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Michigan Farm News

December 15, 1993

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MICHIGAN FARM NEWS

Getting Ready for BST – Details Being Formulated

Decision time is around the corner for dairy farmers as they await the end of the 90-day moratorium for Bovine Somatotropin (BST) on Feb. 3, 1994. According to Monsanto’s Director of Industry Affairs, Monte Hemenover, dairy farmers should start asking themselves some crucial questions now.

"Producers need to sit down and ask themselves whether they’re ready for this technology," said Hemenover. "By ready I mean, ‘is my ration good enough?’ ‘Are my cows in good health?’ and ‘Can I manage my cows once I increase their production?’"

"Posilac," Monsanto’s version of BST, with a 14-day injection schedule is currently the only version of BST approved. Two other versions, a 28-day injection schedule and a daily injection schedule of BST, are still in the approval process. Hemenover said that in the eyes of the FDA, the other versions of BST are entirely different products that must go through the same lengthy approval process that Monsanto did for Posilac.

Monsanto plans to conduct educational workshops for MSU’s academicians, extension personnel, and feed companies, in January, before actually starting to hold educational workshops for producers. Producers will be receiving personal invitations to small workshops to be held after the Feb. 3 moratorium expiration.

Monsanto will be offering a special introductory offer that would allow producers to place a 50-dose minimum order, at $5 per dose, plus a daily cost of 36 cents per cow. According to Hemenover, that means a producer would need to see a four pound per day increase to cover the cost in most situations, although, that can vary from farm to farm. Regular price for Posilac, will be $6.60 per dose.

"The actual break-even will depend on a number of issues," Hemenover said. "One is obviously feed costs, because you do see an increase in feed consumption. Secondly, it is the actual production increase obtained, and then finally, the value of the milk."

Hemenover cautioned that the individual producer’s management ability will be a big factor, since ration amounts, and herd health must be closely monitored with production increases.

"Think one other big issue that will surface very quickly is reproduction," said Hemenover. "If a producer has a cow that’s a known problem in terms of breeding back, why tack on more stress - wait until she’s bred back and then put her on BST."

Monsanto is recommending, based on label directions, that cows be started on BST in the ninth week of lactation during the peak of production. Hemenover says that, like other management aspects, production increases due to BST will vary from cow to cow and from farm to farm.

"Farmers don’t bank percentages, they bank dollars," Hemenover said. "Every cow is going to respond differently. The bottom line is a dairyman needs to try it on all his cows and then monitor the response and then continue to use BST on cows producing more than the four pounds per day to cover the cost of Posilac."

Monsanto plans to distribute Posilac via a national 1-800 phone number that producers will be able to call for order placement. Once the order is received, Posilac will be shipped directly to the producer via Federal Express.

MFB Annual Meeting Scores High Marks in Detroit

The Westin Hotel in Detroit scored high marks with delegates and guests attending the MFB annual meeting. Farm Bureau members scored big with Detroiters as they illustrated to the city folks that farmers are, indeed, professionals from the ground up.

Thanks to the Showcase of Agriculture, several thousand Detroiters were amazed to find calves, sheep, goats, and a bog in the plush interior of the Renaissance Center. Their amazement turned to awe as they saw poinsettias, lamb, beef, vegetables, and other commodities. They learned that Michigan farmers are a source of a diverse and bountiful supply of products.

In addition, 600 Detroit middle school and FFA students were led on tours of the Showcase by members of MFB’s Promotion & Education Committee. With all those students, other farmers at the annual meeting answered a call for help and joined the tours to ensure that students learned as much as possible about agriculture.

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Building Alliances for Agriculture’s Future

Agriculture’s future will increasingly be constrained by burdensome rules, regulations and constraints. All of these mean higher costs for farmers. How are farmers supposed to generate the revenue needed to meet these costs? Unlike other segments of the economy, farmers cannot automatically pass on their higher costs to consumers. And even if we could, American consumers have certain expectations that they won’t accept higher food prices.

So what do we do? I think our strategy is to focus on a two-fold approach. One direction is to continue our efforts to “reach out” to the broader community around us and build linkages of understanding about our industry. The more we do to help the non-farm consumer appreciate and value what the agricultural industry is already doing to meet their environmental and regulatory concerns, the more support we’ll have for our legislative efforts to hold down the costs and impact of regulations.

The other direction is to use MFB’s policy development and policy execution process to continue skillfully working within the legislative and regulatory system, building sound and reasonable regulations that reflect an understanding of the realities of modern agriculture.

We must continue our education efforts to show the non-farm public the realities of farming today. We must continue to hammer home the message that our American food supply is the most abundant, and the safest in the world, thanks to the professionalism of farmers and the modern production tools that make our abundance possible.

We, as farmers, need the people in the Detroit area, and all across the state, to have an appreciation for the regulatory restraints that hobble our agricultural productivity. If American consumers want to continue to enjoy having the safest and most reasonably priced food supply in the world, then they need to help us in our efforts toward economic and regulatory freedom.

As chairman of the State Fair Advisory Committee, I’ve had many opportunities to see firsthand the powerful appeal that the agricultural way of life has for people who come to the fair in Detroit. Often, they have their first conversation ever with a farmer, and get their first look at a farm animal. Our annual meeting complemented the State Fair by giving consumers another chance to meet and talk with farmers. And vice versa. The annual meeting provided all of us opportunities to better understand the needs and wants of our southeast Michigan neighbors.

More and more, our ability to be an effective player in the political arena will be based on effective alliance building with like-minded, non-farm allies. It is important that we, as farmers, reach out and embrace the hopes...and concerns...of consumers in southeast Michigan. It is effective alliance building with like-minded, non-farm allies. It is important that we, More and more, our ability to be an effective player in the political arena will be based on effective alliance building with like-minded, non-farm allies. It is important that we, as farmers, reach out and embrace the hopes...and concerns...of consumers in southeast Michigan. It is effective alliance building with like-minded, non-farm allies.

In Brief...

Michigan Farm Prices Higher

The Index of Prices Received by farmers in Michigan for all products as of Nov. 15 was 135 percent of its 1977 base, according to the Federal/State Michigan Agricultural Statistics Service. The November index was two percent above last month’s index of 132 and was four percent higher than last year’s level of 130.

The price index for all crops rose five percent from last month led by feed grains and cash crops. Corn and potato prices jumped 12 percent and 16 percent respectively for October. Wheat prices increased five percent and soybeans were up four percent. Onions were the only price drop from October, declining three percent.

The livestock and products index remained unchanged from a month ago. Hogs and beef cattle fell seven percent and six percent from October. Slaughter cows dropped 12 percent from last month. Completely offsetting the price declines were egg and milk prices, which rose two percent and milk prices, which rose two percent.

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Engler to Delegates - "Educational Status Quo Unacceptable"

Michigan's current school finance and reform debate is more than just about cutting costs and reducing property taxes – it's about creating a balanced and higher standard of education, according to Gov. John Engler. Speaking to the 454 farmer-delegates during the annual meeting in Detroit, Engler said that charter schools and schools of choice are paramount to reform efforts.

"Michigan's education system has the enviable ability, regardless of how good they are or how bad they are, of being always in business each fall," Engler said. "There is no reward for excellence, and there's no deterrent for non-performance. I think that should change!"

Engler was critical of the Michigan Education Association's (MEA) efforts to derail the reform efforts, saying that their solution is to throw more money into an already obsolete school system.

"To hear the MEA talk about it, everything is just fine, just send more money," Engler said. "Education spending, on a revenue per pupil basis from 1980 to 1992, has increased 8 percent per year, almost double the rate of inflation. We think there's considerable administrative savings that would be possible, and there are building expenses that could be reduced or eliminated through consolidation."

Engler suggested that a number of the 3,200 school buildings located across Michigan could be utilized by charter school organizations that would, in effect create a school of choice option, increase competition, and ultimately improve the education and job skills each student receives.

"We still have a lot of people who believe there are going to be high wage low-skilled jobs there in the future for our kids," Engler said. "That's simply unrealistic. If they're going to be low-skilled, they're going to get low wages. We need to make sure our kids are well-educated, well-trained and adequately prepared for the high-tech jobs of the future."

Turning his attention to other areas, Engler reported that Michigan's economic recovery continues, with the state's 1993 unemployment rate now poised to be below the national average for the first time since 1966.

The state's budget deficit has been eliminated and will actually show a surplus of over $100 million this year. The state's budget has been constrained, with 1994 spending up less than 1 percent from 1990 levels. The number of state employees is also down nearly 8 percent from 1990.

Reorganization efforts of various state departments, such as the Department of Natural Resources (DNR), have helped to eliminate bureaucratic, increase departmental accountability, and improve service, Engler said.

The DNR reorganization plan was kept in place with a recent state Supreme Court ruling, after it was challenged by those opposing the plan.

"Farmers will definitely benefit from the DNR reorganization - it helps everybody," Engler said. "We're already seeing a drastic reduction in the permit backlog. We were also able to eliminate 19 different boards and commissions, and increase accountability within the department."

Farmers will also benefit from recent procedural changes to Michigan's Right to Farm Act, and the approval of the Groundwater and Freshwater Protection Act.

Both of the acts provide voluntary guidelines for farmers, while also providing protection for those that follow the environmental guidelines, Engler said.

MFB Policy on Educational Reform

The following school reform policy language was approved by the 454 farmer-delegates during delegate sessions at the recent MFB annual meeting in Detroit. School funding and taxation policy was also approved by the delegates and is also printed elsewhere on this page.

"We believe there must be equal educational opportunities for all Michigan children. Education at all levels must meet the constantly changing needs of society. We support the implementation of the Quality Education Act (P.A. 25 of 1990). We believe educational quality will be improved with the adoption of the following:

- State must have aid reimbursement determined by June 1 of each year.
- Schools must be drug free with dropout prevention programs.
- Vocational-technical programs for both students and adults must be made available and existing educational facilities should be used whenever possible.
- School boards, administrators, teachers, students and parents must work together to set goals and objectives to improve student learning and performance.
- Educational programs must be constantly re-evaluated to determine the priorities and needs of our economy and workforce.
- Evaluation of teacher education programs in the colleges and universities.
- An annual evaluation and professional development program for all school employees.
- A merit pay system administered by qualified personnel.
- Funding of special education programs, for children with special needs and gifted children.
- Full funding for state mandated programs, whether new or amended.
- Funding for teacher training of children with learning and reading disabilities in grades K-12.
- Agriscience education, with input from persons experienced in agriculture, should be incorporated in the school curriculum at all levels wherever appropriate, including consumer education courses.
- Repeal of the Teacher Tenure Act.
- Legislation that would allow local school boards to obtain competitive bids for school employees' health insurance programs.
- Per pupil basic grant to follow the student to the public school of their choice.
- Equalize to the extent possible per pupil spending.
- Require that state school aid funding reflect current year enrollment.
- We support the concept of charter schools.
- We support the effective utilization of school property and resources.
- Reorganization of school districts should be studied and considered but should continue to be voluntary.

Confusion Exists Over "Homestead" Definition - Final Interpretation and Language Could Still Have A Big Impact on Your Tax Bill

Michigan farmers still have a lot at stake in the current school finance debate, despite the recent property tax cut, according to MFB Legislative Counsel, Ron Nelson.

"Michigan Farm Bureau continues to fight to protect farmers from being treated disfavorably in resolving the school finance issue," said Nelson. "As of this writing, Farm Bureau is concerned with the taxation of farm lands under the proposed legislation. The issue of farm lands included in the homestead definition continues to be of major concern."

Nelson said that MFB has recommended that farm land be treated separately for the purposes of definition, but the millage rate or tax rate would be the same as for homesteads.

"In the House proposal, some farms would be considered as homesteads, while others would not," explained Nelson. "There may be a Constitutional question when two different rates apply to very similar land types, possibly owned by the same individual."

The issue of taxation and tax policy is important to agriculture because, unlike most other businesses, farmers usually do not have the ability to pass on the cost of taxes, according to Nelson.

He said that Farm Bureau believes under current definitions a major portion of Michigan farm land would not be considered as a homestead and would be levied with a higher millage rate of as much as four to 11 more mills compared to homestead millage rates.

With current law as a reference, any leased or rented land would not be considered part of the homestead; this constitutes one-half of the crop land and approximately one-third of the total of the ten million acres of farmland in Michigan.

Further, corporations owned by farmers and farm families probably would not qualify as a homestead and which is in the process of moving from one generation to another, or the mechanisms of trusts and other legal ownership options also would not likely qualify.

Finally, much of the farm land owned and operated by farmers may not qualify as an agricultural land which is the process of moving from one generation to another, or the mechanisms of trusts and other legal ownership options also would not likely qualify.

MFB School Finance Reform Policy

With the elimination of property tax as a source of funding for K-12 education, new sources of funding must be found to replace the lost revenue. We will support a mix of taxes dedicated to funding K-12, not a limitation on current state spending if carefully selected as not to adversely impact essential state services. We suggest a combination of estate, inheritance and other personal property sources to replace the approximately $6.5 billion which was eliminated from property tax. Any combination must be revenue neutral.

- Increase in the sales tax rate from 4 percent to not more than 6 percent.
- Increase in the Personal Income Tax from 4.6 percent to not more than 5.9 percent.
- Provide for a maximum of 8 mills to be levied on all real and non-exempt personal property. Provide for a transfer tax on residential and farm land as an alternative to replace a portion of the 8 mills. This alternative must be revenue neutral.
- Increase in the tax on alcohol and tobacco of up to 25 percent.
- Allocate all the savings from the reduction in Homestead Credit to K-12.
- Savings from reduced state spending and increased program efficiencies should be allocated to K-12.
- The current 50 mill Constitutional limit should be reduced to 25 mills.
- We urge the millage for the funding of local community colleges and intermediate school districts be capped at current levels.
- We recommend the millage rate be same for homesteads and farms.
- Homesteads should be defined to include the residence and other buildings located on a parcel of land.
- Farm land should be defined as the land and buildings used for agriculture production.

Michigan Farm News
Michigan Crop Production Unchanged

Dry weather conditions surfaced in mid-October, giving farmers a break from the cool wet days early in the month. This allowed crops to mature and harvest to advance rapidly for most field crops. However, corn development has lagged about 10 percent behind normal across the state. Precipitation during both October and November is expected to yield a record 310 bushels per acre, 10 cwt. higher than last year's record. Harvested soybean acreage at 38,000 increased 2,000 acres from a year ago. Lower than normal temperatures and adequate soil moisture during the growing season provided excellent growing conditions.

The soybean yield remains at 36 bushels per acre, three bushels more than 1992 and just slightly larger than 1991. This level ranks as the second largest crop. The 1.13 million bushels, is virtually unchanged from the previous year.

Another Record Potato Yield in Michigan

Fall potato yields in Michigan are expected to top last year's record fall yield, according to the Federal/State Michigan Agricultural Statistics Service. The 1993 fall crop is forecast to produce nearly 11.8 million hundredweight (cwt), up 9 percent from last year. The fall crop, which represents about three-fourths of Michigan's total potato production, is expected to yield a record 310 cwt. per acre, 10 cwt. higher than last year's record. Harvested acres at 30,000 increased 2,000 acres from a year ago. Lower than normal temperatures and adequate soil moisture during the growing season provided excellent growing conditions.

Nationally, fall production is forecast at 372 million cwt., down two percent from last year and slightly larger than 1991. This level ranks as the second largest crop since 1988. Yield is forecast at 110 bushels per acre, three bushels more than 1992 and just slightly larger than 1991. This level ranks as the second largest crop. The 1.13 million bushels is virtually unchanged from the previous year.

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Another proposed revision to the standard would base tolerances on a percentage of defects and not a set number, the procedure which is used in the current standard. There would also be a separate tolerance for blueberries that still have attached stems. Broken skins and scars are considered defects when readily noticeable. The proposal would include definitions for broken skins and scars to give growers and interested parties a better understanding of their criteria.

Written comments, postmarked no later than Jan. 18, 1994, should be sent to the Standardization Section, Fresh Products Branch, Fruit and Vegetable Division, AMS, USDA, P.O. Box 96456, Washington, D.C. 20090-6456; tel. (202) 720-2185. Copies of the proposed rules are available from the same address.
In the spring of 1993, Gratiot County farmer Ron Weller was faced with the possibility of growing 1,500 acres of soybeans, in addition to raising 1,000 acres of corn, 100 acres of hay and milking 150 cows. Weller and his son, John, were also faced with the possibility of spending nearly $30 an acre for herbicides under their weed control program for soybeans.

The cost issue, combined with the need for speed to cover that many acres, caused Weller to rethink his herbicide program and the way they managed their soybean acres. Their efforts ultimately reduced their soybean herbicide cost to $13 per acre on most of their soybean acreage. His first step was to identify which weeds he needed to control. He then paid a call to MSU Extension Weed Specialist Karen Renner.

"I told Karen that I needed something that would spray over the top faster rather than incorporate," Weller said. "Then she asked some important questions as to what weeds we were trying to control, what our crop rotation was, what our soil pH was, whether we grew sugar beets and so forth."

Renner then utilized a computer program that she researched and developed thanks to funds provided by the Michigan Soybean Promotion Committee's producer checkoff dollars. The computer program, known as Soy Herb, allows a producer to respond to a series of questions, and then makes recommendations including not only herbicide options, but herbicide activity and helping the herbicide to be absorbed into certain weed species, especially grasses, cocklebur, velvet leaf and night shade. She cautioned Weller on the spectrum they managed their soybean acres. Their efforts ultimately reduced their soybean herbicide cost to $13 per acre on most of their soybean acreage. His first step was to identify which weeds he needed to control. He then paid a call to MSU Extension Weed Specialist Karen Renner.

"Timing is everything," Renner warned. "If we don't promote our own product, nobody else will."

Producers wanting more information on the Soy Herb computer program should contact, Karen Renner at (517) 353-9429. For ordering information, contact the MSU Software Distribution Center at (517) 353-6740.

Ron successfully utilized a spray program that a lot of growers could use, but he did some key things," Renner said. "He knew his weed pressures, he scouted his fields, and he timed his applications almost perfectly."

Weller says that he'll stick with the same program next year, if faced with similar weed pressures, and herbicide options. However, he'll also continue to utilize Renner's expertise and the Soy Herb program to verify he's got the best of both worlds in terms of cost and control. He'll also continue to support the efforts of the Soybean Checkoff program for funding similar research projects in the future.

"If we don't promote our own product, nobody else will," Weller said. "The quicker people realize that, the better off we're all going to be. Every dollar invested through this program is a dollar well spent."

Weller's beans, all drilled, averaged 56 bushels on 1,500 acres. Despite a one week delay at spray time, Weller said the 1,050 acres sprayed last showed no noticeable difference from the 450 acres sprayed first, except for wheel tracks.

Weller has toyed with the idea of developing a skip row for his 30 foot Great Plains drill, however, he said he can live with wheel tracks as long as the excellent weed control and yield increase continue.

Weller's overall tillage program has also been refined and reduced to a pass with the chisel plow in the fall, and just one pass with the field cultivator in the spring prior to drilling the beans.

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Ron的成功利用了喷雾程序，这是一种许多农民可以使用的方式，但他做了一些关键的事情，"伦纳德说。"了解自己的杂草压力，仔细观察自己的田地，并且掌握最佳时机。"

威尔勒表示，他将继续坚持这个程序，如果遇到类似的杂草压力和除草剂选择。然而，他也将继续利用伦纳德的专业知识和Soy Herb程序来验证他是否获得了两全其美的结果。

伦纳德警告说，"如果我们不自己推销自己的产品，没有人会。"

"如果人们尽快意识到这一点，我们都会好起来。每投资一美元通过该程序都是一笔值得的投入。"

威尔勒的豆子，全部都是播种的，平均产出了56蒲式耳的豆子，1,500英亩。尽管在喷雾时有1周的延迟，但威尔勒说1,050英亩的豆子喷雾最后显示没有与首批的450英亩的喷雾有明显的不同，除了轮迹。

威尔勒曾试验过在30英尺的Great Plains机上开发跳行，但他说他可以接受轮迹，只要除草效果和产量增加。

威尔勒的整体耕作程序也得到了改进和简化，采用了跳行的犁地方式在秋季犁地，春季则只进行一次耙地，以达到最佳的除草效果。

-- The Results --

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CORN
What a difference a year makes. A year ago the U.S. had record yields and low prices and Michigan had loopy corn, and, therefore, horrible prices after discusson. Not a good combination for Michigan.

This year, U.S. yields are way down and prices are way up. In Michigan, we generally have decent yields and higher prices. A much nicer combination than last year.

This is the first issue written since the November Crop Report dropped a bombshell on the market with sharply lower corn production levels than expected. Those numbers are incorporated in the tables below. In a fundamental sense, the market seems to have increased the price enough to ration supplies.

However, there are still many unknowns we will face that could move the price either up or down. My analysis would be there is enough to ration supplies.

Since the November 1, the basis has tightened significantly. The basis had been much lower than expected. In both cases, deliver the grain to stop storage costs.

In order to determine your pricing strategy from this point on, you need to decide which direction is more likely and how much downside protection you want and/or need. The other consideration is what the basis is liable to do.

Since the November 1, the basis has tightened significantly. The basis had been telling you to store, and now it is telling you the market wants the corn -- if not now, early in the year. The market is paying very little carry. The bottom line is, the basis will not tighten quickly from this point on; it already has.

Strategy:
If you want to stay in the market and are paying commercial storage, it is time to move to a basis contract or a minimum price contract (MPC) if you want some downside protection. In both cases, deliver the grain to stop storage costs.

For on-farm storage, it may pay to store a little longer if you are betting on a price increase and buying a put if you need downside protection.

Some elevators are offering a pricing instrument that duplicates buying a put and making a later delivery. Check on it. However, if the basis tightens much more, deliver your corn and take a basis contract or an MPC to stop storage costs.

WHEAT
The final USDA 1993 wheat production numbers were released Dec. 9, check them out for market implications.

Wheat prices are higher than the fundamentals in Table 2 would suggest. One reason for this, is given year-to-date exports, it appears the market thinks that the USDA may be underestimating wheat exports.

DAIRY OUTLOOK
Larry G. Hamm, Dept. of Agricultural Economics, MSU

Dairy market fundamentals are strong and have been holding. The near-term milk price outlook is positive and the assessment news for 1994 is good.

Robust dairy commercial demand, combined with tight milk supplies in the upper Midwest, are combining to support dairy product prices. Cheese prices on the National Cheese Exchange have held steady since their rise in early September.

Commercial butter prices are also holding well above support levels and, in fact, are at levels which allow the CCC to sell government surplus butter back into the market. Nonfat dry milk powder markets, although close to support levels, are still above the CCC surplus purchase price.

The Minnesota-Wisconsin (M-W) price for October jumped to $12.46 (3.5 percent test). Given the market strength, the November-M-W will again increase, likely during the period where the 1993 M-W peak of $12.52 reached in May.

A big factor is the decline in milk production in Wisconsin (-7 percent) and Minnesota (-4 percent) in October 1993 compared to 1992. There are 124,000 fewer cows in states this year. The wet/cold spring is taking a toll on America's dairy heartland. The M-W will be under pressure to stay up or fall less dramatically then would otherwise be the case.

There will be a seasonal market downward drift starting mid-December which will show up in paychecks in February. This is

SOYBEANS
As seen in Table 3, projected soybean ending stocks are down to very tight at 8.7 percent of use. This will keep the market very interest-...
The Finer Points of Net Worth Statements

Dr. Sherrill B. Nott
MSU Ag Econ Dept.

December and January are holiday months. They are also financial months as many close out and summarize their books at the end of the calendar year. This article explains some of the fine points of the net worth statement. Doing one fits in with the holiday season - be thankful for the assets you have to list - seek strength to payoff the liabilities!

Table 1 is an "average" market value net worth statement built from a group of specialized dairy farmers. They all kept their financial records with Telfarm, Michigan State University's farm accounting system. Milk income was 75 percent or more of total cash sales.

When 1992 was summarized, 200 farms were complete enough to include in the averages. To get a number, each line or category in Table 1 was added for all the farms. This total was divided by 200. Individual farms might have had nothing, but the item was still divided by 200. This is especially true of the liabilities. Table 1 was for the last day of 1992, or the first day of 1993. How does it compare to yours?

The 200 farms during 1992 averaged 113 milk cows and made $49,210 net farm income from operations. They owned 437 acres of which 345 was tillable. The owners estimated their land and buildings had an average market value of $401,548 on Jan. 1. This is about $920 per acre they would ask if selling their real estate. They figured their total assets were worth $864,880. This is about $7,650 per cow if they were selling lock, stock and barrel.

This is an unusual net worth statement because it has a lot more words than numbers. That's because I want to explain the details good financial managers include. Several lines in Table 1 have *asterisks*. Think of those starred lines as bits and pieces, or odds and ends. Strip them out, and what's left is the level of detail I see on a lot of farm net worth statements.

Without the starred odds and ends, the total assets would be $38,433 less. The debts would be off by $37,859. Net worth would be understated by $574, an example of compensating errors. Look at the top line, cash. Only half the 200 farms reported any for those that reported at least some, the average was about $5,250. Of all the starred items, checking accounts, savings accounts, CD's and similar assets should be the easiest to total and enter in your financial statement.

On the crops side, most managers do report inventories of chemicals, seeds and prepaid expense items. But fertilizer, fuel, semen and smaller supply items tend to get overlooked. It's worth the effort to estimate their value and include them.

Under intermediate assets, the household and other items include house furnishings and any nonfarm business equipment. If you borrow from Farm Credit Services, remember to include the value of your PCA and FLB stock with stocks and equities. The sample farms also reported their cash value of life insurances and their retirement accounts on this line.

The more permanent household items are reported under long term assets. Did you ever think of farmers as lenders? The average farm had $6,508 lent to individuals at the start of the year. Of the 200 farms, 83 reported one or more such loans.

Moving to liabilities, open accounts with merchants and dealers can be time consuming to determine. However, itemizing your situation at least once a year is a useful financial management task. Other loans in the starred lines include CCC crop support loans.

*Payables* include fine tuning only recently introduced to farmers. It includes treating the principal portions of intermediate and long term loans that will be paid in the next 12 months to be listed as current liabilities. It includes reporting accrued interest as a current liability. If you make annual payments on a land contract in June, interest would have accrued from July 1 to Dec. 31.

This can be a tough one to calculate. Estimating the income tax on capital gains of assets is also a payable. This is important if the net worth statement is to be used for retirement planning.

Constructing net worth statements takes some time, but consider how you can use them. The bottom line, net worth, is an important profit measure indicating the health and wealth of your business. When compared to the same measure for the last three to five years, you can track your financial progress. If needed, corrective action becomes apparent.

Net worth statements, including all the bits and pieces, are essential for estate planning. If you are in a partnership, limited liability company, or corporation, the net worth statement is an important communication tool. It lets everyone involved see where the business was. Information reduces the chances of conflict.

Net worth statements are nearly always required by lenders. They are specialists in reading them. If they are bankers, they likely have the information on cash balances to cross check your accuracy. They are favorably impressed when you accurately include the level of detail shown in Table 1.
HOGS

Hog slaughter has been running a little higher than expected while demand has been a little lower. Not a good combination. The result has been lower than expected prices and speculation about the reason for greater than expected production.

One hypothesis is that there is liquidation going on due to the combination of higher feed costs and lower hog prices. This would mean lower prices now, but higher prices sometime next year.

The next quarterly USDA Hogs and Pigs Report will be released Dec. 29 at 3 p.m. It should help us verify and reject the above idea.

Strategy:
At this point, keep current -- the last thing we need are weight discounts. If you did hedge some of your production at the highs, keep your short futures until delivery or at least until cash comes closer to futures. However, you may want to make some decisions right before the report is released.

CATTLE

Slaughter has been running higher than year ago levels and is expected to continue to do so through January. Weights have been up about 2 percent from last year and is also expected to continue.

The latest monthly USDA 7-State Cattle-On-Feed Report showed we have 6 percent more cattle on feed than a year ago, and, combined with previous reports, would indicate a lot of these will come to market over the next two months.

Strategy:
While demand has not been great, it usually picks up in December and January. Also, the retail margins have been good which will not hurt cattle bids. At this time, keep very current. Prices are not likely to increase much before this glut is cleaned up.

Feeder prices have stayed away up until now due to the excess feedlot capacity in the High Plains. But there is already going to be a lot of red ink seen next year in the feedlots and, if feeder prices don’t adjust or a miracle doesn’t come along to save fed prices, we will see continued financial stress.

Calendar of Events

Jan. 4-5 - Michigan Soybean Association and Michigan Corn Growers Association annual meeting with focus on no-till, Holiday Inn South, Lansing, (517) 323-6600 for information and reservations.

Jan. 8 - Michigan Cattlemen’s Convention, MSU, East Lansing.


Jan. 12, 19, 26 - Animal Management Advancement Project (AMAP Program), Clarksville Experiment Station, Barry County CES, (616) 948-4662.

Jan. 13, Feb. 15, and March 22 - Macomb Extension Service Pesticide Certification Program, attendance by pre-registration only. Contact Macomb Extension at (313) 469-6440.


Jan. 19 - Media Response Team Workshop, Farm Bureau Center, Lansing, 1-800-292-6600, ext. 6540.

Jan. 22 - Central Michigan Family Ag Day, Lakewood High School, Lake Odessa, Barry County CES, (616) 948-4862.


Feb. 8 - Pesticide Applicator Review and Test 9 a.m. to 3 p.m. Montcalm Township Hall, registration required, (517) 831-5226.

Feb. 16-17 - MFB’s Campaign Management Workshop, 1-800-292-6600, ext. 6560.

March 3-5 - Young Farmer Leaders’ Conference Midland, Mich., 1-800-292-6600, ext. 3234.

March 7-9 - Mich. FFA State Convention, MSU Campus, East Lansing.

March 7-11 - Agriculture and Natural Resources Week, MSU Campus.

Save Our Annuity

In his autobiography, Groucho Marx tells how an annuity helped him at a crucial point in his career. The annuity, he said, gave him such a feeling of security that he was able to pursue his career with a lighter heart and more confidence.

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FARM BUREAU INSURANCE

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**MFB Delegates Call for Less Government in Farm Programs**

Delegates to the Michigan Farm Bureau annual meeting completed policy action on a wide range of state and national issues, including school finance reform.

The delegates went on record supporting a reduction of property taxes, with funding for K-12 to be replaced with a "revenue neutral" mix of other taxes. They voted to support any combination of an increase in the sales tax to not more than six percent, an increase in the state income tax to not more than 5.9 percent, the levying of a maximum of eight mills on all real and non-exempt personal property, a property transfer tax to replace a portion of the eight mill property tax, and an increase in the alcohol/tobacco tax of up to 25 percent.

The delegates opposed elimination of revenue sharing for townships and counties and voiced support for the concept of charter schools and schools-of-choice.

The delegates reaffirmed their support for P.A. 116, the Farmland and Open Space Preservation Act. But in the expectation that the Legislature will cut property taxes, they called on Michigan Farm Bureau to study P.A. 116 to determine its effectiveness as a farmland preservation program.

On other state issues, the delegates approved policy favoring trucking deregulation. The policy said that deregulation would cut Michigan freight costs by an average of 19 percent and save shippers and consumers $87 million a year. They encouraged Farm Bureau to continue working with state agencies to implement the Coastal Zone Management Act and called for "voluntary incentive driven programs," rather than rigid mandates to encourage farmers to adopt management measures authorized under the Act.

In the commodity area, delegates strongly supported economic incentives, like tax breaks, to encourage production of ethanol in the state. They reaffirmed support for commercial cranberry production and called on the DNR and the cranberry industry to work together to encourage expansion of cranberries.

They supported amendments to P.A. 232 so that checkoffs "can be collected in a practical and equitable manner" (significant to the state's nursery and greenhouse industry).

The delegate body also approved policy recommendations to the American Farm Bureau Federation on a number of national issues. They said that the 1995 Farm Bill should move toward a gradual phase-out of all individual federal farm programs.

The delegates expressed support for the Dairy Self-Help Program, rather than strict reliance on the federal dairy price support program. They opposed a mandatory dairy quota program.

The delegates called on Farm Bureau to monitor implementation of NAFTA to explore export opportunities for agriculture and safeguard the interests of producers. They reaffirmed support for protection of private property rights. They approved policy opposing the concept of preserving all endangered species regardless of the cost.

**Farm Credit of Michigan’s Heartland to Refund $6 Million of Stock to Membership**

Farm Credit Services of Michigan’s Heartland, PCA announced that membership stock requirements will be reduced for all customers. The new stock requirements are 2 percent with a maximum of $1,000 per loan, compared to the existing requirement of 5 percent.

For the 3,000 customers in Heartland’s 40-county area, approximately $6 million of stock will be refunded. This is the first time the organization has reduced its stock below the five percent requirement since the cooperative credit organization was formed in 1933. In the recent past, the stock requirement was as high as 10 percent.

"This reduction is a welcome message. PCA is relying more on internally generated earnings, rather than membership stock, to capitalize its business," said Robert Weaver, PCA’s board chairman from Leelanau County. "Since our current capitalization is approximately three times that of required levels, the stock reduction decision was made."

PCA customers will receive either checks or a reduction in their loan balances as this change is implemented over the next several months.

The Production Credit Association (PCA), in the Heartland organization, has an approximately $170 million of operating and capital loans. The PCA is jointly managed with the Federal Land Credit Association, which has an additional $230 million of farm and rural housing mortgage loans.

**ICi Seeds**

In today's complex environment of high-performance hybrids, ICI isn't just providing seed. ICI is providing solutions. As you consider your seed for next spring, take a good look at what happened this fall. You'll find ICI seed consistently outperformed the others from start to finish. ICI builds for the future from the success of the past.

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8543. And bushing yields, even under less than ideal conditions. Plus dries down super fast.

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Wes Kinsey
1472 Union City Road
Coldwater, MI 49036
Phone: (616) 270-5371
Bill of Rights for the Holidays

You have the right to take care of yourself; eat right, exercise regularly, and get enough rest.

You have the right to have mixed emotions: happy, sad, frustrated, guilty, afraid, thankful.

You have the right to have solitude — for planning, thinking, reflection, introspection, prayer, and relaxation.

You have the right not to accept some or all of your party invitations.

You have the right to ask for help and support from friends, family, your church/synagogue/mosque, and community service agencies.

You have the right to give gifts that are within your holiday budget.

You have the right to say no to alcohol, drugs, cigarettes, and a second piece of pie.

You have the right not to ride with a drunk driver.

You have the right to take away the keys of a drunk friend or relative who wants to drive, and to call a taxi.

You have the right to smile at harassed salesclerks and angry drivers, and to give them a peace of your mind.

(Reprinted with permission from the December Hope Healthletter, vol. xii, no. 12.)

HOLIDAY EATING

Who needs to gain

The six pounds the average American gains over the holidays takes an average of five weeks to lose.

Here are 10 simple ways to avoid all that:

1. Set a realistic goal for yourself — which may mean simply maintaining your weight during the holidays.

2. Make and post a written list of ways you’re going to take care of yourself and slow down. Stress is a major cause of overeating and overdrinking.

3. Get some brisk exercise every day to relieve stress and curb your appetite.

4. Restrict or avoid alcoholic drinks; they’re high in calories.

5. Have taste-samplings or single helpings of your favorite foods; eat slowly and savor. Chewing fast, swallowing quickly, and asking for more does not make food taste better.

6. Fill up on fruit, vegetables, low-fat dairy foods, cereal, and water-based soups. They will fill you up without filling you out.

7. Chew gum during holiday cooking and baking. (Tip: Save a few treats for your family; give the rest away to charitable causes.)

8. Don’t skip meals. It’s hard to stay in control when you’re hungry.

9. Drink a glass of water before enjoying hors d’oeuvres, buffets, and meals. If office sweets are a problem, drink a full glass of water before sampling.

10. Repeat these words to well-intentioned hosts: “No thanks on seconds. It was delicious, but I’ve had enough.”

(Reprinted with permission from the December Hope Healthletter, vol. xiii, no. 12.)
To control common dandruff:

- Use tar-based shampoos carefully. These shampoos are strong dandruff deterrents, but they can leave a brownish stain on light-colored or gray hair. They can also make your scalp more sensitive to the sun. Check the label for ingredients.

- Shampoo gently. Use a conditioner regularly. For mild cases of dandruff, alternate dandruff shampoo with your regular shampoo.

- Use medicated shampoos for stubborn cases and similar patterns of crying. After puberty, tears. Continuous and irritant tears are controlled to address the underlying cause. Shedding tears isn't a permanent solution, but there's no effect on other kinds of tears. Continuous and irritant tears are controlled by different nerves than emotional tears.

- What about uncontrolled weeping, or a "crying jag"? Crying is a natural reflex of self defense. Social expectations play a role. There may be underlying physical reasons as well.

- Irritant tears" help prevent damage from occurring. If you get smoke, dust or an eyelash on the surface of your eye, a sudden "flood" of tears will try to wash out the foreign body. When you peel an onion, a chemical is released. The chemical turns to sulfuric acid on contact with the moist surface of your eye. In this case, crying is a natural reflex of self defense.

- What about crying when you're emotional? Emotional crying starts in the part of your brain that governs emotions, memory and behavior. If a surgeon blocks the nerves in this area, you won't be able to produce emotional tears, but there's no effect on other kinds of tears. Continuous and irritant tears are controlled by different nerves than emotional tears.

- Why do men and women cry differently? Men and women cry differently. Men have similar levels of prolactin in the blood — and similar patterns of crying. After puberty, women's blood levels of prolactin are 50 percent higher than men's. Perhaps that's why women cry about four times more often than men. If you find yourself crying over and over about the same problems, you need to seek an immunization if you believe you're at high risk for contracting the flu, and especially if you are at high risk for suffering severe illness as a result of the flu. Parents with children who have significant, ongoing illness should also consider having their child vaccinated.

- What do you mean by "walking pneumonia"? Pneumonia is an infection in the lungs caused by any number of bacteria or viruses. When someone has "walking pneumonia," it means that their pneumonia can be treated as an outpatient. In other words, they don't need hospitalization for intravenous medications, oxygen or respiratory treatment.

- How do you know if you have it? Fluvaccine is designed to protect you solely from specific strains of flu virus. If you believe you're at high risk for suffering severe illness as a result of the flu, you can call Sparrow Hospital's NurseLine, an information and Physician Referral Service at 1-800-984-3333.

- Wrapping up. If you have health concerns, questions, or need a physician referral, call Sparrow Hospital's NurseLine, an information and Physician Referral Service at 1-800-984-3333. The above questions and answers are for general information purposes only. If you have symptoms or health related questions, consult your physician.
Among the morbidly obese (150 to 200% overweight) moderate weight loss can mean a 20 to 75 percent reduction in risk factors for several chronic diseases, according to one of the nation's foremost authorities on obesity, George Blackburn, M.D., Ph.D., reported in a recent study significantly overweight patients who lost 10 to 20 percent of their body weight - and kept it off during a three year follow-up period - significantly reduced their risk factors for hypertension, type II diabetes mellitus, and cardiovascular disease. In addition, the risk of gastrointestinal tract and sleeping disorders decreased by 25 percent and the risk for a variety of dyslipidemias by 20-40 percent.

Some of the findings were unexpected, Blackburn said. "We found that the most critical pounds lost are the first, and that, beyond a certain point, losing more pounds wasn't necessarily better from a health perspective."

"The key," Blackburn said, "is to lose fat while increasing the percentage of lean tissue. It's absolutely essential to modify lifelong eating habits, not just go on a crash diet. The ideal situation is for at least 75 percent of weight loss to be body fat. The only way an individual can accomplish that is to make a sustained change in dietary patterns, based on the new USDA Food Guide Pyramid. The Pyramid recommends a daily diet that emphasizes whole grains like cereals, rice, bread and pasta, and includes plenty of fresh fruits and vegetables and three to four ounce portions of lean meat, fish, chicken and/or turkey. As a rule, dairy products should be low fat and sweets should be kept to a minimum."

Contrary to what many popular weight loss programs espouse, Blackburn said, a morbidly obese patient's goal should not be to reduce his or her weight to fall within "normal" ranges, but "to reach a level where weight stabilization can be achieved. The dangers of the 'yo-yo syndrome,' or weight cycling, are well-documented - potentially worsened obesity, development of eating disorders, weakened metabolism - so we tell patients never to lose more than 10 pounds that can't be kept off."

Three findings emerged during the study that differ from traditional weight loss approaches, said Blackburn:

- Setting realistic goals. It's important to determine what is feasible, biologically, for an individual patient, not what is defined as normal by life insurance tables.
- Rate of loss. It's most appropriate - and most sustainable - for a patient to lose two to four pounds per month.
- Exercise, according to Blackburn, is the best way to maintain weight loss. "The facts exercise will not accelerate weight loss if one is on a healthy diet. For maintenance, however, a person should add 20 minutes of exercise a day or 140 minutes per week."

**Medical Focus**

### Pap Smears...

#### Identifying Cervical Cancer

**Who is at risk for cervical cancer?**

- **Women between the ages of 30 and 55.**
- **Women who smoke (three times the risk).**
- **Women who begin having sexual intercourse before the age of 18.**
- **Women who have had multiple sex partners.**
- **Women who have the sexually transmitted viruses that cause genital warts.**
- **Women whose mothers were given DES during pregnancy to prevent miscarriage.**
- **Women with HIV infection.**

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**What's the best time for accurate testing?**

- Many sources believe that the best time for a Pap smear test is two weeks after the first day of the last menstrual period. To improve the accuracy of the test, don’t have intercourse for 24 hours before the test, and in the 72 hours before the test, avoid douching or the use of vaginal contraceptives.

**Facts you'll want to know:**

- Early diagnosis and prompt treatment are critical. Cervical cancer is almost 100% curable with early detection/treatment.
- Pap smears taken on a regular basis are important to detecting cervical cancer. Cervical cancer usually has no symptoms in its early stages, but Pap smear results can signal an early warning of the disease.
- Accurate tests and testing procedures are important to every woman who has a Pap smear. Check with your physician to be sure that the test processing lab is accredited by the College of American Pathologists or the American Society of Cytology.
- Talk with your doctor about how often you should have a Pap smear. At-risk women need more frequent Pap smears. Your doctor will make an individual recommendation for you.

Source: UCLA School of Public Health
"Michigan Clean Sweep" Another Success

Workers at eight collection sites across the eastern side of Michigan’s lower peninsula collected a wide range of pesticides, herbicides and other chemical compounds during August and September, as part of the 1993 "Michigan Clean Sweep" program. Chemicals delivered to the collection sites by individuals, such as this barrel of Dow Sodium TCA 90%, were compiled by workers who wore chemical resistant gloves and respirators.

by Michelle Strautz

Collection of approximately 93,500 pounds of unwanted pesticides and other chemicals was completed in mid-September as part of this year’s “Michigan Clean Sweep” program, according to Chuck Cubbage, agricultural environmental coordinator with the Michigan Department of Agriculture.

Cubbage, who headed the program’s results, said eight collection sites were set up to service 27 counties on the eastern side of Michigan’s lower peninsula, with 464 people participating in the program.

According to Cubbage, this was a significant increase from last year’s program, which yielded approximately 88,600 pounds of unwanted chemicals from 297 participants.

“Last year, we were over on the Lake Michigan side,” said Cubbage. “This year, we were in the Lake Erie and Huron Lake drainage basin counties, and we’ll repeat these counties next year. This year’s collection area was expanded to cover four additional counties.”

More than $183,000 worth of funding came from the Environmental Protection Agency (EPA) Office of Pesticide Programs and the Michigan Department of Natural Resources (DNR). Some collection sites ran out of funds faster than others. In these cases, individuals were charged for their disposal costs, according to Cubbage.

“The folks that paid spent somewhere between two to six dollars per pound,” he said, “and if they were to do this privately, they would pay in excess of six to eight dollars per pound.”

Disposal of the compounds, will be completed by two contractors. “The bulk of the materials went to El Dorado, Arkansas,” Cubbage said. “The disposal company has an incinerator licensed by the EPA, and all those materials will be incinerated and destroyed. Any of the ash from that plant is the generic fuel that can be picked into a seed. Modern germplasm. A vigorous single cross. High germination. Seed purity from closely monitored production fields.”

We grow our own. From our vault of inbreds, Crow’s research has selected and crossed to combine the traits that lead to predictably lucky results. Top yields that finish a point or two drier than last year’s best. Straight standing stalks that can make it to Halloween if they have to.

Natural resistance in extremely healthy plant types.

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So instead of waiting for a little luck to put you over the top next year, grab a bag of Crow’s Gold. And pour a little luck into the hopper.

Your dealer can show how some of your lucky neighbors have scored big with Crow’s hybrids this fall. Give him a call!

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For more information, call one of these Crow’s Dealers or 1-800-331-7201.
12 Be Safe on Your Snowmobile—Remember These Safety Tips

If you plan to do some snowmobiling this winter, here are safety tips, courtesy of Farm Bureau Insurance, to keep in mind:

- Be sure to dress appropriately for the cold.
- Wear an approved safety helmet and eye protection; your passenger should, too.
- Ride at a speed compatible with the trail width, condition, and length. Slow down when carrying a passenger.
- Keep your snowmobile in good working condition. Follow routine maintenance procedures as per the operator's manual.
- Snowmobiles can go where other vehicles can’t, tempting drivers to venture into hazardous situations. Know where you’re going and what dangers may await you.
- Ride with others if possible. Always tell someone where you’re going and when you expect to return.
- Remember: alcohol and snowmobiling don’t mix.

- If you drive at night, avoid unfamiliar terrain, and don’t overdrive your lights. Be sure all your lights work—headlight, tail-light, and stop light.
- Give fences, wires, and telephone poles a wide berth.
- Remove any dry grasses that accumulate around the track, engine, and gas tank areas.
- Avoid roads. If you must travel on a road, and doing so is permitted, reduce your speed. To cross a road, make a full stop, then look carefully in both directions. Cross at a 90-degree angle.
- Don’t tailgate. Maintain a safe distance between you and the machine ahead.
- Don’t remove the safety features built into your machine.
- Watch out for glaze ice. Attempting to brake or turn on it could cause your machine to spin out of control. If you find yourself on glaze ice, reduce your speed by carefully releasing the throttle.

Farm Credit Stockholders Approve St. Paul/Louisville Merger

Stockholders of AgriBank, FCB, of St. Paul, Minn., and the Farm Credit Bank of Louisville (Kentucky) voted overwhelm-ingly Nov. 9, 1993, to merge the two agricultural lending cooperatives. The merger will be effective Jan. 1, 1994, pending final regulatory approval.

The merger will create an 11-state Farm Credit District which provides credit and related services to approximately 200,000 farmers and rural residents.

The merged entity will operate under the name "AgriBank, FCB" and be headquartered in St. Paul, Minn. The merged bank and its affiliated associations will have $14 billion in assets, $2 billion in capital and $12 billion in gross loan volume.

The 11 states within the combined district are Arkansas, Illinois, Indiana, Kentucky, Michigan, Minnesota, Missouri, North Dakota, Ohio, Tennessee and Wisconsin.

The senior management team at the current AgriBank, FCB, will conduct the opera-
tions of the merged institution. The team will be led by C.T. Fredrickson, chief ex-
ecutive officer.

"After careful consideration, the stock-
holders concluded the merger would be in the best interest of the farmers, ranchers and rural homemakers they represent," said Daniel T. Kelley, chairman of AgriBank, FCB. "We are pleased by the affirmative vote, and look forward to combining the strengths and assets of these two financially sound institutions."

Louisville Board Chairman Rex E. Etchison said the advantages of the merger were evident. "Operating efficiencies and financial strength will be gained as a result of the merger. The merged institution will be in a position to reduce costs and loan portfolio risk," Etchison concluded.

Both banks, along with their Federal Land Credit Associations, Federal Land Bank Associations, Production Credit Associations and Agricultural Credit Associations, are part of the Farm Credit System.

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- Disc Blades
- Coulters
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1993-94 Winter Sale

December 1, 1993 thru February 12, 1994

Fit virtually all field equipment (OEM certified)

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Contact Your County Farm Bureau or 1-800-292-2680, ext. 2015 Quality • Dependability • Savings

Purchasing Group

High Quality Tillage Parts Cutting Parts and Roller Chain to Farm Bureau Members.
by Michelle Strautz

The irrigation system proposal is being driven by several different factors, including conflicts between residential owners and farmers regarding groundwater withdrawals while trying to develop on-farm irrigation.

The first-of-a-kind pilot irrigation system will have an intake located on the north side of the Mud Creek County Drain, slightly east of the Saginaw Bay (Wild Fowl Bay) shoreline. The Mud Creek Drain will be cleaned and reconstructed to a new grade. Raw water will be pumped through approximately 6,700 feet of 27-inch transmission main to the Newman Drain and the improved drainage ditch outlets to the Pigeon River.

Farmers will draw from the open channel distribution system for irrigation, which includes drawing water out of the drainage system as it passes by a farmer's property and diverting it into a holding area. The farmer will then pump water out of the holding area as it's needed.

Water will be supplied to two types of irrigation systems by the project, including sub-irrigation and surface irrigation systems. Sub-irrigation includes pumping water into an already established underground tile system in the field. The water will then come up through the ground and water the crop from the roots.

Surface irrigation includes pumping water through a system that sprays it over the field, like rainfall.

A second phase of this project plans for a pump station on the Pigeon River to pump east to the Daus Drain for additional irrigation potential.

"However," said LeCureux, "there have been restrictions developed on when farmers can pump, to protect aquatic life." The system will be used seasonally, about 30 to 80 days each year and will not interfere with the spring and fall fish spawning migrations. When operating, the system will carry 5,000 to 8,000 gallons of water per minute, and will be supervised on a daily basis. It's not expected that there will be any significant unused discharge or return water from the system.

LeCureux said there have been many barriers to the project since the idea was first proposed nine years ago, including obtaining a permit from the DNR, getting appropriate funding, and working through political and regulatory channels.

"We really don't know if the zebra mussels are going to be a problem," said Vern Rounds, chairman of the Mud Creek Irrigation District. "They're in the Great Lakes, but have not been detected at the point where we'll be drawing water for the irrigation system. As a guarantee that we will not transport them from the Mud Creek Drain to the Pigeon River, the DNR is requiring us to incorporate it into the irrigation project before we can pump water into the district."

"Another concern," said Rounds, "is that we don't want to jeopardize underground tile systems and introduce zebra mussels into them because at this point, we don't have the knowledge of what would happen if they got into the underground tile."

Rounds added that there has not been enough research done yet to determine if the zebra mussels could even grow in those conditions.

"The final hurdles," said LeCureux, "are if we can get the DNR to accept the screen specifications for the zebra mussel screen."

If approved, LeCureux said as many as 12 farmers in the district may begin pumping water east as early as next summer.

The farmer's initial cost, said Rounds, will be to retrofit their irrigation equipment for use with the new system. Eventually, there will be an assessment for maintenance and a water usage charge based on the amount of water each farmer uses, but the logistics and details have not yet been worked out for these provisions.

The system will be managed by an individual who will work with the farmers and operators in the district to ensure that the water is being properly applied, said Rounds. The manager will also work with farmers on their conservation plans and with the Soil Conservation Service to make sure the best management practices are incorporated into the system.

LeCureux said that water will be monitored in the district regularly to check amounts and quality. There will be three tile outlets monitored three times per year, including one that's not irrigated, one that's sub-irrigated, and one that's surface irrigated.

In addition, the Pigeon River will be monitored above and below the district three times per year. Reports will be sent to the DNR at the end of the year, and then pumping permits will be issued to farmers on a yearly basis, based on the water quality information.

"So, following the best management practices and how well the water quality is maintained will determine if the farmers keep getting their permits," LeCureux concluded.

A portion of this article was adapted from an article in the Winter, 1993 edition of Pipelife, a publication of the Michigan Association of County Drain Commissioners.

MICHIGAN FARM

Serving Michigan Farm Families is Our Only Business

Since its beginning in 1971, Michigan Farm Radio Network's only objective has been to serve Michigan's farm families. This dedication to serve agriculture is shared by local radio stations in Michigan. Through these stations, Michigan Farm Radio Network provides the latest in market analysis, weather and news to Farm Bureau members daily on the following stations:

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<tr>
<th>Station</th>
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* Station sign on at different times during the year. Morning farm times change with the sign-on times.
** Station airs various farm reports between 5:30 and 6:00 a.m.
*** Station airs various farm reports between 12:00 and 1:00 p.m.

Some stations carry additional market reports throughout the market day.
Are your dairy facilities contributing all they can to your farm's profitability? Could your cow's environment be improved for greater comfort and health?

What do you know about stray voltage? Is it something that just happens to other farms or could it affect your cattle? If stray voltage occurs, what are the symptoms and what can your electric supplier do about it?

For answers, Michigan dairy farmers have the opportunity to attend one of a series of seminars this winter, co-sponsored by MSU Extension and Consumers Power Company to help farmers improve their dairy facilities. "Managing the Dairy Cow's Environment for Greater Profitability." The program will be held at 11 sites around the state beginning Jan. 27, 1994, and are hosted by local Extension agents. Speakers from MSU Ag Engineer-

### Michigan Farm News

**Can Your Dairy Herd Benefit from a Better Environment?**

Are your dairy facilities contributing all they can to your farm's profitability? Could your cow's environment be improved for greater comfort and health?

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You're invited to a dairy seminar.

No one should miss this informative seminar on stray voltage and the latest in dairy facilities planning. Jointly sponsored by the Michigan State University Extension and Consumers Power, the seminar explains the causes and effects of stray voltage, how to recognize it and how it can be corrected. We'll also highlight the characteristics of healthy, well-managed dairy facilities. This seminar is coming to your area soon, so watch your mail for more information. We're sure you'll want to attend. If you think you have a stray voltage problem, call Consumers Power's stray voltage specialists immediately at 1-800-252-VOLT.
North Adams FFA – Revival Contains Lessons for Other Programs

by Michelle Strautz

Despite the rural setting of the North Adams-Jerome school, located in Hillisdale County, administrators considered closing the doors on their high school’s agriculture program two years ago because they felt there was no need for it, according to Agri-Science Teacher Jeff Hawes.

Philip Snyder, counselor/principal, said there was a combination of factors influencing the program’s fate, including low enrollments in ag classes, the retirement of former agriculture teacher, Glenn Netzley, and the difficulty of finding another trained instructor.

"However, the board asked if it would be at all possible if we could just make an effort to find an instructor that’s trained," said Snyder.

Hawes, a graduate of Michigan State University, recalls the many obstacles he encountered two years ago while interviewing for the position at North Adams-Jerome.

"I came here on the condition that they were considering closing down the program," said Hawes, "but I really wasn’t too aware of the whole situation. All I knew was they were definitely considering not hiring.

"Kevin Williams, the principal at the time, expressed his concerns to me," Hawes said. "It was his question was why do we need production agriculture in the high school?

Hawes said the interview was his first obstacle, but after expressing his concerns to Williams and explaining the new emphasis being placed on ag-science, not production, Williams encouraged him to speak to the school board and explain to them the new curriculum approach.

"So I went before the school board and expressed the importance of teaching students about career awareness in agriculture," said Hawes. "I explained that agriculture is a lot more than just people going into farming, but jobs such as marketing and sales, ag business, communications specialists, and agricultural research such as Dow Chemical, Monsanto, and those companies.

"We’re a strong agricultural community," said Hawes, who holds dual degrees in agricultural communications and agriculture and natural resources education. "We had several board members who were very strong agriculturally oriented individuals, and who played a big role in continuing the support for the program, however, they did consider cutting the program.

But thanks to the persuasion of Hawes and the support he drew from the local community, the agriculture program is alive and well at North Adams, and has seen substantial growth during the past two years, with classroom enrollments increasing from approximately 25 students two years ago to 60 students this year, and FFA involvement increasing from 17 students to 35 students.

"It’s brought about a lot of change and excitement," said Hawes. "We have started many new programs here involved around helping students develop their own education such as creating the classes to be very research oriented, basking them on science, and we’ve incorporated a lot of hands-on activities right in the classroom setting.

Currently, Hawes said, the students are studying aquaculture. Aquariums are set up in the classroom to study the growth of fish and the effects of pollutants on them. Dissolved oxygen levels, nitrate levels, and pH are measured by students to determine if the water is liveable.

"We’re also doing research experiments with brassica rappa, better known as the "Michigan Farm News"

December 15, 1993

North Adams

16

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"We’re also doing research experiments with brassica rappa, better known as the Carolina Fast Plant," said Hawes.

Genetic research is done with these plants, tracing the inheritance codes from one generation to the next. "We look at the genetic make-ups, and then we teach the concept of genetics, using those hands-on examples where we can actually see it physically occur," Hawes explained.

Among other things, we’re doing pesticide research," said Hawes. "We’re investigating what effects pesticides and fertilizers have on plant growth, and participating in activities such as Leadership Contests, Ag Skills Competitions, and the broiler chicken contest.

"We’re doing some initial clean-up work and wood chipped it, but it’s about a four-year project."

Hawes said the FFA has started another program called Project Pals, which has the goal of helping to promote agricultural literacy in the K-12 program. High school students work with elementary students to help them understand the importance of agriculture.

Together they work on projects such as raising plants, addressing environmental issues, building bird houses, and studying what types of things will destroy the environment for our animals and wildlife.

"Among other things," said Hawes, "we’ve expanded both recreational and educational trips for the chapter, including trips to Michigan State University, so students can see the type of things that are going on in areas such as landscaping and horticulture.

Hawes explained that this gives students a more diversified look at possible careers in the agricultural field.

Additionally, Hawes said the program has drawn a lot of support from parents, community members, FFA alumni, and former ag teacher Glenn Netzley.

"Our parents have helped on our nature center, with our fundraisers, chaperoned for conventions, trips, and trained a lot of our teams for leadership and skills contests," said Hawes. "We also have a lot of support from the community that not only were former FFA members, but are strong in the agricultural end and here in the community and we ask them to help train students, too.

The FFA alumni, with Reuter currently president, also sponsors fundraisers to help support the FFA program, and are very active in what the chapter is doing, said Hawes.

"Reuter has been tremendous to me this last year," concluded Hawes. "Whenever I’ve asked, he’s helped me."
The year-end is an important time for farm managers to evaluate their potential income tax liability and gather information for financial documents.

**Perform December Tax Estimate**

With the unusually late harvest of 1992 crops and other factors, you may find your 1993 taxable income lower or higher than anticipated.

In order to minimize the net taxes paid over the long run, you nearly always want to have taxable income high enough to take advantage of your standard deductions and dependent exemption. For 1993, the standard deduction is $6,200 for married filing jointly and $2,350 for each exemption.

After the above deductions are taken, the net worth statement is an essential tool for the farm manager. It allows for monitoring progress of the business and helps identify strengths and potential weaknesses.

The statement needs to be dated as of midnight Dec. 31 and reflect the actual financial position or net worth at that point in time. If the statement is dated other than the income tax reporting period, the statement loses much of its value to the farm manager.

By comparing consistent net worth statements from year to year, financial trends can be identified. The information from the net worth statement is needed to develop a meaningful income statement for the business year. The statement should include a relatively detailed listing of current inventories including stored and unharvested crops, and other supplies and prepaid expenses.

Quantities and value for each item should be included. This will allow the manager to determine the actual income and expenses incurred and quantities used during the year and assist in determining feed usage for livestock producers.

**Develop an Inventory Adjusted Income Statement**

The income statement is a very crucial piece of information to determine the profitability of the business during the year. You start with cash income and expenses incurred and quantities used during the year. It has excellent drought tolerance, adapting to every acre. Northrup King N4242.

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January, 1994 Discussion Topic -- Health Care Reform

In analyzing the concepts behind national health care, AFBF economist Ross Korves notes that "as we should have learned from the recent collapse of the economies of the old Soviet Union and Eastern Europe and experiences in this country, markets are far more efficient in allocating resources based on profit and loss than governments are in allocating resources based on political decisions.

With a market-based economic system, people for the most part can take care of themselves most of the time. By each individual, either consumer or provider of health care, pursuing his or her self-interest, the wants of others are met."

Delegates to the 1993 MFB annual meeting in Detroit took this philosophy to heart approving policy that strongly opposes an all-encompassing national health care program or any state/federal program requiring employers to provide health insurance for employees and their dependents. Instead, the delegates said they favor improving our current health care system.

Among the improvements suggested, Farm Bureau policy supports the availability of a private and affordable basic health care plan that allows for additional benefits at the consumer’s option.

That basic, "no frills" plan would exclude extended coverage to non-family members (i.e. unmarried or same sex relationships), elective cosmetic surgery, elective abortions (for sex selection and non-medical reasons), sex change operations and drug rehabilitation after 30 days per calendar year.

The delegates also approved new policy language supporting:

- Allowing nurse practitioners, physicians assistants and midwives to perform many functions that doctors now perform and receive reimbursement for their services from insurance companies, Medicaid and Medicare.
- Efforts to maintain local hospitals and incentives to attract health care professional to rural areas.
- The requirement that HIV and sexually transmitted diseases be tested for in order to obtain a marriage license.
- A health care tax credit to employers for employer paid health care benefits provided to employees.
- Placing a cap on pain and suffering settlements.

The delegates also reaffirmed health care policy that supports the study of alternative methods of finance for health care costs, such as:

- Allowing individuals and their employers tax incentives to make deposits to medical IRA accounts designed to supplement and eventually replace coverage under Medicare.
- Allowing annual deposits by individuals in Medsave accounts to use for medical expenses without tax penalty.
- Insurance incentives to encourage individuals to adopt healthy lifestyle practices.
- The close scrutiny of medical insurance claims in order to uncover fraud and deny payment of those claims.
- Greater use of trauma helicopters to serve rural areas to shorten response and transport time for the seriously injured.
- Health screenings to be promoted at appropriate Farm Bureau meetings.

The debate over health care reform will continue throughout the winter. Farm Bureau members should closely monitor the process, read their Michigan Farm News for legislative updates and be prepared to provide knowledgeable input to their elected leaders.

Discussion Questions:

1. What areas in the health care industry should government be involved and to what extent?
2. What are the most critical health care needs in your community?
3. What improvements do your group members feel are needed in local health care?
4. What steps can Farm Bureau take to improve lifestyle practices and the general health of our rural population?

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Michigan Farm News
December 15, 1993
Three young farmers were honored during the MFB 74th annual meeting for earning top spots in competition for state titles and prizes.

Robert Lynn Mayer, of Bronson, Branch County, was selected as "Outstanding Young Agricultural Leader" and presented with $1,000 in Great Lake Hybrids products, a Carhartt jacket from Blue Cross/Blue Shield of Michigan, and an expense-paid trip to Ft. Lauderdale, Florida, for the annual meeting of the American Farm Bureau Federation in early January.

Mayer is vice president and part owner of Lynn Mayer's Great Lakes Glads, Inc., a family-owned and operated agribusiness specializing in the production and marketing of gladiolus and other cut-flowers throughout North America. The operation, which includes 1,000 acres in Bronson and 500 acres in Mexico, is the largest producer of gladiolus in the world. The family also custom farms 1,000 acres of soybeans, navy beans, hay, seed corn and field corn.

Mayer attended Hope College majoring in political science and business. He is active in the Branch County Farm Bureau and in local organizations, including the Branch County Community Foundation, a non-profit organization created in 1991 to address the long-term needs of the community.

Jeffrey and Lynda Horning, of Washtenaw County, pictured with R.J. Bayne of the Chrysler Corporation, which sponsored a $500 cash prize for the Distinguished Young Farmer contest.

Jim Van Damme, pictured with Mark Salesbury, Production Conditioning Manager, Great Lakes Hybrids Inc., which sponsored $1,000 in products for the state Discussion Meet contest winner.

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Runner-up in the Outstanding Young Agricultural Leader contest was Tamara Craig-Walton of Sturgis in St. Joseph County. Walton, who holds a degree in agricultural communications and advertising from the University of Illinois, and her husband, Larry, operate a 600-acre farm specializing in livestock and cash crops. She is also a sales representative for the Monsanto agricultural chemical company.

Winner of the "Distinguished Young Farmer" title was Jeffrey Earl Horning of Manchester in Washtenaw County. Horning is the fifth generation on the Horning Farms dairy operation, a centennial farm.

After graduation from Michigan State University in 1989, he became a partner with his father. He is responsible for management of the 150-cow dairy herd and all of the replacements, and the forage program.

Horning also received $1,000 worth of Great Lakes Hybrids products, a Carhartt jacket, plus $500 cash from Dodge and 80 hours use of a Case-Hi Maxxum tractor. His state title also qualified him to represent the Michigan Farm Bureau in national competition at the American Farm Bureau Federation annual meeting in Ft. Lauderdale, Fla., in January.

Horning is active in the Washtenaw County Farm Bureau and was also a participant in Michigan Farm Bureau's ProFILE, an intensive leadership program. He and his wife, Jacqueline, own and operate an 80-acre farm specializing in registered cattle, alfalfa and corn.

An Upper Peninsula young farmer, Jim Van Damme, of Rock, representing the HiuawathaLand Farm Bureau, talked his way to take top spot in the Discussion Meet.

He received $500 in cash from Dodge Truck, $1,000 in products from Great Lakes Hybrids, a Carhartti jacket from Blue Cross/Blue Shield of Michigan, and a trip to the American Farm Bureau Federation annual meeting in Florida. Van Damme will compete against representatives from other state Farm Bureaus in national discussion meet competition at that meeting in early January.

Van Damme served as the Upper Peninsula representative on the Michigan Farm Bureau Policy Development Committee, which presented the slate of proposed policies to the voting delegates at the organization's annual meeting held at the Westin.

Runner-up in the Discussion Meet was Dave Dayek, of Bay County.