

MICHIGAN FARM BUREAU

RURAL

Living

Fall 1992

SPECIAL

Member Program Guide Enclosed
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CAMPAIGN '92 Getting Back to Issues

Because of the short attention span of the media (particularly television), presidential campaign coverage seems to increasingly focus on simple snapshots of the personalities of candidates. Is he trustworthy? Sincere? Confident? Do they have skeletons in the closet?

Personality is important because it provides clues to the character of a candidate. But I think that most of us ultimately decide to cast our vote based on the ideas and philosophy of the party that the candidate represents. Political parties provide a way for people to debate and agree upon broad principles (or "platforms") that, it is hoped, will guide the actions of candidates once they are elected. Farm Bureau has suggested, in a non-partisan manner, a series of "principles" that, as an organization with a strong grassroots policy development process, we feel should be a part of the next administration. Here is a summary of our suggestions —

Property Rights and the Environment: *many new environmental rules and regulations overlook constitutionally protected property rights. Environmental policy decisions should be based on scientific proof of real problems, and lawmakers and bureaucrats must carefully consider the human impact of their decisions. Environmental improvements can often best be accomplished through incentives and performance standards, rather than by imposing land use restrictions and penalties, rigid regulations and government-prescribed technologies. Just compensation must be made when a landowner's use of property is impaired by government.*

Health Care: *Individual initiative should be relied upon to bring about improvements in the health care delivery system. There is an immediate need for a 100 percent federal income tax deduction for health insurance premiums paid by the self-employed. Health care policy changes should promote personal wellness, fitness and preventive care. Federal tax policies should encourage individuals to prepare for future health care needs. There should be minimal government intervention in decisions between providers and receivers of health care.*

Economic Issues: *We urge a cut in the capital gains tax rate and indexing of capital gains for inflation. Depreciation schedules should be amended to allow for quicker recovery of capital investments. Social security taxes, especially on the self-employed, should be lowered; personal income tax exemptions should be increased; and a permanent investment tax credit should be reinstated. Government spending should be brought under control through a freeze on federal expenditures, a constitutional amendment for a balanced federal budget through spending control, and a line-item veto for the president.*

International Trade: *We favor reform of international trading rules to promote growth in world trade. Current trade negotiations should result in a significant cutback in export subsidies, open foreign markets to U.S. products, reduced trade-distorting domestic subsidies and elimination of health and sanitation standards as barriers to trade. The U.S. should avoid unilateral elimination of import restrictions and subsidies.*

A general theme running through Farm Bureau's suggestions is reliance on the power of individual initiative rather than discredited government mandates. I urge all Farm Bureau members to take the initiative to encourage the political party of your choice to adopt these guiding principles.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

1992 GENERAL ELECTION ENDORSEMENTS BY MICHIGAN FARM BUREAU AGRIPAC COMMITTEE

The following candidates are designated as "Friends of Agriculture" by the Michigan Farm Bureau AgriPac Committee. The designation constitutes an election endorsement for the November 3, 1992 General Election.

PRESIDENT/VICE PRESIDENT

George Bush and Dan Quayle

U.S. HOUSE OF REPRESENTATIVES

DISTRICT

- 1 Phil Ruppe (R-Houghton)
- 2 Peter Hoekstra (R-Holland)
- 3 Paul Henry (R-Grand Rapids)
- 4 Dave Camp (R-Midland)
- 5 Keith Muxlow (R-Brown City)
- 6 Fred Upton (R-St. Joseph)
- 7 Nick Smith (R-Addison)
- 8 Dick Chrysler (R-Brighton)
- 9 Megan O'Neill (R-Clarkston)
- 10 Doug Carl (R-Mt. Clemens)
- 12 John Pappageorge (R-Troy)
- 13 Robert Geake (R-Northville)
- 15 Barbara Rose-Collins (D-Detroit)
- 16 John Dingell (D-Trenton)

STATE HOUSE OF REPRESENTATIVES

DISTRICT

- 2 Curtis Hertel (D-Detroit)
- 3 Joe Young, Sr. (D-Detroit)
- 4 Joe Young, Jr. (D-Detroit)
- 15 Douglas Thomas (R-Dearborn)
- 17 William Keith (D-Garden City)
- 22 Gregory Pitoniak (D-Taylor)
- 26 Tracey Yokich (D-St. Clair Shores)
- 29 John Chmura (R-Warren)
- 31 Sharon Gire (D-Mt. Clemens)
- 33 Kenneth DeBeaussaert (D-New Baltimore)
- 34 Michael McCullough (R-Royal Oak)
- 35 David Gubow (D-Huntington Woods)
- 36 Maxine Berman (D-Southfield)
- 37 Jan Dolan (R-Farmington Hills)
- 38 Willis Bullard, Jr. (R-Milford)
- 39 Barbara Dobb (R-Commerce)
- 40 John Jamian (R-Bloomfield Hills)
- 41 Shirley Johnson (R-Royal Oak)
- 43 Charles Harrison, Jr. (D-Pontiac)
- 45 Penny Crissman (R-Rochester)
- 46 Tom Middleton (R-Ortonville)
- 47 Sandra Hill (R-Montrose)
- 48 Floyd Clack (D-Flint)
- 50 Paula Zelenko (R-Burton)
- 51 David Robertson (R-Swartz Creek)
- 54 Kirk Profit (D-Ypsilanti)
- 55 Beverly Hammerstrom (R-Temperance)
- 57 Tim Walberg (R-Tipton)
- 58 Mike Nye (R-Litchfield)
- 59 Glenn Oxender (R-Sturgis)
- 60 Jackie Morrison (R-Kalamazoo)
- 61 Dale Shugars (R-Portage)
- 62 Bill Martin (R-Battle Creek)
- 63 Don Gilmer (R-Augusta)
- 64 Mike Griffin (D-Jackson)
- 65 Phil Hoffman (R-Horton)
- 66 Susan Munseff (R-Howell)
- 67 Eric Schertzing (D-Williamston)
- 68 Dianne Byrum (D-Holt)
- 70 Lynn Jondahl (D-Okemos)
- 71 Frank Fitzgerald (R-Grand Ledge)
- 72 Walter DeLange (R-Kentwood)



Photo: Michigan Travel Bureau

You're invited to attend Michigan Farm Bureau's Annual Meeting December 1-4 at the Amway Grand Plaza Hotel, Grand Rapids. Come see your organization in action and learn more about Michigan Farm Bureau Member Programs at the trade show December 2-3, held during the annual meeting. For more information, contact your local County Farm Bureau office.

- 73 Jack Horton (R-Belmont)
- 74 Ken Sikkema (R-Grandville)
- 75 Richard Bandstra (R-Grand Rapids)
- 76 Thomas Mathieu (D-Grand Rapids)
- 78 Carl Gnodtke (R-Sawyer)
- 79 Bob Brackenridge (R-St. Joseph)
- 80 James Middaugh (R-Paw Paw)
- 81 Terry London (R-Marysville)
- 82 John Strand (R-Lapeer)
- 83 Kim Rhead (R-Sandusky)
- 85 Clark Harder (D-Owosso)
- 86 Alan Cropsey (R-DeWitt)
- 87 Bob Bender (R-Middleville)
- 88 Paul Hillegonds (R-Holland)
- 90 Jessie Dalman (R-Holland)
- 93 Gary Randall (R-Elwell)
- 94 Lewis Dodak (D-Montrose)
- 95 Jim O'Neill (D-Saginaw)
- 96 Roland Jersevic (R-Saginaw)
- 97 Howard Wetters (D-Kawkawlin)
- 98 James McNutt (R-Midland)
- 99 Jim McBryde (R-Mt. Pleasant)
- 100 John Llewellyn (R-Fremont)
- 101 Bill Bobier (R-Hesperia)
- 102 John Gernaat (R-McBain)
- 104 Michelle McManus (R-Traverse City)
- 105 Allen Lowe (R-Grayling)
- 106 Beverly Bodem (R-Alpena)
- 107 Shannon Brower (R-Petoskey)
- 108 David Anthony (D-Escanaba)
- 110 Fayth Wolfe (R-Houghton)

STATE SUPREME COURT

Marilyn Jean Kelly (Bloomfield Hills)
Michael Talbot (Grosse Pointe Farms)

STATE BOARD OF EDUCATION

Dorothy Beardmore (R-Rochester)
Harry Greenleaf (R-Livonia)

MSU BOARD OF TRUSTEES

Dean Pridgeon (R-Montgomery)
Melanie Reinhold (R-Bloomfield Hills)

For more Election information,
see pages 10 through 13

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Southern farmers pick up the pieces.

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MICHIGAN BALLOT PROPOSALS

Get a detailed explanation of each ballot proposal before you cast your vote November 3.

USDA SEES 1992 U.S. FOOD INFLATION LOWEST IN 25 YEARS AT ABOUT 1 PERCENT

Increased meat supplies, especially pork, should help hold increases in food prices to just about one percent in 1992, the lowest level since 1967, when the Consumer Price Index for food rose only 0.9 percent, USDA said Sept. 18, 1992.

"Several factors are holding food price rises to a minimum this year," USDA said in a summary of its Agricultural Outlook report. "Increased supplies of meats, particularly pork, have pushed retail beef, pork and poultry prices down."

USDA also said a low overall inflation rate "is keeping the lid on costs for processing and distributing food. And slow growth in consumers' real income is keeping consumer demand fairly stagnant, particularly for ready-to-serve foods and restaurant meals."

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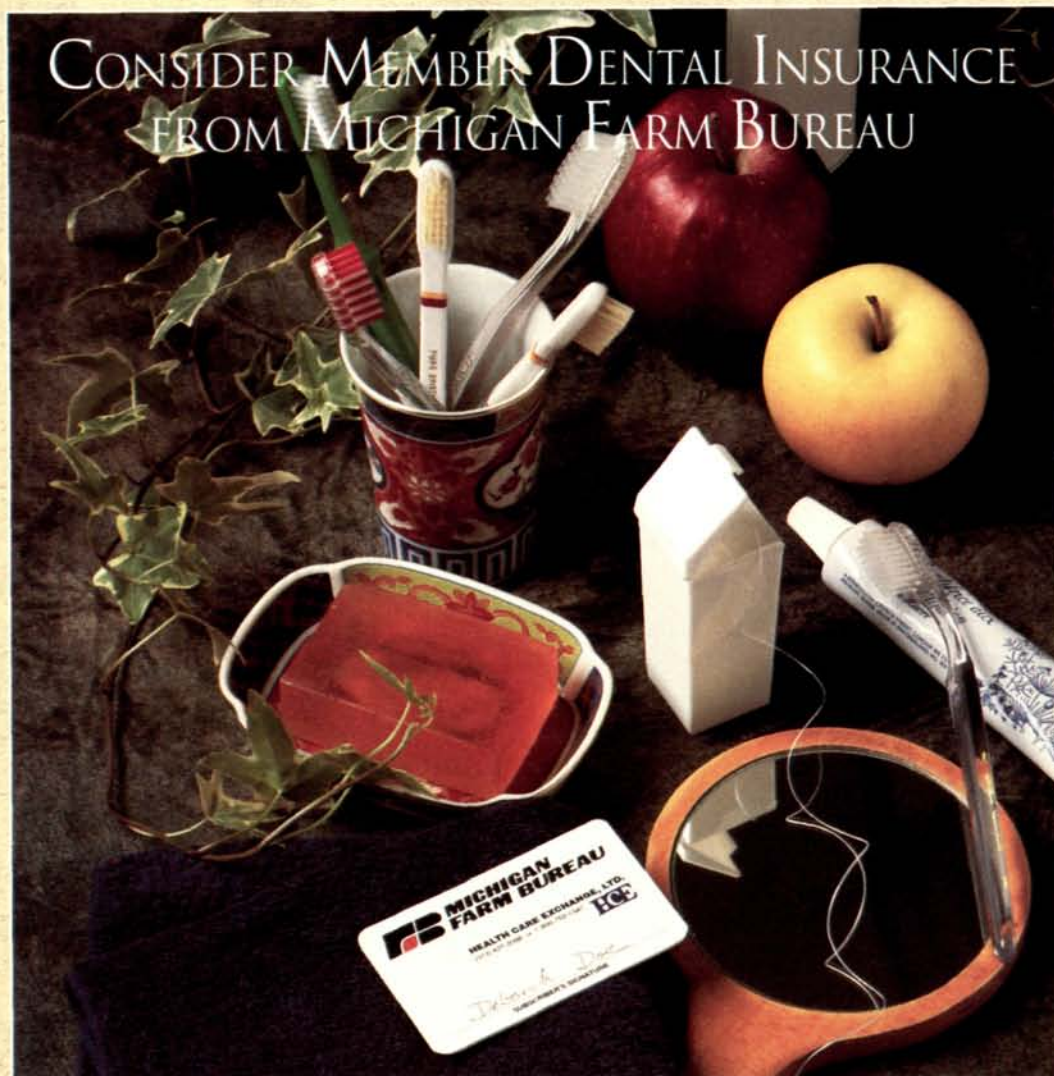
Editorial: Dennis Rudat, Editor and Business Manager.

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Officers: Michigan Farm Bureau President, Jack Laurie, Cass City; Vice President, Wayne Wood, Marlette; Administrative Director, Chuck Burkett; Treasurer and Chief Financial Officer, Tom Parker; Secretary, William S. Wilkinson.

Directors: District 1, Jim Miller, Coloma; District 2, Blaine VanSickle, Marshall; District 3, Diane Horning, Manchester; District 4, Tom Guthrie, Delton; District 5, Mark Smuts, Charlotte; District 6, Wayne Wood, Marlette; District 7, Larry Snider, Hart; District 8, Richard Leach, Saginaw; District 9, Joshua Wunsch, Traverse City; District 10, Margaret Kartes, West Branch; District 11, Robert Wahmhoff, Baraga. **At-Large:** Douglas Darling, Maybee; Jack Laurie, Cass City; Faye Adam, Snover; Jan Vosburg, Climax. **Promotion and Education,** Leona Daniels, Sterling. **Young Farmers,** Steven Gonyea, Spruce.

TAKE THE BITE OUT OF DENTAL CARE COSTS



Member dental insurance is the affordable way to assure that you and your family receive the dental care services you require — even when sudden and costly needs arise.

Measure the rates against your annual dental care bills and consider the advantage!

Single \$18 per month • Couple \$32 per month

Member/Child \$32 per month • Family \$41 per month



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City _____ State _____ ZIP _____

Phone _____

County _____

Please mail to:

Michigan Farm Bureau
Membership Services
P.O. Box 30960
Lansing, MI 48909

MFB's 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 Membership 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 services and only a \$5 co-pay per visit when members see a participating PPD dentist. Basic services include routine exams, x-rays, fillings and fluoride treatments.

Major services require a 12-month waiting period and a \$100 deductible before services are provided on a 75/25 co-pay basis. Items covered under major services include root canal treatments, gum disease treatments, crowns and inlays, bridges, dentures, and space maintainers.

Dental insurance plans are available starting at \$18 per month for a single contract, \$32 a month for a couple, and \$41 per month for the family plan. Members are billed monthly and have the option of paying through checkomatic, 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.

You Can Save Up to 50% On Home Heating Cost

And never have to buy fuel—wood, oil, gas, kerosene—ever again.

Hydro-Sil is a unique heating system that can save you hundreds of dollars in home heating costs.

It can replace your electric heaters and heat pumps. Your oil or gas furnace. Your kerosene heaters and woodstoves.

This is an exclusive direct offer. The Hydro-Sil is not available in stores.

The Hydro-Sil hydronic heater will give you clean, safe, healthful, and inexpensive floor-to-ceiling warmth. You can heat your entire house via permanently installed 220-volt baseboard models, or you can heat individual rooms with completely portable 110-volt units. Each has a built-in thermostat for total room-by-room control.

Hydro-Sil hydronic heating works like this: Inside the heater case is a sealed copper tube filled with a harmless silicone fluid that will never spill, leak, boil, or freeze. It's permanent. You'll never run out. Running through the liquid is a hydroelectric element that, when the thermostat is turned on, quickly warms the liquid. The silicone liquid with its heat retention qualities continues to heat after the electric element shuts off, saving you money. The heat radiating from the tube is directed into a gentle convection flow that delivers warm, comfortable heat into the room. It's just that simple. The principle is the same as hot water heating and provides the same comfortable benefits.

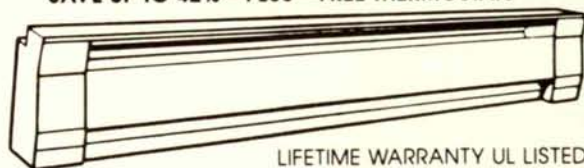
We want to help you beat the rising and crippling cost of heating your home. Please read what others are saying about Hydro-Sil and how it helps them.

Bill M., Professional Engineer: "I saved hundreds of dollars on the installation cost compared to heat pump prices, plus I cut my fuel costs by one-half."

Grant M., C.P.A.: "We replaced our oil furnace in our office building, and in the first year we saved \$2,700 in oil and heating costs. This was a 51% saving, plus we have no maintenance costs."

Bob & Nancy B.: "With the Hydro-Sil heaters, we saved \$1,119 in heating costs the first year. There is no maintenance to worry about and we can zone every room separately for our comfort and convenience."

SEASONAL DISCOUNT AVAILABLE NOW SAVE UP TO 42%—PLUS—FREE THERMOSTATS



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ORDER TODAY AND SAVE. TWO MODELS TO CHOOSE FROM.
PORTABLE 110 VOLT—PERMANENT 220 VOLT

	Approx. Area to Heat	Your Discount Price	Quantity	Total Amount
Hydro-Sil Permanent (220 Volt)				
6' 1500 W	250 Sq. Ft.	\$219		
5' 1250 W	200 Sq. Ft.	\$199		
4' 1000 W	175 Sq. Ft.	\$179		
3' 750 W	150 Sq. Ft.	\$169		
2' 500 W	100 Sq. Ft.	\$149		
8' 2000 W	300 Sq. Ft.	\$239		
Hydro-Sil Portable Heaters (110 Volt)				
6' 1500 W	250 Sq. Ft.	\$189		
4' 1000 W	175 Sq. Ft.	\$179		
3' 750 W	150 Sq. Ft.	\$169		
4' Dual Watt 750-1500W		\$199		

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\$15.00 shipping per heater

Total Amount

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PHONE _____

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ORDER TODAY AND SAVE. TWO MODELS TO CHOOSE FROM.
PORTABLE 110 VOLT—PERMANENT 220 VOLT



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
c/o Dick Briody,
Director of Accounting
Louisiana Farm Bureau Federation
P.O. Box 95004
Baton Rouge, LA 70895-9004

NEW LOG-FLUME ADVENTURE MAKES A SPLASH THIS FALL

AT WALT DISNEY WORLD MAGIC KINGDOM

Talk about a fall! Along with the autumn leaves, Walt Disney World guests come tumbling down – five stories – this fall as the Magic Kingdom premieres Splash Mountain.

Based on animated sequences in Walt Disney's 1946 film, "Song of the South," Splash Mountain is a log-flume attraction boasting the world's longest flume drop, promising guests a 40-mph descent – faster than any other attraction at Walt Disney World Resort.

The splash-tacular adventure, located a peak away from Big Thunder Mountain Railroad in Frontierland, highlights a season of Disney theme park fun that also features:

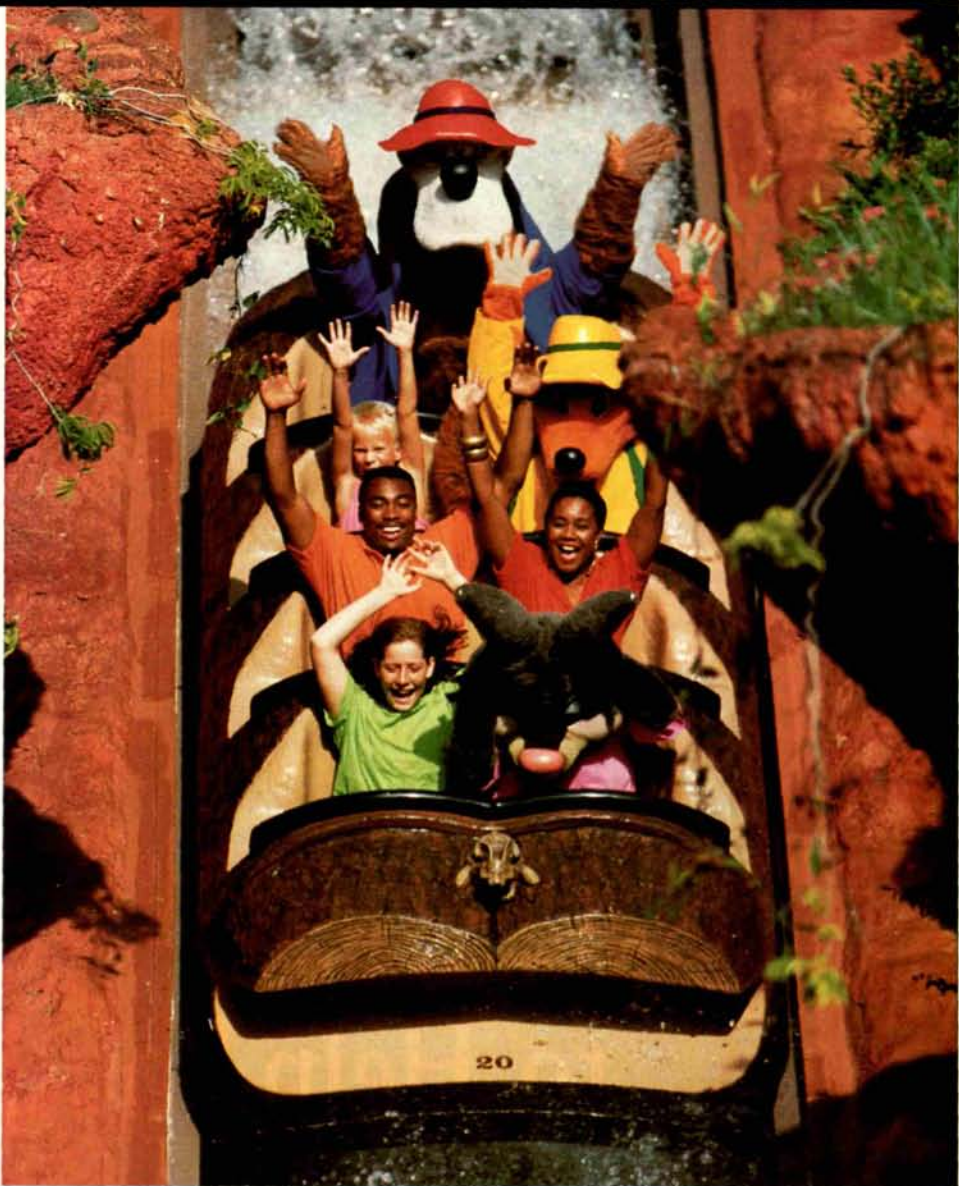
- Singing, dancing, comedy and music at Disney-MGM Studios Theme Park during tapings of the hit TV show, "Ed McMahon's Star Search '93," before live studio audiences;
- More than a million points of light, plus darting laser beams and dazzling fireworks, at Epcot Center during nighttime performances of IllumiNations;
- The "goofy" stars of "Goof Troop" during a revue of Disney Afternoon animated fun in the Magic Kingdom.

Guests plunge into the Splash Mountain adventure (dedicated Oct. 2) aboard eight-passenger hollowed-out logs. During a half-mile journey downstream, they encounter favorite "Brens" – Rabbit, Bear and Fox – plus a host of other zany characters in colorful, three-dimensional animated form.

Climax of the show is all downhill – a 47-degree plunge of more than 50 feet into the Briar Patch.

A couple of Magic Kingdom lands away, Goofy takes a plunge into the spotlight of "Mickey's Starland Show," a fun-filled, audience-participation show with music and special effects featuring the "Disney Afternoon" stars of the '90s. Goofy is joined by "Goof Troop" co-star Max, plus Darkwing Duck, "Tailspin" stars Balloo and Louie, "Rescue Rangers" Chip 'n' Dale, and Mickey Mouse.

At Disney-MGM Studios Theme Park, the talent search that has launched such showbiz talents as Sinbad, Shanice Wilson, Tiffany and Sawyer Brown, begins a new season with an expanded schedule. "Ed McMahon's Star Search '93" airs Monday through Friday plus an hour on Saturday, with tapings before live studio audiences. The 156 shows are airing on more than 200 stations.



From the Oscar-winning films "Beauty and the Beast" and "The Little Mermaid," Disney's beloved animated characters spring from the big screen and come to life on stage in continuing hit performances at the studios' theme park.

Beauty and the Beast – Live on Stage captures the spellbinding story of Belle and the Beast in a 25-minute musical at the Theater of the Stars. Voyage of the Little Mermaid features dazzling special effects which combine with puppets, AUDIO-ANIMATRONICS figures, live performers and favorite clips from the film to tell the tale of Ariel. Fireworks-lovers can pick a night – any night – for an eye-ful of lighting effects at Epcot Center. IllumiNations is presented nightly throughout the fall, celebrating each of the countries represented around World Showcase

in an extravaganza of lights, fireworks and dancing waters all choreographed to a symphonic musical score.

The famous "Fantasy in the Sky" fireworks above Cinderella Castle in the Magic Kingdom light up Saturday nights in October and November. "Splash-tacular Saturdays" also feature performances of SpectroMagic, the enchanting spectacle of light, music and mechanical animation.

Walt Disney World theme parks are open daily throughout the year, with extended hours of operation at popular holiday periods. Guest information is available by calling (407) 824-4321 or by writing to Guest Letters, Walt Disney World Resort, P.O. Box 10040, Lake Buena Vista, FL 32830-0040.

Isiah Thomas & Farm Bureau



Teaming Up to Help Youth

Detroit Pistons superstar Isiah Thomas has a special place in his heart for the people of Farm Bureau Insurance.

"They are great people who mean a lot to me," Thomas said. "Thanks to the help of Farm Bureau Insurance, tens of thousands of Michigan kids know the importance of staying physically and mentally fit."

Farm Bureau Insurance was a major sponsor of the 1992 "Shape Up Michigan" campaign, a statewide effort by Isiah Thomas to teach young people self-esteem, physical fitness, and the importance of staying drug-free.

Fitness rallies, held during August in Battle Creek, Traverse City, and Detroit, were videotaped and edited into a half hour television special. The show was broadcast Saturday morning, Sept. 16, on every TV station in Michigan.

Farm Bureau Insurance — along with the other three major sponsors: Kellogg's, Melody Farms, and Toyota — was recognized repeatedly throughout the statewide television special.

The "Shape Up Michigan" rallies and TV special were hosted by Isiah Thomas and featured several national sports celebrities.

Larry Thomas, executive vice president of Farm Bureau Insurance, joined Isiah Thomas on stage for some of the rally events.

Farm Bureau Insurance agents also helped at the rallies, including Traverse City agent Marion Stephens, who helped recruit many volunteer workers for the Northern Michigan rally.

Carha Sale D

WESTERN STYLE

JACKET - DUCK - QUILTED FLANNEL LINED

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ 6-ounce 100% polyester flannel lining ■ Corduroy collar ■ Heavy-duty zipper front with protective windproof flap ■ Slash front pockets with snap closure ■ Knit cuffs and bottom ■ Traditional western styling ■ Available in six colors

COLORS: Brown, Navy, Steel Blue, Red, Black, Natural
WEIGHT: 3.8 #

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
JQ166	34-36/S	\$ 71.49	\$ 49.75
JQ166	38-40/M	71.49	49.75
JQ166	42-44/L	71.49	49.75
JQ166	46-48/XL	71.49	49.75
TALL JQ176	38-40/M	78.49	53.75
TALL JQ176	42-44/L	78.49	53.75
TALL JQ176	46-48/XL	78.49	53.75
TALL JQ176	50-52/2XL	78.49	53.75

DUCK COVER

QUILT LINED - ZIPPER LEG TO WAIST

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ Lined with durable red nylon quilted to 3.3 ounces of polyester ■ Corduroy collar with snaps to accommodate optional hood ■ Heavy-duty two-way zipper front ■ Bi-Swing action back ■ Two covered zipper breast pockets ■ Two side pockets ■ Two reinforced hip pockets ■ Hammer loop and side tool pockets ■ Two-way leg zippers with protective windproof flaps with snap closures open to waist ■ Two waist and cuff adjustments

COLOR: Brown only

WEIGHT: 5.5 #

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
996QZSRT	34-50	\$ 89.99	\$ 63.50
BIG 996QZSRT1	52-54	97.99	68.75
BIG 996QZR2	56-58	107.99	74.25
BIG 996QZR3	60	115.99	79.50

WOMEN'S - QUILT LINED - ZIPPER LEG TO WAIST 29" INSEAM

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
RQ906	S-L	\$ 81.49	\$ 59.00

COVERALL SIZING:

Short fits 5'3" thru 5'7"

Regular fits 5'7" thru 5'11"

Tall fits 5'11" thru 6'3"

Rugged as the men who wear them.®

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**MICHIGAN FARM BUREAU MEMBERS
CARHARTT PURCHASE SALE**

DUCK VESTS



PILE LINED

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ Lined with warm polyester ■ Heavy-duty zipper front ■ Two inset front pockets with elastic shell loops inside ■ 3-inch kidney flap
COLOR - Brown only WEIGHT: 2.5 #

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
6SV	S-2XL	\$ 27.49	\$ 21.25
BIG 6SV1	3XL-4XL	31.99	23.50
TALL 6SVT	M-2XL	30.49	22.75



COAT - QUILT LINED

■ 12-ounce 100% cotton duck with plied yarns ■ Water-repellent (re-treat after washing) ■ Lined with durable black nylon quilted to 8-ounces of polyester ■ Corduroy collar with snaps to accommodate optional hood ■ Heavy-duty zipper front with a protective windproof flap with hook-and-loop closure ■ Bi-Swing action back ■ Extra-large front combination pockets ■ Hook-and-loop closure on breast flaps ■ Waist drawing ■ Recessed knit storm cuffs
COLORS: Brown, Navy WEIGHT: 4.5 #

DUCK ARCTIC COATS

	ITEM NUMBER	SIZE	RETAIL	MEMBER COST
BROWN	CQ186	34-50	\$ 69.99	\$ 51.50
	BIG CQ186-1	52-54	75.99	55.50
	BIG CQ186-2	56-58	82.99	59.75
	TALL CQ196	38-50	75.99	55.50
NAVY	BIG/TALL CQ1961	52-54	83.49	60.00
	CQ182	36-50	72.49	53.50
	BIG CQ1821	52-54	79.49	57.75
	TALL CQ192	38-50	79.49	57.75
	BIG/TALL CQ1921	52-54	87.49	62.50

JACKETS



LLS



SALE

CALL TOLL FREE: 1 (800) 835-1168

SALE

Name _____ Daytime Phone _____

Mailing Address (No P.O. Boxes) _____

City _____ State _____ Zip Code _____

METHOD OF PAYMENT: Cash - Check or money order enclosed payable to: **D-B Enterprises**. (Calculate full amount payable.)

MasterCard* VISA* Expiration Date of Credit Card: / /

Card No. _____

Signature (as it appears on card) _____

Item Number & Name	Color	Size	How Many	Price Each	Total Price		Weight # 's
					dollars	cents	

RETURNS: No returns accepted without prior authorization.

Fill in spaces below on CASH ORDERS only.

SHIPPING AND HANDLING CHARGES FOR MAILABLE ORDERS

TOTAL ORDER SHIPPING WT.	RATE	TOTAL ORDER SHIPPING WT.	RATE
1 to 2 lbs.	\$ 3.95	10.1 to 15 lbs. ...	\$ 8.79
2.1 to 3 lbs.	4.19	15.1 to 25 lbs. ...	10.29
3.1 to 5 lbs.	4.98	25.1 to 45 lbs. ...	14.19
5.1 to 10 lbs. ...	6.49		

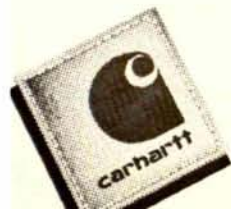
THANK YOU FOR YOUR ORDER!

TOTAL FOR MERCHANDISE			Total Weight # 's (Add like dollars & cents)
ADD SHIPPING & HANDLING (See Chart at left)			
ADD 4% TAX			
OPTIONAL FARM BUREAU LOGO \$3.50 EACH			
TOTAL AMOUNT			

Delivery 3-4 weeks.

MAIL TO: Michigan Farm Bureau % D-B Enterprises
807 Lake Avenue, Traverse City, MI 49684

TOLL FREE CUSTOMER SERVICE: Call 1-800-835-1168 if you wish to place an order for items, or if you have questions about your order. Michigan business hours: 8:30 a.m.—4:30 p.m. / Monday through Friday.



CAMPAIGN '92: MICHIGAN

PROPOSAL D - AUTOMOBILE INSURANCE REFORM

Proposal D is expected to control the rapidly rising costs of auto accidents by cutting medical and legal costs. It requires insurance companies to pass cost savings on to consumers. Here, briefly, is what the proposal would do:

- Requires that on or before April 1, 1993, auto insurance rates will be reduced by an average of 20 percent. Actual savings may be greater or lesser than 20 percent depending on the coverages an individual policyholder selects. **PRESENT LAW:** Does not contain price controls.

- Limits non-economic "pain and suffering" lawsuits by setting higher standards for injuries (injuries must be objectively verifiable) and preventing drivers who are more than 50 percent at fault in an accident from collecting damages. **PRESENT LAW:** Allows at fault drivers to collect awards for non-economic "pain and suffering" lawsuits.

- Allows policyholders to waive residual bodily injury (RBI) coverage. This coverage protects the assets of policyholders if they are sued for non-economic "pain and suffering" damages. This provision is intended to make auto insurance more affordable for low income drivers who don't have assets to protect. **PRESENT LAW:** Regardless of need, requires that policyholders purchase Residual Liability Coverage.

- Allows consumers a choice of medical benefit options ranging from \$250,000 to \$500,000, \$750,000, \$1 million, \$2 million, \$3 million, \$4 million, and \$5 million. The \$250,000 minimum medical benefit provides Michigan drivers with the highest medical protection required

by any state in the nation. **PRESENT LAW:** Requires that all drivers purchase unlimited medical coverage.

- Allows insurance companies to provide good driver discounts to policyholders who have been claim free for five years. **PRESENT LAW:** Allows for some vehicle and driver discounts. A "claim-free" discount is not allowed.

- Establishes reasonable and customary fees that health care providers would be reimbursed to control medical costs which are rising four times the rate of inflation. **PRESENT LAW:** Medical service payment guidelines don't exist.

- Requires coordination of health and auto insurance medical benefits to prevent drivers from carrying duplicate protection and receiving payment. **PRESENT LAW:** Coordination is allowed but not required.

- Allows insurance companies to establish rates based on actual loss experience, so that low-risk drivers would not be required to subsidize high-risk drivers. **PRESENT LAW:** Restricts how companies establish auto insurance rates, forcing them to shift high-risk driver costs to lower-risk drivers.

- Requires that insurance companies refund underwriting profits which exceed 5 percent. Allows the Michigan Insurance Commissioner to waive a company's obligation, if necessary, to assure a fair rate of return. **PRESENT LAW:** Does not contain profit guidelines.

Proposal D is expected to reduce auto insurance premiums for the vast majority of Michigan drivers. The extent of reduction will vary based on the coverages chosen by individual drivers.

A longtime advocate of meaningful reform that would reduce auto insurance costs, Michigan Farm Bureau has supported many of the reforms outlined in Proposal D. However, Farm Bureau believes strongly in economic free market principles and thus does not favor the 20 percent rate mandate the proposal provides for. Michigan Farm Bureau has taken a neutral position on Proposal D and asks that members review the proposal and decide for themselves. Following is the language which will appear on the November ballot:

A proposal to amend Michigan's auto insurance laws

The proposed legislative amendment would:

- 1) Reduce auto insurance rates by 20 percent (average) for policyholders accepting \$250,000 in personal injury protection. Extra coverage made available at added cost.
- 2) Require profit refunds when underwriting profits exceed 5 percent.
- 3) Permit Insurance Commissioner to waive company's obligation to reduce rates or refund profits if needed to assure fair rate of return.
- 4) Allow policyholders to waive residual liability insurance.
- 5) Limit fees paid to health care providers.
- 6) Allow rate reduction for five consecutive claim-free years.
- 7) Require coordination of benefits with health insurance.
- 8) Limit right to sue by setting higher standards for injuries and prevent drivers over 50 percent at fault from collecting damages.

Should this proposal be adopted?

PROPOSAL B - TERM LIMITATION

Proposal B will be on the November 3 ballot as a result of a petition drive by citizens supporting a restriction on the number of terms a person could serve in specific state and national public offices. The proposal does not place term limits on persons holding public offices at the township or county level.

Following are the term limits that would apply if voters approve Proposal B:

U.S. senators would be limited to two terms (12 years) in a 24-year period.

U.S. representatives would be limited to three terms (6 years) in a 12-year period.

State senators would be limited to two terms (8 years).

State representatives would be limited to three terms (6 years).

The governor, lieutenant governor, secretary of state, and attorney general would be limited to two terms each (8 years).

Public polls taken earlier this year to determine voter support for limiting the terms of state and national public officials revealed that two-thirds of those surveyed favor term limitation. Delegates to the 1991 MFB annual meeting adopted policy which supports term limitation.

The 1991-92 sessions of the Michigan Legislature are an example of why such strong citizen support exists for term limitation. Despite strong public support for education reform, property

tax reform, automobile insurance reform, and medical malpractice reform, the Michigan Legislature failed to resolve these important issues. Political posturing for election-year gains, unyielding positions by legislators engaged in negotiating these issues, and putting off consideration of the issues until a later date were everyday practice. As a result, private organizations and citizens were required to undertake massive and expansive petition drives to put three separate ballot proposals before voters to decide on November 3. This citizen action is the direct result of inaction by elected state legislators who could not or would not decide what to do on key issues affecting every citizen.

(continued on page 12)

BALLOT PROPOSALS

PROPERTY TAX PROPOSALS

PROPOSAL A - PROPERTY TAX ASSESSMENTS

Proposal A limits the increase in State Equalized Value (SEV) to 5 percent or the rate of inflation, whichever is less. When the property is sold, it is then adjusted to the current market value and assessed at 50 percent of the value.

The proposal applies to only residential and agricultural property, and is limited to the homestead which this proposal has not defined. Generally, "homestead" includes the house and the acreage the house sets on. Under the current homestead credit exemption, contiguous production agriculture land is included.

Proposal A is funded by eliminating the Capital Acquisition Deduction under the Single Business Tax, which will cost businesses approximately \$700 million annually. Some observers believe the added cost to businesses will likely be passed on to the consumer.

Businesses would receive no tax relief under Proposal A as it is limited to residential and agricultural classes. Industrial, commercial, timber cutover and developmental properties will still be assessed based on market value.

Michigan Farm Bureau has taken a neutral position on Proposal A and asks that members review the proposal and decide for themselves. Following is the language which will appear on the November ballot:

A proposal to limit annual increases in homestead property tax assessments and provide separate tax limitations for different property classifications.

The proposed constitutional amendment would:

- 1) Limit for each homestead property (excluding new construction) the annual assessment increase to 5 percent or the rate of inflation, whichever is less, until the property is sold. Whenever property is sold, adjust assessments according to current market value of property.
- 2) Create separate millage rollback calculations for determining the maximum revenue increase allowable for two classes of property: residential/agricultural and all other property classifications.
- 3) Permit the use of the combined inflation rate for 1991 and 1992 to calculate millage rollbacks for determining the maximum property tax revenue increase allowable in 1993.

Should this proposal be adopted?

PROPOSAL C - CUT & CAP

The second tax proposal, known as "Cut & Cap", also limits the amount of increase in SEV. However it provides for specific reductions in the property tax and requires the state to reimburse schools for revenues lost by the tax cut.

Proposal C phases in the property tax exemption over a 5 year period and applies to school operating millage only.

The state would be required to reimburse school districts for the loss based on 1991 millage rates. Local school districts and voters may increase the rate, although the reimbursement will be based on 1991 levels.

Assessment increases would be limited to 3 percent or the rate of inflation, whichever is less, excluding new construction. The property will be adjusted to the market value whenever it is sold and assessed at 50 percent of that amount.

The proposal would be funded by an increase in state revenue. Concern has been expressed that if revenues do not increase by approximately 5 percent, cuts will have to be made in existing state programs and services to fund the mandated reimbursement for school operating purposes.

Proposal C treats homeowners and businesses equally by providing a cap on assessments and a 30 percent reduction of school operating millage phased in over 5 years.

The net property tax reduction in 1997 is estimated to be approximately \$2.2 billion, which would be reimbursed to the schools. If the state budget increases approximately 5 percent a year for the next 5 years, the state budget would approximate \$10 billion and thus 20 percent of the state budget would be required to fund the Cut & Cap proposal. This would clearly shift a large portion of the burden of school finance from local property tax to state funds.

Michigan Farm Bureau has taken a neutral position on Proposal C and asks that members review the proposal and decide for themselves. Following is the language which will appear on the November ballot:



A proposal to exempt property from a portion of school operating property taxes and limit annual increases in all property tax assessments

The proposed constitutional amendment would:

- 1) Exempt property from the following proportion of school operating property taxes: 10 percent in 1993; 15 percent in 1994; 20 percent in 1995; 25 percent in 1996 and 30 percent in following years.
- 2) Require the state to reimburse school districts for the property tax exemptions described in paragraph (1) above, up to the millage rate levied in 1991.
- 3) Limit for each parcel of property (excluding new construction) the annual assessment increase to 3 percent or the rate of inflation, whichever is less, until the property is sold. Whenever property is sold, adjust assessment according to current market value of property.

Should this proposal be adopted?

Opponents of Proposal B claim that experienced state and national public officials will be forced out of office and be replaced by inexperienced persons. These critics should look at what is already happening in the Michigan Legislature. Since 1988, there has been more than a 40 percent turnover in the House of Representatives and nearly a 30 percent turnover in the Senate. In this election year, nearly 40 percent of the Michigan congressional delegation will turn over as a result of retirements, redistricting and primary election results. Adoption of Proposal B by voters would formalize a process that is already underway. It is interesting that opponents of term limitation do not appear to have a problem with the long standing 8-year term limit for President of the United States.

Approval of proposal B by voters will result in many new public officials coming into office over time. Their new ideas; firsthand knowledge of the challenges and opportunities facing local families, businesses and communities; and knowledge that their public service will be measured by what they can accomplish within the limited time they can serve rather than number of times reelected will serve the public well. If a person desires a career in public office he/she can seek election to another office. For example a person elected to office covered by Proposal B could serve in that office for the maximum time allowed and then become a candidate for another office. If the person were successful in each election he/she could serve for a total of 40 years under the term limits for the public offices covered in Proposal B.

Michigan Farm Bureau recommends a YES vote on Proposal B. Following is the ballot language voters will decide:

A proposal to restrict/limit the number of times a person can be elected to congressional, state, executive, and state legislative offices.

The proposed constitutional amendment would restrict the number of times a person could be elected to certain offices as described below:

1. U.S. senator: two terms in any 24-year period.
2. U.S. representative: three terms in any 12-year period.
3. Governor, lieutenant governor, secretary of state or attorney general: two terms per office.
4. State senator: two terms.
5. State representative: three terms.

Office terms beginning on or after January 1, 1993, would count toward the term restrictions. A person appointed or elected to an office vacancy for more than 1/2 of a term would be considered elected once in that office.

Should this proposal be adopted?

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 backpedal on a number of key wetlands issues vital to America's farmers and ranchers, according to the American Farm Bureau Federation.

"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 all washed away by a flood of misinformation that began with improper government field tests."

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 the administration had promised to extricate us from."

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

AFBF ANALYSIS SHOWS

WETLANDS TESTING SKEWED

manual, but were not.

"According to the data forms, those test sites were clearly wet, but the testing teams did not call them wetlands," Kleckner said. "They clearly should have been."

The Farm Bureau analysis shows that the remaining 12 percent of the test sites clearly did not have the

wetlands criteria — specifically, indicators of soil saturation — needed to designate these sites as wetlands.

"If water saturation is lacking, you can make a very convincing argument that the land in question is not a wetland," Kleckner said. "These lands are not the equivalent of the Everglades, which we all agree deserve protection."

According to Kevin Martin, president of North Carolina-based Soil and Environmental Consultants, Inc. was 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 wetlands manual, he said.

Based on information provided by Martin and other scientists, AFBF suspects that government field tests were skewed, accidentally or purposefully, to reflect greater losses than would actually occur. Results of the field testing, conducted by the Army Corps of Engineers, the Soil Conservation Service, the U.S. Fish and Wildlife Service and the Environmental Protection Agency, were used to generally discredit the 1991 revisions.

According to Kleckner, the evidence is so strong that his organization is convinced that the field-testing effort was slanted. Data sheets used by the testing teams indicate that some test sites meeting all three required wetlands criteria — even some sites located in standing water — were falsely judged by the testing teams so as to lose their protected status under the 1991 revisions.

Kleckner also says there are indications that small marginal sites adjacent to larger true wetland areas were hand-picked for the field tests. When marginal sites did not meet the 1991 wetlands criteria, the government testing teams then falsely portrayed the impact of the

(continued on page 22)



FARM BUREAU

When you join Farm Bureau you are part of an organization that represents a majority of the nation's farmers. Since its establishment in 1919, Farm Bureau has been dedicated to defending the rights and economic interests of its members.

benefits of
membership

Be sure to save this comprehensive summary of benefits



offered only to members of Michigan Farm Bureau!

agricultural representation

Legislative Activities

Each day decisions are made in Lansing and Washington, D.C., that affect your business and the well being of your family. As issues are being developed and discussed, Farm Bureau is there to monitor, inform and represent you because you're a member of Farm Bureau.

Making a Difference!

LOCAL AFFAIRS— Not In My Backyard is a catch phrase for the 90's. What happens in your "backyard" is of concern to Farm Bureau members. Local Affairs provides members with a great opportunity to determine the future of their communities and help mold their neighborhoods for coming generations. County Farm Bureaus have a strong voice with local officials and make a difference as to the future of rural populations.

STATE AFFAIRS— Tangled in red tape? Lambasted by legislation? You bet! During the 1991-1992 legislative session, over 3,000 pieces of legislation were introduced by members of the Michigan House and Senate. Thanks to Farm Bureau, every proposal is reviewed and monitored for its potential impact on agriculture and rural communities.

NATIONAL AFFAIRS— Sometimes it seems the "big" national issues are so far removed from your farm and community that you feel powerless to influence

the outcome. As one of the most influential organizations in the world, Farm Bureau has the power because you have taken a stand through the grass roots policy development process. No matter how complicated and overwhelming a national issue may seem, your voice is being heard because you're a Farm Bureau member.

Policy Development

Member developed policy is the foundation of Farm Bureau and the blueprint for a strong, competitive agriculture today and in the future. Through policy development, neighbors come together to analyze and find solutions to agricultural problems. Join this grass roots process! Your input is essential for the policy development process to work.

Legislative Seminars

Get good government by getting involved! Farm Bureau helps you be informed and influential as a participant in the Farm Bureau Legislative Seminars. These seminars put you up close to the issues and

the decision makers in Washington, D.C., and in Lansing. Now that's accountability!

Are your interests national and international? Then your choice should be the three-day legislative seminar in Washington, D.C. You'll attend top level, legislative briefings conducted by American Farm Bureau staff. Then you'll join a select cadre of county Farm Bureau members on the front lines of this grass roots lobbying mission — making personal contacts with Michigan's senators and representatives and attending congressional hearings. Farmer-developed policy is the source for the positions taken on these issues. Vigorous support by Farm Bureau members, like you, is crucial in convincing our state's elected leaders to back Farm Bureau policy with their votes.

Want to make a difference closer to home? Attend a Lansing Legislative Seminar. This annual seminar is your opportunity for face to face discussion with Michigan legislative leaders. You'll have the information and examples to give our legislators an accurate picture of how Farm

Bureau policy reflects the real issues that face agriculture today.

These programs are only successful because of grass roots involvement. For more information about how you can get involved in the legislative seminars, contact your county Farm Bureau.

AgriPac

Cut through the campaign rhetoric to the real issues! That's the goal of Michigan Farm Bureau's political action committee, AgriPac. Without regard to policy affiliation, AgriPac defines the issues and then scrutinizes candidates. Committee members are looking for candidates who demonstrate concern and involvement in agriculture. If they measure up, they receive AgriPac's endorsement as a "Friend of Agriculture."

AgriPac's election year activities rely on grass roots opinion. County volunteers, who earn their living in agriculture, give their time to serve on county Candidate Evaluation Committees. They interview candidates and pass on their "Friend of Agriculture" recommendations to AgriPac.

Community involvement

Easter Seals FaRM Project

The FaRM Project is a cooperative fundraising effort, sponsored by the Michigan Farm Bureau Family of Companies, County Farm Bureaus, & the Michigan Easter Seals Society. Funds collected will be used to establish a statewide AgrAbility Network of rehabilitative and adaptive services that farmers and their families can use to help them resume farming after a disabling accident or illness. County Farm Bureau members have held picnics, conducted auctions and sold food at fairs to help make this program available to Michigan farmers.

FFA Support

Building youth participation in agriculture is a key goal of Farm Bureau and our support of FFA has never been stronger. From Farm Bureau insurance sponsorship of the American Speech Contest, to FFA statewide fundraising, to promoting the importance of FFA among local school board members and administrators, Farm Bureau is a staunch supporter of FFA.

America & Me

Inspiring! A breath of fresh air! That's how judges describe the essays of the eighth grade contestants in Farm Bureau's America & Me Contest. Since 1967, Farm Bureau Insurance has sponsored the contest to help build students' writing skills and foster individual patriotism. Each year eighth grade students from about 500 Michigan schools submit their essays. The winning essayists are recognized by the Michigan Senate, meet political dignitaries and receive up to \$1,000 in U.S. Savings Bonds for their achievement.

Shape Up Michigan

Fun and fitness! Hosted by basketball star Isaiah Thomas! The goal of this program is to improve health, fitness and the self-image of children 7 to 14 years old. Farm Bureau Insurance is one of the key sponsors of this program which began in 1992 as a joint project between Thomas International Film and Video and the Michigan Association of Broadcasters. Free exercise sessions conducted by Pistons basketball star Isaiah Thomas and his celebrity guests, held in Battle Creek, Traverse City and Detroit, are condensed into a half-hour TV program. In mid-September, 1992, for the first time in U.S. broadcast history, all the TV stations (including PBS) in one state broadcast the program at the same time on the same Saturday. In future years, exercise sites will be expanded to five Michigan cities.

Junior Achievement

Nothing succeeds like success! That's why Junior Achievement opens the door to future success with real business experiences for young people. Farm Bureau Insurance employees and agents have made a commitment to young people as volunteers in the program. With their guidance and support, the young men and women in JA learn how our economic system works. Farm Bureau Insurance is also represented on the Mid-Michigan Chapter Junior Achievement board of directors.

SCHOLARSHIPS

MARGE KARKER — The Farm Bureau Marge Karker Scholarship offers financial support to students at Michigan State University who are preparing for a career in agriculture and related fields. Two and four year students from Farm Bureau families or who are Farm Bureau members are eligible. The application deadline is December 1. The average scholarship award is \$1,000. Please contact your county Farm Bureau for complete eligibility guidelines and the scholarship application.

MICHIGAN HIGH SCHOOL ATHLETIC ASSOCIATION/FARM BUREAU — Athletic skill and scholarship excellence is a very special combination! Farm Bureau Insurance helps reward the outstanding boys and girls who achieve such all around performance. Each year, \$1,000 scholarships are awarded in each of the MHSAA's 23 tournament sports, for a total of \$23,000 funded by Farm Bureau Insurance. Criteria and selection are administered by the Michigan High School Athletic Association. Key requirements are: lettering the prior year in the sport in which an applicant enters; 3.5 GPA on a 4 point scale; writing an effective essay.

COUNTY SCHOLARSHIPS — In many counties, the Farm Bureau leadership have established college or vocational scholarships for local students. Eligibility criteria varies from county to county; and the scholarship offering is not available in every county Farm Bureau. Ask your county Farm Bureau about local scholarship opportunities.

To learn more about Legislative Activities or
Community Involvement call 1-800-292-2880 ext. 3237
or call your county Farm Bureau listed on page 6

Leadership programs

MICHIGAN FARM BUREAU YOUNG FARMERS
PROVIDING LEADERSHIP ...
For Tomorrow's Agriculture



Young Farmers

You're tomorrow's farm professional. Naturally you're eager for the challenge of leadership in your industry and your organization — The Farm Bureau. If you're between the ages of 18 and 30, the Young Farmer program offers you the leadership development experiences you're looking for.

You'll meet young farm men and women from around the state — and all across the country — who produce everything from blueberries to sugar beets. There'll be conferences, seminars, and other learning experiences. Whether your interests lie in production agriculture, agricultural education or legislative issues, the program offers you an opportunity to develop and utilize your leadership skills. You'll have the chance to compete with the best at the local, state and national level in leadership recognition programs. And there will be plenty of fun as you participate in events like bowling, dances, picnics and softball tournaments.

You can get more information from your county Farm Bureau office, from the Young Farmer Committee chairperson in your area or by calling 1-800-292-2680, ext.3234.

The Young People's Citizenship Seminar

The annual Young People's Citizenship Seminar provides students who will be high school juniors and seniors in the coming school year with an intensive five-day experience. Students register to vote, run for mock political office and give campaign speeches. Some students even get elected!

It's sponsored by the Michigan Farm Bureau in cooperation with county Farm Bureaus across the state. The seminar focuses on five topics:

- Our country's democratic political system
- The American free enterprise market system
- The American way of life
- People and governments around the world
- The fun of meeting fellow students from around the state

Young people will discuss topics with outstanding resource persons and take part in problem-solving sessions which encourage the application of information provided by the instructors. To learn more about this popular program call 1-800-292-2680, ext.3213.

Leadership Institute

"ProFILE" short for Project FILE — Farm Bureau's Institute for Leadership Education, is an in-depth leadership experience for a select group of agriculture's most promising future leaders. The fifteen-month program is designed to enhance their personal skills and Farm Bureau organizational knowledge. The goal of ProFILE is to develop management and leadership skills and instill within participants a desire to contribute to their community, county Farm Bureau and the state organization. For more information call 1-800-292-2680, ext.6586.

Community Action Groups

The year was 1936 and Michigan Farm Bureau had been in existence for 17 years. Farm Bureau leaders decided to initiate rural community group meetings. Neighbors would meet regularly to discuss issues and plan action to solve problems facing their farm communities.

Issues change rapidly in the complex world of agriculture. Farmers need to keep abreast of these situations and how issues may affect their industry. Community Action Groups fill this need for information with the monthly discussion topic.

Community Action Group members find unity and strength with neighbors when dealing with local issues. Whether the issue is zoning, community planning, school finance, or even a neighborhood beautification project, a Community Action Group is the perfect tool to find solutions, gain knowledge, share ideas and take community action.

Commodity Conference

An impressive agenda of top commodity, government, and private sector officials awaits Farm Bureau members every year at our annual commodity conference. Providing Michigan farmers the latest information about the most current issues in their industry is the main objective of this program.

Promotion and Education

Promotion and Education is as dynamic and exciting as you want to make it! It's designed for farmers who want to spread the message of agriculture. Farm Bureau members have found that through this program they can address specific needs in their communities and make a difference by taking action on local problems. Ask yourself if the following are concerns in your county:

- Do children really understand that farms are the source of their favorite (and some not so favorite) foods?
- Do community and local government leaders understand the agricultural industry?
- Do farmers in your area have access to the latest information on new regulations and management practices?

If these sound like concerns you have in your community, then you should join thousands of Farm Bureau members statewide who participate each year in P & E activities. Activities like agricultural mall displays, agriculture in the classroom programs, commodity information meetings, agricultural accident rescue seminars, and many more. For additional information call 1-800-292-2680. Ask for ext. 3213.

Communicating for Agriculture

When it comes to farming and your county Farm Bureau, you're the expert! Farm Bureau gives you many opportunities to tell the story of agriculture and share your knowledge. Your interests may be in working with the news media in your local newspaper or radio and television markets, or editing the county Farm Bureau newsletter. You can choose to volunteer as an Information Committee member, Media Response Team member, or Newsletter Editor. You'll get practical hands-on training in writing, planning media events, and preparing for on-camera interviews! It's a chance to affect hundreds, even thousands of people!



insurance benefits



Health Insurance



Blue Cross
Blue Shield
OF MICHIGAN

Do you feel like your health insurance costs you more and more while covering less and less? If so, you're not alone! Michigan Farm Bureau is an organization committed to health care reform and providing its members with affordable and quality health care.

Michigan Farm Bureau has had individual health insurance as a member service for over 40 years, and now offers new plans for sole proprietors and small groups. If you would like information on these cost saving plans, please contact your local Farm Bureau insurance agent or the county Farm Bureau office listed on page 6.

Dental Insurance



Michigan Farm Bureau's newest addition to our family of benefits is a fully insured Individual Dental Plan. Members can utilize any dentist in the state, but can maximize their savings by using one of the 1,200 Preferred Provider Dentists in the network established by Health Care Exchange.

Sound Good? Well here's more . . . for a \$5 co-pay per visit, you'll have routine exams — x-rays, cleanings, fillings, etc. — covered at 100%. Don't wait, call your county Farm Bureau office today for information on applying for this exciting new benefit.



FB FARM BUREAU INSURANCE

FARM BUREAU MUTUAL • FARM BUREAU LIFE • FARM BUREAU GENERAL • FB ANNUITY



Auto

Finding a friendly place to insure your car is easy when you're a Michigan Farm Bureau member. Farm Bureau insurance has more than 400 agents around the state ready to serve you. Check out our competitive auto rates, ask for a fast, free price quote and let your Farm Bureau agent tell you about the many available discounts. Maybe you qualify for the safe driver discount, seat belt wearer's discount, senior citizens' discount, multi-car discount or the reduced rates for drivers age forty-five and up. Take advantage of this exclusive Farm Bureau member benefit.

Farmowners

Farm Bureau Mutual introduced the very first Farmowners policy in the nation. We were the first and we're still the best. We offer customized protection, fast claims service and people who know the insurance needs of Michigan farmers. In fact, we insure more Michigan farms than our next three closest competitors combined. For top quality farm protection, choose Michigan's largest and most experienced farm insurer. You may find better ways to run your farm, but you won't find a better way to insure it.

Ag Work Comp

We are Michigan's leading provider of agricultural workers' compensation insurance, protecting thousands of Michigan farm workers. No matter how few or how many ag workers you employ, Farm Bureau Mutual will tailor a specialized program for you. You could even earn a dividend if your statewide agricultural workers' compensation losses are low for the year. The safer the year for our statewide group, the more money you could get back as a dividend.

Member Life

For the low price of \$25, you and your spouse can get a full year of Member Life Insurance coverage. A Member Life brochure is available from the county office or your local Farm Bureau Insurance agent, which lists the life insurance coverage that is provided for your age group. Over the past several years, members who renewed their Member Life Insurance policies have received a bonus—an increase in the amount of coverage but the same low \$25 annual premium.

ACCIDENTAL DEATH & DISMEMBERMENT

Most county Farm Bureaus offer accidental death and dismemberment coverage as part of your basic Farm Bureau membership fee, so you pay no extra cost. This benefit provides coverage if you are killed or suffer certain injuries in an accident. Your county Farm Bureau will be happy to fill you in on the details. (Not available in all counties.)

ACCIDENTAL DEATH & DISMEMBERMENT SCHEDULE OF BENEFITS.

Not applicable in all counties. Benefits are not paid if loss is caused by a motor vehicle. For complete information or an AD&D certificate contact your County Farm Bureau office.

LOSSES	BENEFITS	
	Member or Spouse	Member's Child
Life	\$2000	\$1000
Each Hand	1000	N/A
Each Foot	1000	N/A
Sight of Each Eye	1000	N/A
Each Thumb	500	N/A
Each Finger	500	N/A

County Farm Bureau Offices

Alcona	517-724-6161
Allegan	616-673-6651
Alpena	517-356-1189
Antrim	616-547-2043
Arenac	517-654-3270
Barry	616-945-3443
Bay	517-684-2772
Benzie	616-352-4940
Berrien	616-473-4791
Branch	517-279-8091
Calhoun	616-781-2849
Cass	616-445-3849
Charlevoix	616-547-2043
Cheboygan	616-627-4676
Chippewa	906-495-5988
Clare	517-386-4424
Clinton	517-224-3255
Copper Country	906-988-2551

(Incl: Baraga, Houghton,

Keweenaw, & Ontonagon Counties)

Eaton	517-543-5565
Emmet	616-347-7252
Genesee	313-732-3770
Gladwin	517-426-1929
Grafiot	517-875-4626
Hiawathaland	906-446-3508

(Incl: Delta, East Portion of

Marquette, & Alger Counties)

Hillsdale	517-437-2458
Huron	517-269-9911
Ingham	517-676-5578
Ionia	616-527-3960
Josco	517-362-4327
Iron Range	906-542-9083

(Incl: Iron, Dickinson, & West

Portion of Marquette Counties)

Isabella	517-772-0996
Jackson	517-784-9166
Kalamazoo	616-342-0212
Kalkaska	616-369-2256
Kent	616-784-1092
Lapeer	313-684-4551
Lenawee	517-265-5255
Livingston	517-546-4920
Mac-Luce	906-477-6541
Macomb	313-781-4241
Manistee	616-889-4472
Mason	616-757-3833
Mecosta	616-796-1119

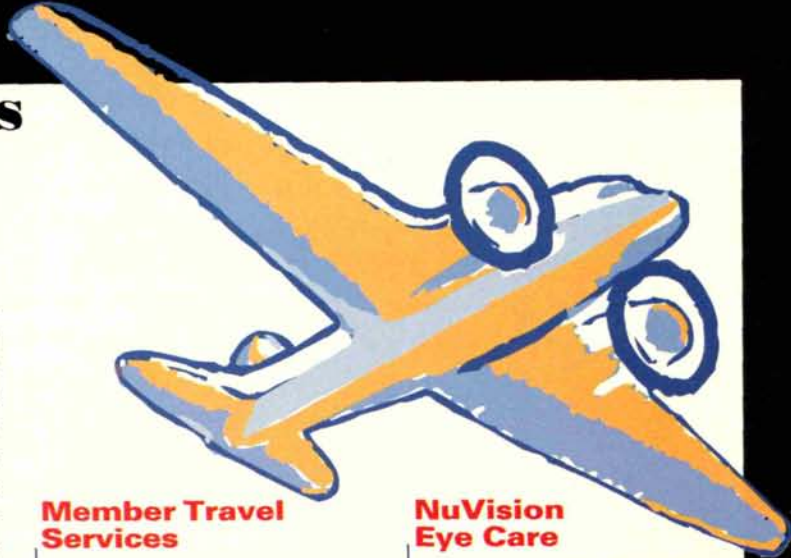
Menominee	906-753-4616
Midland	517-631-6222
Missaukee	616-775-0126
Monroe	313-269-3275
Montcalm	517-831-4094
Montmorency	517-742-3401
Muskegon	616-737-0535
Newaygo	616-924-5588
NW Michigan	616-947-2941

(Incl: Grand Traverse & Leelanaw Counties)

Oakland	313-681-6145
Oceana	616-873-4654
Ogemaw	517-345-1447
Osceola	616-832-9093
Otsego	616-546-3255
Ottawa	616-895-4381
Presque Isle	517-734-3610
Saginaw	517-792-9687
St. Clair	313-984-5200
St. Joseph	616-467-6308
Sanilac	313-648-2800
Shiawassee	517-725-5174
Tuscola	517-673-4155
Van Buren	616-657-5561
Washtenaw	313-663-3141
Wayne	313-729-0799
Wexford	616-775-0126

For more about Farm Bureau Insurance Programs call your Farm Bureau insurance agent or call your local county Farm Bureau office.

membership benefits



Theme Park Discounts

Pump up the value of vacation dollars and have more fun with Farm Bureau's theme park discount program. It's another way you and your family will enjoy the benefits of Farm Bureau's member services.

Get discount cards for admission to the nation's top theme park attractions by contacting your local county Farm Bureau secretary. Select any of these theme park destinations:

- Disney
- MGM
- Epcot Center
- Sea World
- Cypress Gardens
- Busch Gardens
- Universal Studios
- HenryFord Museum
- Greenfield Village
- Opryland

Or plan on summer fun at these seasonal (May-Sept.) attractions. Obtain advance tickets at Farm Bureau member discount prices for Cedar Point, Kings Island, Detroit Zoo, Pleasure Island, & Boblo Island.



Sav-On-Cars Program

No gimmicks! No price haggling! You get one price and that's a money saving promise from Sav-on-Cars! Choose the new vehicle with options you want and then contact Sav-on-Cars to buy your new car, truck or van for as little as 1% over dealer cost. Get order forms from your county Farm Bureau office or call 313-347-2310.

Group Purchasing

This service, offered through our Group Purchasing, Inc. affiliate enables members to purchase steel tillage tools, roller chains and cutting parts at low prices throughout the year — with additional discounts of up to 20% offered twice a year. Call 1-800-292-2680, ext. 2015

Direct Marketing

Michigan Agricultural Cooperative Marketing Association (MACMA) annually offers four fruit and vegetable sales through the County Farm Bureau. Each sale also offers a selection of apple cider, concentrated citrus juices, fresh asparagus, meats, cheese, and Michigan Sampler gift packs. MACMA QUALITY IS ALWAYS GUARANTEED.

Member Travel Services

Whether you're planning a world tour or just a weekend trip to visit family and friends, you'll find the Member Travel Service ready to save you money on airline tickets, hotel accommodations and many other travel expenses. Let Member Travel Service take care of the details; you take care of the fun! Call 1-800-292-2680, ext 3067 for more details.

MemberLine VISA

You can beat the high cost of other credit cards with the Farm Bureau MemberLine VISA, sponsored through First of America Bank. As a member you pay a low 15.9% APR and no application cost or annual fees! Choose MemberLine VISA or for even greater value — Gold MasterCard.

To receive a Farm Bureau VISA or Gold MasterCard application, contact your county Farm Bureau office listed on page 6.

NuVision Eye Care

You'll see savings for your family's eye care needs with NuVision. The NuVision Centers, located throughout Michigan, offer Farm Bureau members a 10% to 25% discount on eye glass frames, lenses and contacts. NuVision discount cards are available, upon request from your county Farm Bureau office.

Mail Order Prescription Drug

Save as much as 50% on your family's prescriptions, vitamins, and over the counter medicines with this unique discount service available to Farm Bureau members. Feld Drug, a mail order pharmaceutical service, provides overnight prescription delivery to your home. For a free Feld Drug catalog call 1-800-228-3353

To learn more about Farm Bureau Member Benefits call your local county Farm Bureau office listed on page 6, or call 1-800-292-2680 ext. 3237

Propane

The propane division of Farmers Petroleum Cooperative, Inc., offers members a 5 cent per gallon discount, 24-hour emergency service, a budget plan, a 10% discount on propane and natural gas appliances, free tank rentals to qualified members. (Not available in all counties.)

For Farm Bureau Members Only

★ **MICHIGAN FARM NEWS** is Michigan's most up-to-date statewide farm publication. Every two weeks farmer members will receive first hand information about state and national legislative and regulatory issues, including farm program updates, weather forecasts and farm safety.

★ **RURAL LIVING** is mailed quarterly to non-farmer members and is packed with consumer oriented agricultural news, consumer food market information and trends, as well as legislative reviews of issues impacting Michigan. Members also receive home safety information and lawn and gardening tips, as well as features about seasonal Michigan scenic attractions and Michigan people.



MSU



Dean Pridgeon

- Family farmer raising corn, soybeans and hogs on 3,200 acres.
- Recipient, MSU Distinguished Service to Agriculture Award, 1970.
- Michigan Natural Resources Commission, 1974-78.
- Director, Michigan Department of Agriculture, 1979-83.
- 8 years as MSU Trustee; current Chairperson
- MSU Alumnus, College of Agriculture and Natural Resources.




Melanie Reinhold

- President, Reinhold & Vidosh, nationally award winning landscape contractor.
- Corporate sponsor of scholarship fundraiser, raising over \$100,000 scholarship dollars for students of horticulture and landscape architecture at MSU.
- Appointed to MSU Board of Trustees, 1991.
- MSU Alumna, College of Agriculture and Natural Resources.

VOTE
On November 3
ELECT

Dean
PRIDGEON
Melanie
REINHOLD

**MICHIGAN STATE
UNIVERSITY
BOARD OF TRUSTEES**



THE FACE OF LIFE INSURANCE

What is Life Insurance? Terry Slocum

I am the president of Leaders for Life Club, a club that represents the greatest type of insurance, an insurance I truly believe in, an insurance that makes dreams come true, and that protects us from dying too soon and living too long.

After 22 years in the life insurance business, I thought I knew and understood what life insurance really was. 1991 was my year to remember. My good friend, Bill Frazier, always said, "Life insurance is the best investment a married man can make."

On March 11, 1991, the man who convinced me to buy my first Farm Bureau Life Insurance policy from agent Bob Sheldon, the man who convinced me to become a life insurance agent, the man who taught me what life was all about, also reminded me what life insurance really is.

On March 11, 1991, my best friend, my dad, died. Before he died, he guaranteed me - and he promised me - that because of life insurance, life could and would go on for my mother.

He guaranteed me - and he promised me - that because of life insurance, my mother could stay in her home.

He guaranteed me - and he promised me - that because of life insurance, she could continue the life style she had become accustomed to.

He guaranteed me - and he promised me - that she wouldn't have to sell anything to live.

He guaranteed me - and he promised me - that because of life insurance, she wouldn't have to be dependent on anyone for financial support.

My dad died knowing that because of life insurance, he fulfilled a commitment to his family that he'd made many years ago.

When I delivered the claim check to my mother,

I knew what life insurance really was and why I am a life insurance agent.

My learning experience continued in 1991 on May 24, when a young Montcalm County potato farmer was saying goodbye to his wife, his three-year-old, and his nine-day-old child. Ron left to go back to work, not knowing that less than two miles from home a vehicle would turn in front of him and end his life instantly.

Ron believed in life insurance. Within seven days of the accident, I was able to present the partnership with a claim check. Because of life insurance, the partnership was able to stay in business.

Because of life insurance, the partnership was able to pay Ron's widow for her share of the partnership.

Because of life insurance, Ron's young family can stay together in their new home. There will be dolls and dresses and bicycles and bats and balls.

Because of life insurance, Ron's plans and dreams for his family will happen.

Because of life insurance, there will be another Christmas with presents. There will be proms and homecomings with formal dresses and tuxedos.

Because of life insurance, Ron's children will have a college education just like he wanted them to have. Because of life insurance, life can go on for Ron's widow and his two children.

When I met with Ron's family earlier this month, I faced my proudest moment as a life insurance agent. As I got up to leave, Ron's father said to me, "Thank you, Terry. Thank you for convincing us to have a partnership life insurance and mortgage life insurance."

Without partnership life insurance and the mortgage life insurance, this partnership would be out of business, and the future of Ron's family would be the unknown.



Terry Slocum has served Farm Bureau members in Montcalm County for over 22 years as their Farm Bureau Insurance agent. Terry, who is a Certified Insurance Counselor, and a Licensed Insurance Counselor, also serves as president of "Leaders for Life," a club of outstanding life insurance agents.

You see, ladies and gentlemen, we (insurance agents) represent the greatest product there ever was, but we tend to forget from time to time what life insurance really is. We get mixed up with applications, with illustrations and cash values, with interest rates, and with tax deferred investments. And that's not what life insurance is.

Life insurance is love, commitment, and respect. Life insurance is little red wagons and little red boots. I'd like to close today by thanking my father, once again, for helping me to realize that life insurance is the guarantee and the promise. And I'd like to ask you the same thing I ask all of my clients when they ask me what life insurance is. I tell them, life insurance is a guarantee and a promise, and I ask them if they've guaranteed all their promises.

VALUABLE SAVINGS INSIDE!

Michigan Farm Bureau Prescription Program



FELD'S
VITRUM
COMPARE
TO CENTRUM
AT \$12.95

\$5.95

Special Savings For
Michigan Farm Bureau
Members!

COMPARE
AND
SAVE!

FREE

With Any Order
and Coupon Below.

Feld's
Aceta
Tablets



Compare
to Regular
Tylenol



FELD'S
NATURAL
VEGETABLE
LAXATIVE
POWDER
COMPARE
TO METAMUCIL
AT \$9.89

\$5.99

FELD 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
PRESCRIPTION SERVICE

Offer expires 1/31/93

\$2.00 OFF

New Prescription Order

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

FELD DRUG
PRESCRIPTION SERVICE

Offer expires 1/31/93

FREE

Feld's Comparable Regular Strength Tylenol

Send this coupon in with your next order and receive a free 100 tablets bottle of Aceta.

FELD DRUG
PRESCRIPTION SERVICE

Offer expires 1/31/93

Panama Canal Cruise

Nothing can compare with the majesty of the Panama Canal. Join us on our 10-day cruise on the Royal Princess and watch this 45,000 ton ship as it is raised and lowered 85 feet using no other power than the force of gravity. Imagine cruising to one sun-drenched port after another. Acapulco for the cliff divers. Cartagena for South America. St. Maarten for the beaches. Costa Rica for the scenery. San Juan for the history.

Our cruise package includes a 20% discount on all cabins, all meals and entertainment, air transportation, group cocktail party, bottle of champagne, and prepaid shipboard gratuities. Cabins begin as low as \$2,322.

Australia/New Zealand

Farm Bureau members are welcome to join our tour to the "Land Down Under," where it will be late summer, instead of winter, when we get there. Our 21-day package to Australia and both the North-South islands of New Zealand is highlighted by visits to the Great Barrier Reef & Cairns, Sydney and the Sydney Opera House, Melbourne, Christchurch, Mt. Cook National Park, Queenstown, Milford Sound Rotorura, and Auckland. Our flight to Australia will include an overnight stop in Honolulu and we will stop in Fiji for 3 days upon our return to the United States.

Our tour package includes roundtrip air transportation, deluxe motorcoach transportation, all transfers, deluxe and first class hotel accommodations, full sightseeing, 28 meals and a professional guide throughout the tour. Experience the "Land Down Under" plus Hawaii and Fiji all for \$4,999 per person.

Georgetown Home Tour

Join us for the weekend as we stroll the historic neighborhoods of Georgetown and visit several homes and experience the beauty and grandeur of these stately mansions. Spectacular decorating and colorful gardens await us on each walking tour, to be followed by tea and cookies. Our package includes roundtrip airfare, transfers, accommodations at the beautiful and European styled Georgetown Inn, 7 meals, a city tour of Washington, D.C., and a visit to the National Gallery. Members: \$674. Non-members: \$694.

the FARM BUREAU TRAVEL SERIES

Scandinavian Capitals and Russian Grandeur

Our 13-day cruise upon the new luxurious Crown Odyssey is highlighted by visits to six great European capitals — Oslo, Copenhagen, Helsinki, Stockholm, Amsterdam, and London, plus St. Petersburg, Russia. Our Farm Bureau travelers also have the opportunity for a one-night land excursion to Moscow.

Our cruise includes airfare, transfers, all meals and entertainment, cocktail party, bottle of wine, as well as prepaid gratuities to cruise staff. An optional two-night "London Showtime" package before or after the cruise is also available. Cabins begin at \$4,036 per person.

Brochure Request Form

Please send, without obligation, the detailed information for the tours indicated below

- | | | | | | | | |
|--------------------------|--------------------------|--------------------------|--|-----------------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Panama Canal Cruise | Australia New Zealand | Georgetown Home Tour | Scandinavian Capitals & Russian Grandeur | England, Ireland Scotland & Wales | European Adventure Tour | Heritage of America | Copenhagen Plus |

(Please Print)

Name

Address

Phone

County

(Please Mail to)

Member Travel Services
P.O. Box 30960
Lansing, MI 48909
or call
1-800-292-2680
ext. 3067

1993

FARM BUREAU TRAVEL SERIES

Travel to England, Ireland, Scotland, & Wales

July 8–23, 1993

One does not need the “Luck of the Irish” to enjoy the many attractions included in this deluxe package. This 16–day tour is full of many great attractions including such things as Killarney, the Ring of Kerry, the Blarney Castle, Waterford Crystal factory, Dublin, Edinburgh Castle, an overnight stay in Ruthin Castle in Wales, theatre tickets to a Royal Shakespeare Theatre production, a Medieval Banquet, a visit to Stonehenge, Buckingham Palace, and a tour of London, as well as London Theatre tickets. Our package includes roundtrip airfare, deluxe hotel accommodations, 24 meals and much more for \$2,799 per person.

European Adventure Tour visiting Austria, Switzerland & Italy

August 14–25, 1993

Our 12–day central European tour takes in the beautiful countryside of Austria, the mountains of Italy and the lakes of northern Italy as we visit Fairytale Bavaria, the Passion play village of Oberammergau, the Italian resort of Stresa and Linderhof Castle.

This European tour includes roundtrip airfare, transfer, deluxe motorcoach transportation, first class and Tyrolean–style hotel accommodations, European–style buffet breakfast daily, 1 dinner, and much more. The Farm Bureau member price is \$1,725. Non member price is \$1,755 per person.

Heritage of America

September 25 — October 3, 1993

The beautiful colors of the fall foliage combined with America’s most historic areas makes this a most outstanding tour for Farm Bureau members. Our travels will include New York City, the city of Brotherly love — Philadelphia, the Amish country of Lancaster, as well as Gettysburg and the Shenandoah Valley. Our adventures will then take us to Monticello, colonial Williamsburg, and then to our nation’s capital, Washington, D.C.

This deluxe tour includes air transportation, first–class hotel accommodations, deluxe motorcoach transportation, 15 meals, and full sightseeing and admissions to all attractions. This 9–day tour is available for \$1,299 per member.

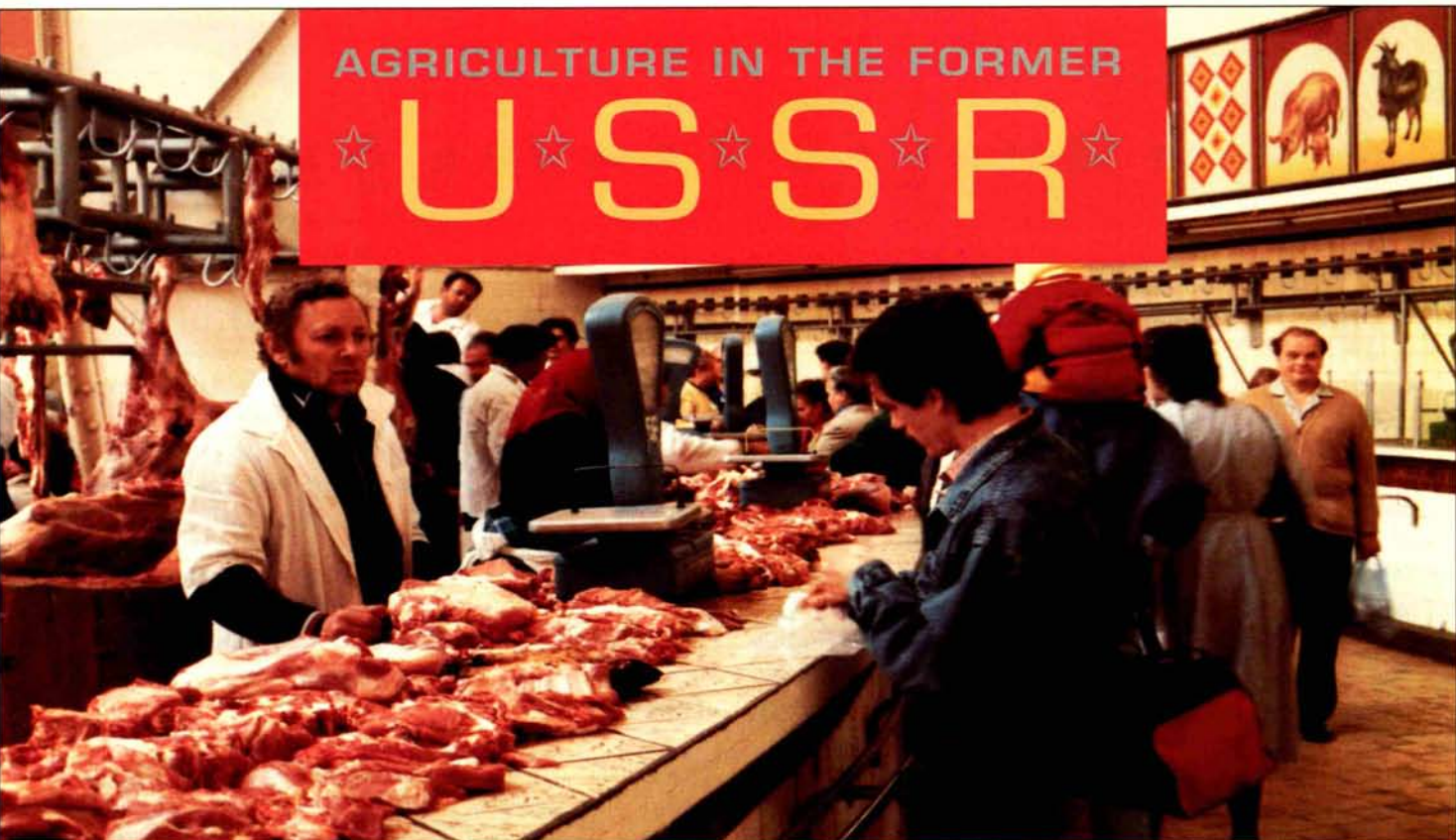
Copenhagen Plus

October 9–16, 1993

Scandinavia this fall could be the most refreshing, truly different vacation you have ever had. Scandinavia is different, but you will feel very much at home. Our one–week vacation offers you the opportunity to enjoy Copenhagen, Denmark — one of Europe’s most exciting capital cities — known for its fun loving spirit! Copenhagen has many fine museums, Royal Palaces, and an old harbour district with colorful cafes and cosy restaurants. The Strogit is the famous pedestrian shopping center — Europe’s largest — where you can find the finest of Scandinavian goods and crafts.

Our package includes roundtrip airfare, accommodations at the 4 star Sheraton–Copenhagen, a 2–night cruise to Oslo, the capital of Norway, city sightseeing, Danish breakfast each morning, 2 dinners, and much, much more for the unbelievable price of \$1,235 for members, \$1,255 for non–members.

AGRICULTURE IN THE FORMER ★ U ★ S ★ S ★ R ★



YEARS BEHIND, BUT TREMENDOUS POTENTIAL AHEAD

Most meat is sold in an open air market without refrigeration or wrapping. All meat is sold as fresh, and what isn't sold one day is stored beneath the counter and brought back out for the next day's sales, even though no preservatives are used. To purchase meat, one must stand in line to select a piece of meat, receive a ticket, stand in another line and pay for the ticket and get a stamp, and then return to a third line to actually pick up the meat. When asked about nutrition education, most people responded that their primary concern was to produce enough food to keep people full and happy. Nutrition was not a concern.

The breakup of the former Soviet Union into the Commonwealth of Independent States (CIS) has given us a number of lessons about the role of private property rights and the initiative it provides for advancements in productivity and technology. Nowhere is that principle more clear than in the CIS's agricultural industry. Crop farms are just beginning to use fertilizers and experimenting with herbicides and pesticides. Dairy operations don't even know how to diagnose diseases, let alone prescribe treatments for mastitis, milk fever or pneumonia for their dairy cows.

That lack of technical know-how has required considerable support from the U.S. in the form of guaranteed loan credits for commodity purchases and food assistance. With the recent U.S. announcement of another \$900 million in guaranteed loans and another \$250 million in food aid, the U.S. has now provided \$4.8 billion in credit guarantees to the former Soviet Union since December 1990.

To get a better grasp of the current status of agriculture in the CIS, a group of 40 Michigan farmers and agribusiness representatives toured the former U.S.S.R. with stops in Russia, the

Ukraine and Belyeo Russia, as part of a People to People International trip coordinated by the Michigan Department of Agriculture.

While there, the group had a chance to tour a state-owned farm as well as a privately-held farm partially financed by an investment from U.S. agribusiness giant Con-Agra. The difference between the two were like night and day, according to Pat Driscoll, executive director of the Michigan Farm Radio Network, and a member of the tour group.

The privately held farm, named Interferma, was started just four years ago by a former nuclear submarine engineer named Vahtang Makharadze. Because of constant roadblocks and ridiculously low state prices that were less than half his cost of production, Makharadze turned to outside sources for investment and expansion. Today his operation is a total vertically integrated system from production to processing to marketing.

"His company is currently building a chain of retail stores to sell products that were produced and processed from his farm, including cheese, butter, vegetables, and livestock," explained Driscoll. "He is also offering a money back

guarantee if his customers are not satisfied, which is unheard of in that country."

The success of this enterprising farmer would be the envy of most U.S. farmers, with the business currently netting over \$200,000 a month, said Driscoll. The farm has over 100 employees and is beginning to offer stock options to the employees to encourage free enterprise.

The farm is also creating a savings account, in essence, that will be used to finance loan requests of would-be farmers wanting to purchase their own land. His going interest rate? Just 12 percent compared to the going rate of 65 to 70 percent being charged by most other financial institutions.

Russian President Boris Yeltsin was so impressed with Makharadze's accomplishments that he named him chairman of Russia's Agricultural Reform Committee. That's a good bet, since the state-owned farms have a long way to catch up with modern technology and processes.

The group toured one of those state-owned farms known as Red October, so named in

honor of the Russian Revolution in October of 1917. The 12,000 acre farm, located in the former USSR breadbasket now known as the Ukraine, is claimed to be one of the best and largest farms in the world.

What the tour group saw, however, was a farm operation plagued with inefficiencies and outdated technology that, in Driscoll's words, "put their agricultural industry a good 40 to 75 years behind the U.S. in many respects." Over 350 workers are employed on the state farm that consists of a dairy operation as well as field crops of rye, canola and sugar beets, and other livestock enterprises.

The farm's dairy herd was housed in precast concrete buildings, without benefit of ventilation, open windows, or fans. Freestalls and milk parlors were unheard of and the milk pipelines were a combination of lead pipes, plastic tubing and cast iron pipes, considered very unsanitary and unfit for use on American dairy farms.

Feed rations consisted primarily of pastures and sugar beets, said Driscoll, who added that the

operation, and none of the fat was ever removed from the milk. No artificial insemination was used, although the herd was reported to be a cross between holsteins and zebras that allegedly produced milk that prevented tooth and gum decay.

The herd the group toured exhibited signs of pneumonia, although workers were not even familiar with what the disease was, said Driscoll. Calves were housed in poorly ventilated facilities as well, with the bull calves accounting for the country's beef production, since there were no common beef breeds available.

Driscoll said the overall consensus of the group was that the agricultural industry in all three countries was as bad off, if not worse, than what most had suspected. "If these countries can ever get their act together in terms of free enterprise and privatization, they'll be major competitors from an agricultural standpoint," he said.

What about all the aid the U.S. has been sending over to the Commonwealth of Independent

Driscoll based his views on the fact that over 85 percent of the old guard from the former communist party are still in place, and that individual creativity and choices are still being discouraged. The definition of privatization consists of leasing property rights, but the state still owns the property.

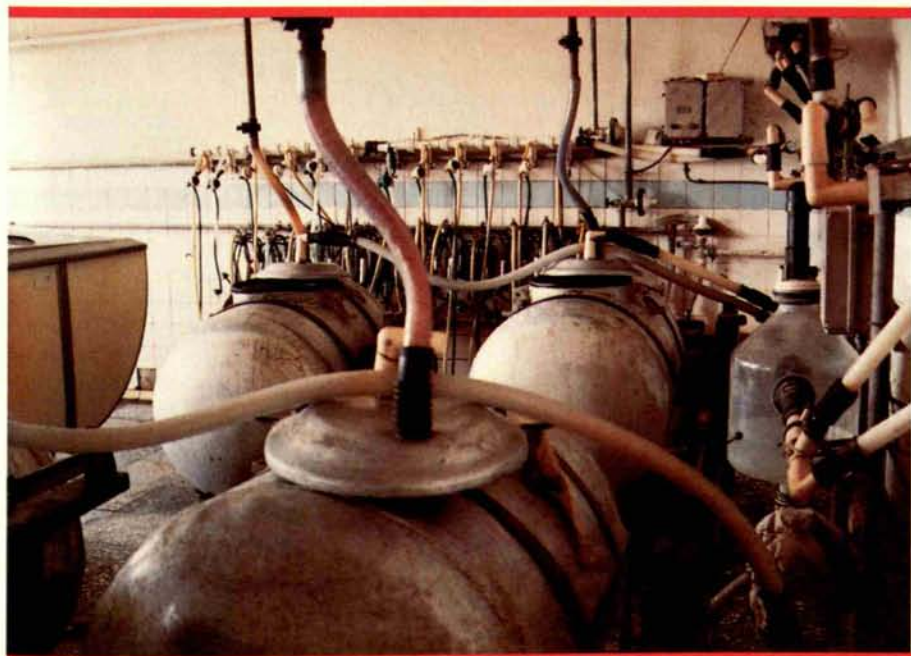
"Their definition of private and ours are entirely different," explained Driscoll. "There's not a generation alive over there that understands risk taking and making decisions for themselves. They basically want the U.S. to bring them up to current industrialized standards without truly going through the required reform process to make it happen."

The president of the Ukrainian Academy of Science explained that in 1933, the "greatest USSR calamity in history" took place when the government took farmers from their land, Driscoll said. "He told us that the government took away the individual's incentive to produce and forced agriculture and society in general to become inefficient to create more jobs. They continue to do that today in every industry to employ their growing population."

Driscoll said a new organizational structure is desperately needed in the CIS to allow people to think and reason for themselves, as is an effective leadership structure that has the best interest of the country in mind when making their decisions.

In general, Driscoll said the people they encountered were very friendly and had a real desire for independence. "We had people who came up to us in Red Square and wanted to shake our hands simply because they wanted to shake hands with an American."

A close-up look at a cow from one of the best herds in Russia. The neck chain is attached to a lead ball that is used as a restraining device that hits the cow in the knees if and when it tries to run, since the pastures don't use any fencing to speak of. Driscoll said that a vet on tour with the group diagnosed several cases of pneumonia in the herd.

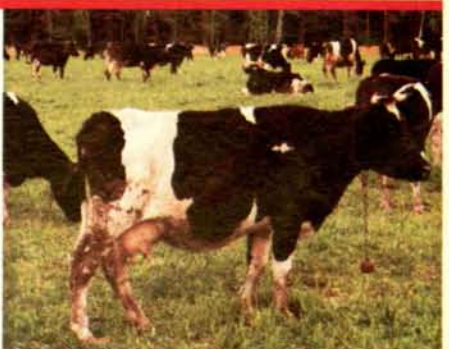


This milk processing facility at Interferma would never meet U.S. regulations and standards. In addition to unsanitary conditions, the technology is very outdated compared to the United States.

group never saw a field of corn or soybeans during the two week period. Milk production averaged 8,000 pounds from one of the "best herds." Average production in the United States is closer to 18,000 pounds.

Milk pasteurization was crude at best, with limited cooling available at the dairy processing

States? "The U.S. should limit its donations and loans to a bare minimum and let them work out their own problems," said Driscoll. "We cannot provide them with what they need. All we're doing with our aid is prolonging their transition and growing pains. If we really want to help them, we should leave them alone."



Landowners

& Spo

A photograph of a hunter in a field. The hunter is wearing a hat and holding a rifle, standing in a field of tall grass and brush. In the foreground, a speckled dog is looking towards the camera.

A HANDSHAKE FOR A HUNTING HARVEST

For hundreds of thousands of Michigan residents, the crisp, cool air of autumn signals the return of hunting season, and the opportunity to pursue one of the widest variety of game species in the country.

Michigan is one of the great hunting states in the nation. Very few areas of the country offer our diversity of hunting experiences. You can bow-hunt whitetails within minutes of our major cities, or you can stalk bear in the wilderness of the Upper Peninsula.

Many thousands of acres of public land are hunted each year. But game is also pursued on private land, to the mutual benefit of the landowner and the hunter. For the farmer-landowner in particular, permitting hunting can be beneficial by helping to ease the burden of wildlife crop damage. Delegates to the Michigan Farm Bureau annual meeting in 1991 approved strong policy that urges farmers to report crop damage to the Department of Natural Resources, apply for block permits and take an active role in harvesting deer during the hunting season by opening their farms to the hunting public.

Even if a farmer doesn't have a problem with deer damage, allowing hunters onto farm property can improve public relations for the agricultural industry and even provide a modest source of fee income. A successful landowner-hunter relationship is based on an understanding of rights and responsibilities. Landowners and hunters can cordially coexist if both make an effort to meet each others expectations.

THE LANDOWNER:

As a landowner, and especially if you're a farmer, it's important to remember that most of our hunters are from urban areas. Despite their knowledge of hunting rules and regulations, they may have only a sketchy idea of the special considerations of hunting near agricultural operations.

If you give them permission to hunt, clearly explain the areas that are "off limits." These might be unharvested crops, grazed pasture, hazardous areas and safety zones near buildings or livestock. Note which gates may or may not be used and whether fences may be crossed.

Note the boundaries of your property, and the specific dates and times when hunting is permitted. Do you want them to check in or check out? Should they park in a specific spot? Do you have any special instructions on the species they can or cannot hunt?

Sportsmen

Hunters are required by law to ask for written permission to hunt. For your convenience in providing this permission, Michigan Farm Bureau makes Private Land Recreational Passes available. The two-part passes have one portion, to be kept by the landowner, that has space to record the name of the hunter, address and vehicle license number. The other part of the pass has guidelines the hunter agrees to when he or she signs, along with information on liability, trespassing and game law violation reporting. You can get the passes through county Farm Bureau Community Action Groups or from the Community Activities Department at the Farm Bureau Center in Lansing. The cost is 20 cents for a packet of ten.

Controlling access to your land means properly posting the property. Although the state Trespass Law does not require them for agricultural properties, "No Trespassing" signs are the first line of defense in discouraging unwanted visitors. "That's always a great assist, particularly if you're talking about a potential prosecution," said Department of Natural Resources law enforcement chief Herb Burns. "The prosecutor and courts always look at that as an additional piece of evidence that there was notice to the individual." Any commercially-available sign is acceptable, according to Burns.

He said landowners have the right to challenge a trespasser, but he doesn't encourage people to become involved "too aggressively" in confronting an armed hunter. But any information you can provide to help identify the culprit, such as physical descriptions and license plate numbers, is very helpful. "When somebody suddenly appears, is there for a few minutes and is gone, it's very difficult for the officer force. Recurring activities are much easier to work on than isolated incidents. If you're having problems, make sure the conservation officer is aware as much in advance as possible," he said.

There's probably nothing better for keeping unwanted people away than to have permitted hunters on your property who will notice strangers, according to Burns.

Many farmers are concerned about exposure to liability when allowing hunters on their property. However, 1987 amendments to Public Act 201 provided that no cause of action shall arise for injuries to any person who is on the lands of another for the purpose of hunting (whether or not a fee has been paid to the owner of the farm) unless the person's injuries were caused by the gross negligence or misconduct of the owner, tenant or lessee of the land. The same law applies to U-pick farm operations and the gleaning of agricultural products, and has been upheld in court in reference

to U-pick. Using the Private Land Recreational Passes or a lease agreement can provide additional safeguards against liability claims.

THE HUNTER:

From a legal standpoint, the specifications are pretty simple: if you're going to be hunting on someone's private land, you must have written permission from the landowner. "But from a practical standpoint, we often don't require that," said DNR's Burns. "If a hunter is challenged by a law enforcement officer, it's generally sufficient to say he has received verbal permission to hunt. The officer can generally determine by a very quick interview whether or not in fact the hunter knows the landowner by name and whether or not they've actually received verbal permission," said Burns. "But it's always better to have written permission."

But how do you convince a landowner to give you permission? And how do you make sure you're allowed to come back next year?

It helps if you plan ahead. Contact the landowner well before the start of hunting season, and make an appointment to introduce yourself and ask permission to hunt.

When you meet the landowner, act in a way that convinces him or her that you are a mature, responsible hunter. Be sure your personal appearance is neat and clean. Explain what you'd like to hunt for and ask specifically for written permission and whether payment is required. If you get the okay, inquire about property boundaries, when to arrive, where to park and areas to avoid.

Everyone is flattered by being asked for advice, so ask the landowner: where's the best spot to hunt? Any special techniques you'd recommend? Would you like to join the hunt? Do you want to share the game?

During the hunt, be sure and respect the guidelines laid down by the landowner. Be especially aware of where livestock, buildings, and machinery are located. Don't leave gates open and don't leave litter. If permission is only for you to hunt, don't show up with additional friends and relatives who have not received permission.

After the hunt, stop by the landowner's house and tell how the hunt went. A formal thank-you note a few days later is also a nice touch.

Landowners have a significant responsibility to act as stewards of our great natural heritage. Hunters play an important role in managing our wildlife resources. With so much to gain from cooperation, it's important to foster a cordial working relationship. That can help make the fall hunting experience pleasant for all rural people.



(WETLANDS TESTING CONT.)

1991 revisions as causing a loss of federal jurisdiction over the larger adjacent true wetlands areas.

Kleckner said the results of the faulty field tests, consequently, were leaked and splashed throughout the news media as "proof" that the 1991 revisions would open up millions of environmentally fragile acres to development, including portions of the Florida Everglades and Virginia's Dismal Swamp.

"That simply is not true," Kleckner said. "Preservationists have continually overstated wetlands losses associated with the 1991 manual revisions. They and like-minded individuals within our government would have us believe that we have lost, and will continue to lose, viable wetlands as a result of lax government regulations."

Martin said his evidence supports the fact that large areas within the Everglades and the Dismal Swamp would not lose protected status under the 1991 wetlands revisions. He can also show that claims of acreage losses of wetlands were vastly exaggerated.

"Some of the field testing teams must not have looked at the 1991 revisions and interpreted them literally as they were written," Martin said.

"If you have the soils, the vegetation and one of the primary indicators of hydrology, not necessarily direct observation of water, you should have called areas that met all three criteria wetlands. In many cases they did not.

Even though all three wetlands criteria were met, the teams refused to call the sites wetlands. Martin said those were false and irrational conclusions.

"Fifty percent of the areas they said weren't wetlands, like the Dismal Swamp and the Everglades, would immediately fall in as wetlands under the 1991 revisions, and many other sites never should have been called wetlands in the first place, by any criteria."

He says the faulty tests severely damaged the public's opinion of the 1991 revisions, and created the groundswell that appears to have spawned the soon-to-be-announced 1992 proposal.

Backed by data provided by Martin and other scientists, AFBF believes that if the field testing data was re-examined, there should be an admission that either it was analyzed incorrectly, it was intentionally biased, or the testing teams just misunderstood how the revisions would be used.

"The common-sense provisions of the 1991 manual protected both true wetlands and prop-

erty rights," Kleckner said. "Unless we can retain the common-sense provisions of the 1991 manual, wetlands regulations in the United States will revert back to protecting neither. Some agency officials have acknowledged there are problems with the field testing of the 1991 manual. However, there are indications that the administration may be retreating from the common-sense provisions of the 1991 manual, based on this flawed field testing. We have serious concerns about that seeming lack of integrity."

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HEATING WITH WOOD?

BE PREPARED

As we move into Michigan's cold-weather season, now is a good time to have your home heating system inspected by a professional. Yearly check-ups will keep it operating safely and efficiently.

And perhaps you're planning to warm your home with a wood heating stove this winter. If you are, remember - for safety's sake - that heating with wood requires extra care on your part.

"Contact your local building authority for a permit - and be sure to install your wood stove according to the manufacturer's specifications," says Ron Converse, safety expert for Farm Bureau Insurance. "Proper clearances to combustibles are very important."

Converse offers these tips for safe wood heat use:

- Be prepared. No matter how carefully you install your wood stove, or what kinds of precautions you take, there is always the possibility that something could go wrong. That's why you should have:

- A U.L.-approved 2A-10BC fire extinguisher in the vicinity of (but not right next to) your stove.

- A smoke or smoke/fire detector near your sleeping quarters, but far enough away from the stove to keep the detector from sounding off in the presence of normal heat radiation or intermittent smoke that may be given off during start-up or refueling.

- Portable, folding escape ladders under beds or window sills in bedrooms for emergency use.

- An emergency exit plan for your home.

"More than 80 percent of fire-related deaths occur in residential properties," Converse says, "and smoke inhalation causes more deaths in home fires than burns do."

- Fire and stoke your stove properly.

- When you start a fire for the first time, place a small amount of paper in front of your pile of kindling, and place the larger logs on top of the kindling.

- Never use gasoline, kerosene, charcoal starter, or any other flammable liquid to start a fire. Flash fire or explosion could result, and fumes from

these liquids are extremely dangerous.

- It may take several tries to establish a fire in your stove, depending on your methods and materials. Take the time you need to start a proper fire with a proper fuel.

- When you start your fire, open the draft and damper wide. This will make the fire catch quickly and will allow less backup smoke into the room. Soon after the fire catches, however, adjust the controls down again.

- When you stoke the fire, open the draft and damper for a minute or two before you open the stove. You'll keep a lot of smoke from entering the room. Again, remember to adjust them down soon after.

- If your home is tightly insulated, you might want to crack a window to ensure proper draft—or install an outside air supply for your wood stove—for safe and efficient operation.

- Be alert for problems.

- Creosote - Creosote is a tar-like substance that accumulates in your chimney over time. When controlled properly, it is a minor irritation. But when it builds up too much, one spark could set your chimney on fire. Burn dry, well-seasoned wood, burn short, hot fires regularly to help fight the buildup, and be sure to have your chimney inspected and cleaned regularly.

- Backup smoke - A little smoke is natural when you load your stove, and you can usually avoid it if you open the damper and draft controls briefly before loading the stove. But too much backup smoke can be irritating - and dangerous, if it allows harmful gases to enter your home. If you're experiencing too much smoke, you have a problem with the design, placement, or operation of your chimney. Contact an expert to find out how to solve the problem.

- Chimney fires - If you have a chimney fire, get everyone out of the house and call the fire department immediately. If you have an airtight stove, close off the oxygen supply. Attack the fire, but only if you can do so safely with the extinguishing materials at hand.

"Wood stoves aren't inherently dangerous, and most fires can easily be prevented by proper safety measures," Converse says. "But remember this: Trial and error is not the way to learn about safety. You must be right the first time."

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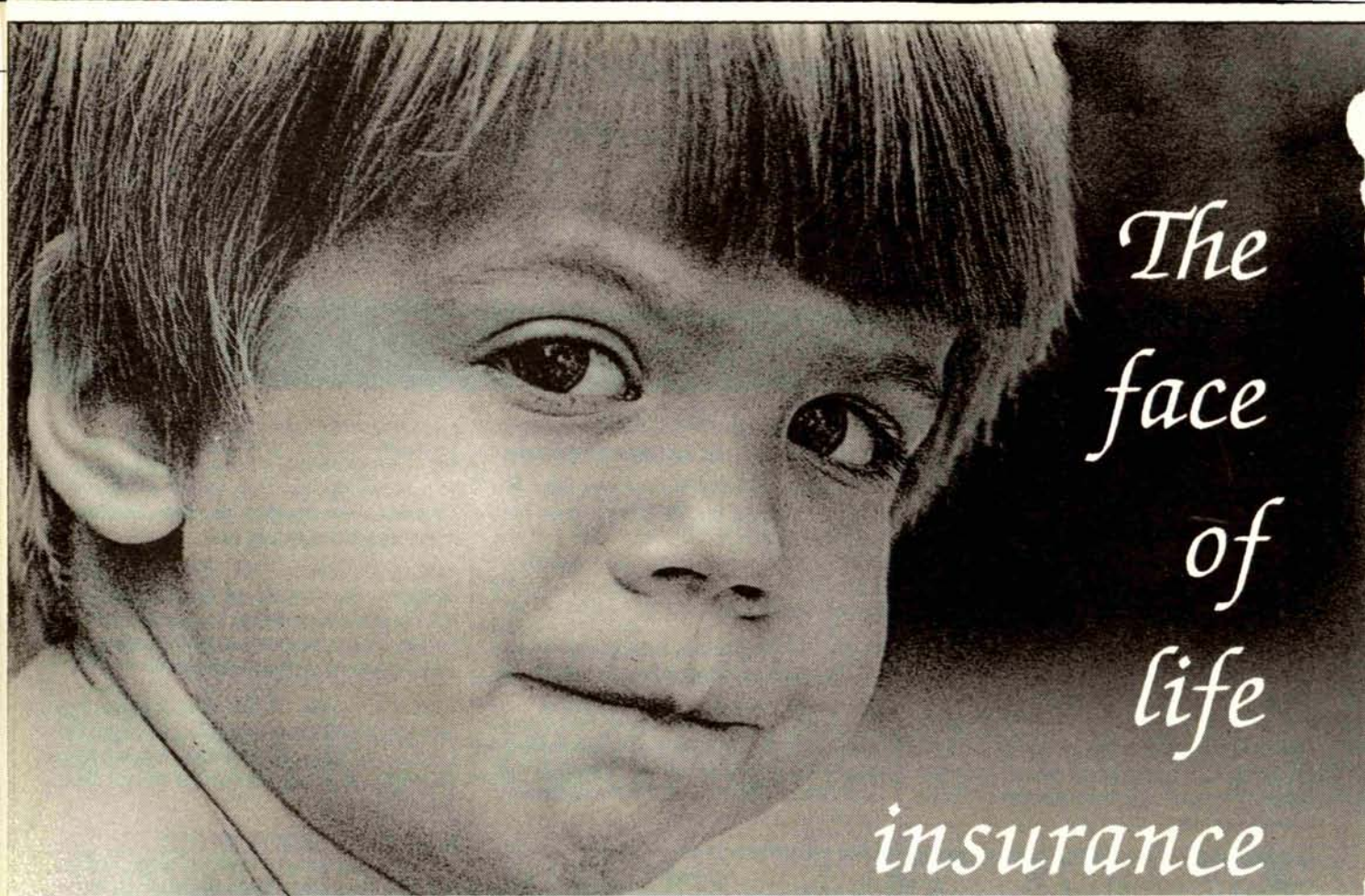
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