Thistle: *Finch, sparrow, chickadee, titmouse, towhee, junco, dove*
- Cracked corn: *Blue jay, woodpeckers, sparrows, juncos, bunting, towhee*
- Suet: *Sparrows, junco, chickadee, nuthatches, starling, kinglet, blue jay, woodpeckers, titmouse*
- Wheat: *Junco, sparrows*
- Oats: *Chickadees, sparrows*
- Squash seeds: *Purple finch, chickadee*
- Raisins: *Robin*
- Scratch food: *Purple finch, cardinal*
- Mixed seeds: *Bunting, towhee, starling, kinglet, chickadee, woodpecker*
- Grains: *Woodpecker, dove*
- Ground meat: *Starling*

THE MAPLE SYRUP STORY

A man wearing a brown jacket, blue jeans, and a tan hat is standing in a snowy field. He is holding a large metal bucket and appears to be tapping a maple tree. The background shows a snow-covered field with bare trees and a clear blue sky. The scene is set in winter.

Ah, the ideal fantasy breakfast! Served in bed on a linen-covered tray. Freshly squeezed orange juice. Hot coffee. A stack of fluffy pancakes drenched in butter and pure maple syrup. The maple syrup literally tops it all off. Those weak, store bought, sugary syrup-blends just won't do the job. For the very best, you simply must have the 100 percent pure gourmet treat from the Michigan sugarbush.

Native Americans were the first to discover the sweetness of maple sap, according to the International Maple Syrup Institute. The Algonquin word for maple syrup is "sinzibuckwud", which means "drawn from wood." They would use their tomahawks to make V-shaped cuts in the maple trees. Reeds or concave pieces of bark would direct the dripping sap to birchbark buckets.



Photo credits: Mark Eifert

The first settlers and fur traders introduced wooden buckets to the process, as well as iron and copper kettles. Later, they bored holes in the trees and hung their buckets on home-made spouts.

A hundred to a hundred and fifty years ago, most Michigan farmers tapped trees for maple syrup, said George Fogle, owner of Sugarbush Supply Company of Mason. His company is one of the Midwest's leading suppliers of maple syrup equipment.

"In the days before sugar was widely available, maple syrup was the staple sweetener for rural people," he said.

Maple syrup is big business in Michigan, with 300 commercial producers selling 90,000 gallons a year. But producing your own syrup can be a rewarding and tasty hobby. Start with sugar maple trees. "Maybe a dozen trees will produce all the syrup a family can use," said Fogle.

The quality and quantity of the sap depend on the variety, age, health and size of the tree, as well as soil and weather. Some individual trees are even genetically sweeter than neighboring ones, according to Fogle. "We have devices to test the sugar content of sap," he said. "That way you can selectively tap the trees to skip the ones that produce the thinnest sap."

Next, you need at least a few spiles, which are the taps that go through the bark of the maple tree. Larger trees can handle multiple taps. Buckets or plastic bags are hung from the spiles to collect the dripping sap.

You can buy more elaborate equipment from suppliers. That can include state-of-the-art plastic tubes connected to all the trees in your woods, along with a vacuum system to increase sap flow.

The tapping season begins when the daytime temperatures rise enough to get the sap running. That can be anywhere from the middle of February to the first part of March. Sap flow needs the alternate freezing and thawing commonly found in north temperate regions at this time of year.

It takes thirty to fifty gallons of sap to yield one gallon of maple syrup, depending on the sugar content of the sap. Sugar content tends to start low, increase and then taper off through the tapping season.

Boiling the sap is a simple, but time (and fuel) consuming process. "It doesn't have to be any more elaborate than a shallow pan on the backyard grill," Fogle said.

Sap should be converted into syrup by boiling the same day it is collected from the trees. Finished syrup should be filtered and bottled at 180 degrees Fahrenheit to prevent mold and yeast growth.

Does tapping harm the trees? "I've got trees in our woods that I'm sure have been tapped for 125 years," according to Fogle. "It is

important to randomize the placement of the tapping holes so you don't girdle the tree. The amount of water lost in the tapping process is minuscule. A tree can lose more water from one day in the middle of the summer than it would from tapping for sap all spring," he said.

So the only guilt associated with maple syrup may come from over-indulgence in this delicious, natural treat. It's the preferred pancake topping, but don't neglect the dozens of maple-syrup recipes. They include maple syrup pie, maple bars, maple ham, maple egg nog, maple cream puffs, maple tapioca, maple mousse, maple fritters, maple cookies, maple bread pudding, maple pralines and maple fruit sauce.

(Recipes courtesy Michigan Maple Syrup Producers Association)

MAPLE SYRUP PIE

2 cups pure Michigan Maple Syrup
4 eggs
1/4 tsp. salt
Set oven at 350 degrees. Beat ingredients together. Pour into an unbaked 9 inch pie shell and bake for 30-35 minutes. Top with 1 cup chopped nuts if desired.

MAPLE BARS

1/2 cup sugar
1 egg
2/3 cup flour
1 cup rolled oats
1 tsp. vanilla
1/2 cup shortening
1/2 cup pure Michigan Maple Syrup
1 cup chopped nuts
1/2 tsp baking powder
1/2 cup coconut
Set oven at 350 degrees. Mix ingredients thoroughly. Spread in an 8x8 square greased pan and bake for 30-35 minutes. While warm cut into squares.

SAVE WATER

In South Florida, the Water Patrol tickets anyone seen watering their lawn or washing their car during restricted hours (20 minutes of car washing uses almost 100 gallons of water)...California fines households whose water usage exceeds state imposed limits...New construction must meet tougher, national standards, so that water flows from the tap at slower rates...

When originally unveiled, energy conservation meant doing without. Now, technological advances enable consumers to cut water use in half without even noticing the difference. According to the Environmental Protection Agency, a family of four living in a house with old plumbing can save about \$200 a year on water, sewer, and energy bills by replacing water guzzling fixtures with efficient ones.

Considering the average family uses 240 gallons of water per day, and saving half that is a realistic goal, conservation can result in reductions of 47,000 gallons annually! Conservation also benefits the whole infrastructure of the country, the dam system, water system, power supply and aquifers. And Resources Conservation is the company that makes it easy with a Do-It-Yourself Home Water Kit and a complete line of water conservation products for the home.

For under \$50, homeowners can retrofit their entire house with water saving devices and save both money and water!

The water audit kit includes simple step-by-step instructions that take the homeowner through a water assessment from the water meter to the tap, toilet and shower. With an analysis of current water usage, directions on how to detect and repair leaks and guidelines on when to install water saving devices, the homeowner is ready to put an end to water waste.

Checking the Shower

A flow gauge device provided in the kit is used to check the flow rate in the shower,

accounting for 22 percent of household use. If the flow rate is over 2.5 gallons per minute, the kit directs the homeowner to install a low-flow shower head and save four to eight gallons per minute and up to \$250 per year for a family of four—that's savings of up to 70 percent in energy and water.

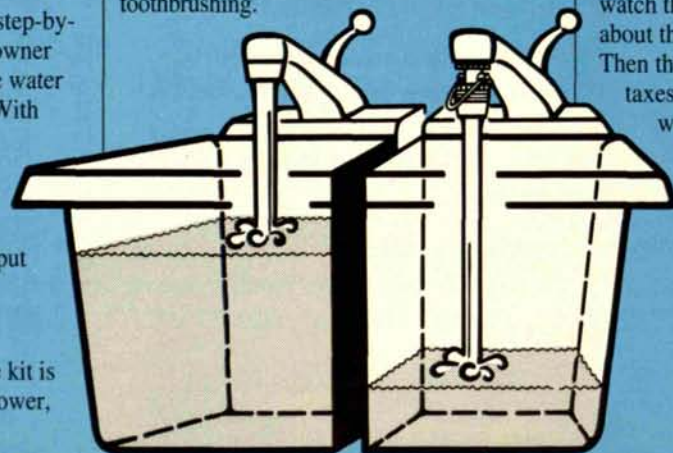
This doesn't mean making do with a trickle, which most people associate with a flow restrictor. Now, low flow shower heads such as The Incredible Head from Resources Conservation are designed with pressure compensating features which have the feel of a powerful shower but all the water-saving benefits of a low flow head for a no-sacrifice switch to conservation.

Check Those Faucets

A leaky faucet can waste 75 gallons per week for a slow, steady drip, and up to 1000 gallons per week for a steady stream.

Leaks hurt homeowners three ways—in the water bill, sewage bill and the cost to heat water. Once the leaks are repaired using the faucet drip fixer enclosed in the kit, a low flow faucet aerator is recommended.

A tapsaver can reduce water use in faucets by up to 60 percent by reducing the flow from five to seven gallons per minute down to 2.75 g.p.m. with enough force for kitchen chores. The flow can be further cut to .5 or 1.5 for bathroom faucets, where a lower flow is adequate for handwashing and toothbrushing.



Running Toilets a Problem?

The toilet tank is a prime target for no-sacrifice savings, as it's one of the biggest water guzzlers, with 45 percent of household water going for flushing. If the toilet leaks, it is wasting enough water to keep a small creek flowing.

Leaks easily go undetected, considering that a toilet has to leak 250 gallons per day for the leak to be heard. If the toilet is beyond repair, a water saving toilet can be installed only one to one and a half gallons per flush versus the standard six.

Otherwise, water saving technology in the form of inexpensive plastic and steel water dams can convert an older toilet into a water saver. Two to four gallons per flush can be trimmed while maintaining pressure for force flush—a 50 percent savings. That translates into year 'round savings of up to 12,000 gallons for a family of four...a painless way to trim 20 percent off the average water bill!

For those who wish to take water conservation one step further, the kit comes complete with over thirty water-saving tips and ideas for using water efficiently in and around the home.

Once the water audit is complete and water saving devices are in place (all installed without tools as easily as screwing in a light bulb), the homeowner can sit back and watch the savings roll in and feel good about the global benefits of conservation. Then there's the trickle down effect—lower taxes, fewer rates, no new power plants, waste water and sewage capacity maximized...just more to feel good about.

To order your kit, or for more information call 1-800-243-2862 or write:

Resources Conservation, Inc.
P.O. Box 71
Greenwich, CT 06836



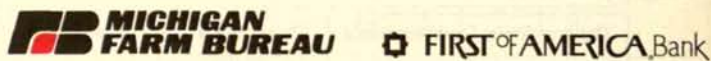
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Compare the fees. The MemberLine VISA has no annual fees, no membership fees and no application fee. The annual fee for the Gold MasterCard is \$20 — far lower than the fee charged for most gold cards. For added savings, the \$20 fee is rebated every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

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

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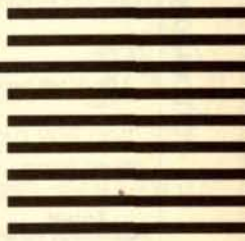


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Present Employer				Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number ()	Position	Time at Present Employment Yrs. Mos.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

YOUR CO-APPLICANT (if joint account)

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

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	\$	\$	Mortgage Holder or Landlord	Mortgage Balance \$
	\$	\$	<input type="checkbox"/> Checking Account (Bank Name)	Estimated Value \$
	\$	\$	<input type="checkbox"/> Savings Account (Bank Name)	Have You Ever Declared Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No

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Co-Applicant's Signature _____ Date _____

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FIGHT FIRE

WITH PREVENTION & PREPARATION

Fire kills about 5,000 Americans a year and causes property damage in the millions of dollars - a ledger of destruction that also accounts for terrible emotional suffering. But if you take proper steps involving prevention and preparation, you can keep from being a victim of the horror of a fire in your home. Prevention is the first line of defense. Remember ...

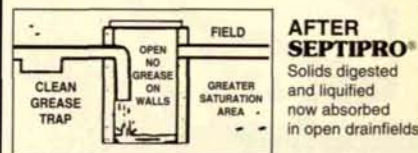
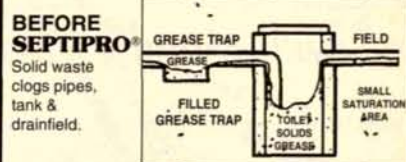
- Have your furnace checked annually by a professional.
 - Clean or change your furnace filter regularly.
 - Before you use a portable heater in your home, check with local fire officials to be sure its use is allowed by code in your community.
 - If you use a portable heater, keep at least three feet between the heater and the wall or other objects.
 - Follow instructions carefully and use only approved fuel in a portable heater. Never, for example, use gasoline in a kerosene heater.
 - Check that all electrical appliances and cords have been approved by an independent testing organization such as Underwriters Laboratories (UL) or Factory Mutual (FM).
 - Have your electrical wiring checked by an electrician if you blow fuses or trip circuit breakers frequently.
 - Keep all areas clear of combustibles (newspapers, magazines, rags, etc.) and keep broilers, ovens, and ventilation ducts and hoods free of grease.
 - Keep a close watch while cooking.
 - If you smoke, use deep ashtrays and never smoke in bed or when drowsy.
 - Store flammables only in safety containers and outside your home.
- Preparation, the second line of defense, includes early warning devices and fire extinguisher as well as a prearranged and practiced emergency plan. Remember...
- Most fires happen between 10 p.m. and 6 a.m., and most victims die from smoke and poisonous gas inhalation long before flames reach them.
 - You should install quality smoke detectors that sense smoke and sound a high alarm to wake you in time to escape.
 - Smoke detectors should be placed on the ceiling or high on walls outside bedroom areas. In a multilevel home, each level should have one.
 - Smoke detectors should be tested weekly, especially when children are present. The testing will allow kids to learn what the alarm sounds like and they won't be afraid or confused if the alarm goes off in a fire.
 - Smoke detector batteries should be replaced annually. Non-working detectors are a growing problem; about a quarter of all U.S. homes have detectors that don't work because the batteries are dead or missing. Make changing the batteries a special occasion - something you do on your birthday or during a Fire Prevention Week in October.
 - Families should gather to discuss and practice a fire escape plan. Be sure to have a main and alternate exit for each room. Always specify a place outside to meet so everyone is accounted for.
 - Keep a portable fire extinguisher on each level of your home and in any outbuildings you may have. Inspect extinguisher monthly to be sure they are fully charged and ready to use. Also be sure you know how to use them, and be sure to know what their limitations are.
 - Pay special attention to the hazards fire presents to older persons and children. Fires are the leading cause of accidental deaths among children, and every year more than 1,300 adults over age 65 die in fires.

(Courtesy of Farm Bureau Insurance)

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Getaway



with Member Travel Services

WINTER TOURS

Quaint Quebec City

Cost: \$459 per person.

February-March 1992 you can travel to Quebec City Via Rail and stay at the charming Le Chateau Frontenac Hotel. This package includes 5 days at the hotel plus round trip rail from Windsor. You can travel everyday except Friday and Sunday. This is a very popular package and has limited seating, so call early!

Bahamas Weekend

Cost: \$414 per person (Add \$40 per person for ocean view room)

All rates are based on double occupancy, departure tax not included.

Starting February 7th, 1992 you can book a great Bahamas Weekend at a great rate. Your package includes leaving Detroit on Friday and staying 2 nights at the British Colonial Beach Hotel. Special charter airfare service is included so that you fly non-stop to the islands.

London, On the Town

Cost: \$628 per person.

One of the best packages this year is London. Round trip airfare from Detroit on British Airways, 6 nights at the Travistock Hotel, transfers from the airport, taxes and continental breakfast. The Travistock Hotel is located in the Bloomsbury area and all rooms have a private bath, TV and radio. This trip starts Jan. 3rd and expires March 31, 1992. London is famous for their theatre, restaurants, sight seeing and most of all history.

Jamacia, Jamaica

Cost: \$1359 per person.

This package includes everything under the sun. You will stay 7 nights at the Jamaica Hotel, which has been called one of the "Super Club" resorts. This hotel includes three meals daily, bar drinks, use of all sports facilities including instruction, four tennis courts, shopping shuttle and sight-seeing tours. It is located on the white sand beach at Runaway Bay. Round trip airfare from Detroit is included.

Spa Week in Mexico

Cost: \$1052 per person.

Pamper yourself at the Hotel Ixtapan Delasal, a world known Spa facility that features deluxe accommodations. Included are 8 days of full spa facilities like three meals daily, unlimited facials, massages, manicures and exercise programs. Airport transfers are approximately \$72 per person - one way and gratuities are not included for spa week. This is a very special package for very special people. Pamper yourself!

Cancun, the Jewel of the Caribbean

Cost: \$569 per person.

Cancun is a great warm weather destination because of it's 14 miles of beautiful beaches and the friendliest people in the world. The Playa De Oro Hotel has a great special starting January 1 through January 24th, 1992. This package includes round trip airfare from Detroit, hotel for 7 days, airport transfers, baggage and handling service, hotel tax and a Welcome reception. This hotel is known for it's great location on the beach. Cancun is the perfect get-a-way for anyone seeking the sun and relaxation.

Disney World, It's Everyone's Favorite Vacation!

This package includes anything that you prefer at a member only discount. You can pick the number of nights you want to stay, you can stay on the Disney grounds or off premise, and you have the option to fly or drive. Farm Bureau has admission tickets available. Customize your Disney Vacation just the way you want, and still get a great discount!

MICHIGAN FARM BUREAU

For more information on how to
book your GETAWAY CALL 1-800-748-0289

DEER

Michigan Farm Bureau's members can get deer warning devices at considerable savings from Farm Bureau Insurance, to protect against the hazards of car-deer incidents on Michigan roads. Nearly 46,000 car-deer related accidents took place in Michigan during the 12 months ending June, 1991, killing one person and injuring 1,957 people.

The device, activated by on rushing air, emits an ultrasonic tone, inaudible to humans that startles deer and usually stop them in their tracks before they cross roads. The deer alert device is available from Farm Bureau Insurance Agents and County Farm Bureau offices across the state.

ALERT

More than two-thirds of car-deer occur at night, so police advise motorists to be especially careful after dark. Michigan State Police also advise:

- If you see more than one deer, watch for more. They often travel as a group.
- If a deer runs in front of your car, don't swerve to miss it. You could lose control of your car, creating a more dangerous situation than hitting the deer, such as hitting a tree.
- Don't go near a deer after you hit it. A stunned deer can suddenly leap up and inflict serious injury.
- Report the accident to police immediately.

Farm Bureau Insurance offers one more reminder: Even though half of all car-deer accidents occur in the fall, deer are a year around danger.

1990 STATE OF MICHIGAN TOTAL CAR/DEER ACCIDENTS

County	Accidents	Persons Injured	County	Accidents	Persons Injured	County	Accidents	Persons Injured
Alcona	619	12	Gratiot	419	26	Missaukee	303	7
Alger	152	6	Hillsdale	612	25	Monroe	249	17
Allegan	733	32	Houghton	142	6	Montcalm	1,268	58
Alpena	378	11	Huron	739	29	Montmorency	213	11
Antrim	394	18	Ingham	822	35	Muskegon	576	18
Arenac	489	16	Ionia	851	36	Newaygo	648	33
Baraga	191	6	Iosco	607	13	Oakland	945	54
Barry	841	35	Iron	469	16	Oceana	419	15
Bay	296	15	Isabella	722	28	Ogemaw	689	23
Benzie	240	9	Jackson	1,228	64	Ontonagon	262	10
Berrien	593	38	Kalamazoo	925	40	Osceola	643	21
Branch	691	22	Kalkaska	246	6	Oseoda	306	8
Calhoun	1,368	52	Kent	1,613	68	Otsego	273	13
Cass	659	25	Keweenaw	8	0	Ottawa	732	29
Charelvoix	527	14	Lake	291	14	Presque Isle	401	15
Cheboygan	315	10	Lapeer	744	39	Roscommon	445	10
Chippewa	290	7	Leelanau	236	5	Saginaw	646	30
Clare	665	24	Lenawee	564	32	St. Clair	624	36
Clinton	652	31	Livingston	959	45	St. Joseph	612	42
Crawford	301	12	Luce	90	2	Sanilac	740	37
Delta	698	23	Mackinac	354	4	Schoolcraft	182	13
Dickinson	586	13	Macomb	441	31	Shiawassee	636	33
Eaton	801	41	Manistee	283	11	Tuscola	657	40
Emmet	382	21	Marquette	521	24	Van Buren	562	22
Genesee	756	34	Mason	439	21	Washtenaw	952	42
Gladwin	482	25	Mecosta	865	24	Wayne	223	20
Gogebic	135	11	Menominee	883	33	Wexford	339	14
Gr. Traverse	335	13	Midland	758	33	TOTALS	45,945	1,957

(Prepared by Department of Highway Safety Planning, June 1991)



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