### U.S. Sugar Producers Face Retroactive USDA Market Allotments

The USDA announced June 30 that it will enforce marketing allotments for U.S. sugar and crystalline fructose producers for fiscal 1993, which began Oct. 1, 1992 and ends Sept. 30, 1993.

The announcement by Deputy Secretary of Agriculture Richard Rominger listed 7.77 million short tons of sugar as the amount U.S. producers will be able to sell. The allotment, triggered by an estimated 1,000 tons of excess production by U.S. producers, could limit each producer to market less sugar.

"The imposition of quotas at this time over such an insignificant amount of excess production (only 1,000 tons), which could even be accounted for by rounding errors or other statistical maneuvers, could do significant harm to producers," said Don Parrish, director of the American Farm Bureau's Cotton, Rice and Sugar Department. "We question the wisdom of this decision and believe it was unnecessary."

Since the quotas are imposed retroactively to Oct 1, 1992 when the fiscal year began, many producers already have harvested and sold their full production, which could be in excess of their marketing allot-



If extended, allotments could mean reduced acreage for producers next year.

ment. This untimely decision could be costly to producers, according to Parrish.

HIGAN HA

According to Great Lakes Sugar Beet Association Executive Vice President Bob Young, however, the USDA market allotments were requested by processors to limit further erosion of sugar prices, which were nearing the loan rate of 18 cents.

"The rumor was that there might be sugar forfeited to the USDA's Commodity Credit Corporation, and there still is that possibility," explained Young. "By putting these allotments on, it tells everyone that USDA doesn't want to be in the sugar business. As soon as we forfeit sugar to USDA, then it becomes a cost program, and the law says that the sugar program shall be a nocost program to the American taxpayer."

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According to Young, continued production increases across the nation, most notably in the Red River Valley, are responsible for the market allotments. "We kept telling everybody that if the expansion got out of hand, we could be facing market allotments," said Young. "Unfortunately, that's where we find ourselves right now."

If the market allocations are extended for the 1994 fiscal year, it will eventually mean acreage reduction for producers, with either a possible across-the-board acreage reduction or a two-tiered program for newer producers and older established producers. "The crunch time would come during contract time -- in December, January, and February, if the allotments are extended," said Young.

Continued on page 13, see "Sugar Market Allotments"

### Farm Bureau Critical of Judge's Ruling on NAFTA

It could take an additional six months to assess the North American Free Trade Agreement's (NAFTA) environmental impact, delaying congressional consideration beyond the original goal of Sept. 1. The required study is the result of U.S. District Court Judge Charles Richey's order that the Clinton administration analyze NAFTA's environmental impacts before submitting the proposal to Congress.

The decision was the result of a lawsuit filed by the Sierra Club, Friends of the Earth and Ralph Nader's Public Citizen, despite opposition from other environmental groups. The National Wildlife Federation (NWF) and other mainstream groups claim that NAFTA would represent an improvement for the environment, according to NWF trade specialist Rodrigo Prudencio. He said the status quo in Mexico is intolerable and that NAFTA would be a solution to the environmental problem, not the cause of it.

MFB President Jack Laurie sharply criticized the court ruling, saying the American Farm Bureau Federation had urged Trade Representative Mickey Kantor and the Clinton administration to "vigorously appeal" the district court decision, so that Congress could move ahead toward endorsement of the free trade agreement.

"Farm Bureau shares the opinion of many congressional leaders who contend that the National Environmental Policy Act, requiring impact statements, does not apply to freetrade accords," said Laurie. "How can a country negotiate in good faith, if everything is subject to judicial review, especially when that review is based on hypothetical impacts?

"Those groups and individuals who are trying to prevent a U.S. free trade agreement with Mexico, based on environmental objections, are doing a disservice to the people of both countries. Their logic is incomprehensible, especially if you examine the alternatives which Mexico faces. It's been proven

#### 1993-94 State FFA Officer Team Holds First Meeting

Members of the 66th state FFA officer

around the world that growing economies and improved incomes are the surest means of environmental protection," Laurie said.

"With a NAFTA agreement, there is pressure on Mexico to be more environmentally active. Without an agreement, there is nothing to encourage Mexico to move in this direction. It will be a terrible irony if environmental improvements are lost because of shortsighted actions by a small number of environmental activists," Laurie concluded.

The National Environmental Policy Act was passed by Congress in 1969, establishing procedures for federal agencies to consider the environmental effects of proposed actions. An environmental impact statement is a multi-stage process designed to identify and discuss all foreseeable environmental impacts for each alternative that is likely to occur. It requires alternative courses of action to mediate any adverse impact. The Clinton administration has indicated it will appeal the district court decision to the Circuit Court of Appeals.

Meanwhile, negotiations are proceeding, with both Canada and Mexico indicating they don't believe the ruling will delay ratification of the agreement. Canada released its environmental review of NAFTA last November, and its parliament has already passed enabling legislation to implement the agreement.

NAFTA is expected to increase U.S. agricultural exports by \$2 billion annually and create as many as 50,000 new U.S. jobs in the agri-business sector. New ag export possibilities would include wheat, corn, rice, oilseeds, cotton, dairy, beef, pork, poultry, lumber, dry beans, fruits and potatoes.



A Publication of Michigan Farm Bureau P.O. Box 30960, 7373 W. Saginaw Hwy., Lansing, MI 4890 team were at the MFB Center in Lansing recently to hold their first meeting. While there, they toured the facilities, received a briefing on a number of joint projects sponsored by the Michigan FFA and the Michigan Farm Bureau, and started planning for the 1994 state FFA convention, before departing for a national leadership conference.

State FFA officers include: (front row I-r) Charlie Snyder, State FFA project consultant; Amanda Barry, Jeanette Humphrey, Charla Smith, Brandie Smego, Kara Bouchard, and MFB Young Farmer Dept. Manager Ernie Birchmeier. Second row (I-r) Mike Storey, Nick Hilla, Randy Grieser, and Dave Hildenbrand. Third row (I-r) Alan Peters, Jason Martin, Matt March, and Dan Schulz.

#### Michigan Farm News Classifieds – Page 14



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### **Dairy Policy Will** Be a Major Issue During MFB's Annual Policy Development Process

Michigan Farm Bureau was represented at the recent "dairy summit" held by the USDA in York, Pa. No consensus was reached among the various groups advocating changes to the dairy program, but a wide variety of issues were discussed, including federal milk marketing orders, exports, two-tier pricing, budget reconciliation assessments and the effectiveness of the current dairy program.

Also discussed were the National Dairy Board referendum, BST, a "self-help" dairy program and other supply management proposals.

Dairy experts at the conference noted that several issues will continue to impact the dairy industry. Farmers are exiting the business. New technology is being increasingly adopted. Production will continue to move to low cost areas. And the industry faces increasing competition from dairy substitutes.

With county Farm Bureaus across the state beginning their policy development process, it's worth noting a number of additional factors that should be considered when discussing potential dairy policy suggestions.

First of all, the U.S. is continuing to lose dairy farmers at a rate of four to five percent a year. Those percentages closely match what is occurring in Canada, the European Community and Japan. Interestingly enough, New Zealand, which has very little in the way of government dairy programs, is increasing its number of dairy farmers by about five percent a year.

I think that is a clear indication that countries that have mandatory production controls are losing as many dairy farmers as countries that do not have controls. Supply management is not the answer to solving the problems of excess production. The dairy industry will have to continue to stress new product development and markets.

Other dairy policy considerations include: - removal of dairy assessments.

- a program to address excess production.

- the need for Congress to give credit to the dairy industry for financial contributions. - a review of the role of U.S. domestic feeding programs in removing excess production. profitability in dairying.

The U.S. dairy farmer is becoming more efficient, but he is also receiving less of the consumer dollar for milk products. Farm Bureau supports dairy programs that ensure the ability of producers to increase competitiveness and efficiency.

I'm confident that your discussion this summer on dairy policy, and on a wide variety of other issues, will surface creative approaches to the challenges facing agriculture. I encourage all Farm Bureau members to get involved today. Contact your county Farm Bureau president or policy development chairman for more information.

& Jamie Jack Laurie, President Michigan Farm Bureau

#### Regulatory Compliance Assistance Program New for Farm Bureau Members

The Michigan Agricultural Cooperative Marketing Association (MACMA) is offering a new Farm Bureau member service designed to aid farmers in meeting labor regulatory guidelines. The Regulatory Assistance Program (RCAP) is designed to provide program subscribers with concise regulatory information and implementation aids.

The "Basic RCAP" subscription includes a required poster pack, complete with 16 bright yellow, weather resistant regulatory posters and a bi-monthly newsletter service designed to provide subscribers with information they need to be in compliance with labor regulations.

### In Brief...

#### Ten Percent of Iowa Acreage Idled

Heavy rain is likely to mean two million acres of corn and soybeans, almost 10 percent of the state's fields, will lie fallow this year, Iowa Agriculture Secretary Dale Cochran said in a recent Des Moines Register interview.

Most, if not all, of that acreage will remain unplanted because it is too late to do so, Cochran said. He reported the damage to President Bill Clinton when Clinton met with farmers at an eastern Iowa farm. USDA Secretary Mike Espy accompanied Clinton, making his second visit to Iowa in less than a week.

#### Barge Traffic Halted by Floods

High water and flooding has caused barge traffic on the Mississippi River to be halted. The closing of locks along the waterway will stall shipment of millions of bushels of corn and soybeans, which may not return to normal movement for at least a week or 10 days, according to the Army Corps of Engineers, which regulates waterway traffic.

Cargill, Inc. stopped loading barges with corn and soybeans June 25 at its Savage, Minn. port. A spokesman for the Minneapolis-based grain firm said barges won't begin loading again for trips down the river for two to six weeks.

#### Senate Passes One-Year Ban On BST

Included in the Senate version of the budget reconciliation bill was a one-year moratorium on use, sale or marketing of milk from cows treated with bovine somatotropin, the controversial growth hormone said to cause cows to give more milk.

Even though BST has not been officially approved and has never been used, except for testing purposes, the Senate counted on the provision for \$15 million in savings for the additional milk that would not be produced and the additional dairy products the USDA would not have to buy and store. Anyone who can figure that out should probably be in the Senate, or some other institution.

#### USDA Sets EEP Targets for 1993-94

The USDA included Mexico among its targets for wheat sales under the export enhance-ment program for 1993-94, much to the satisfaction of U.S. wheat growers and the dismay of growers in Canada and Australia.

The targeting, to replace the ones that expired in June, is for 32 million metric tons of wheat, 5.53 million tons to China, 4.0 million for the former Soviet Union, 3.5 million for Egypt, 2.9 million for Morocco, 2.7 million for sub-Saharan Africa, 2.3 million for Algeria, 1.65 million for the Philippines, 1.4 million for Mexico and 1.35 million for Pakistan.

#### Russia in Need of Grain and Cash

Russia needs to import 7.8 million metric tons of grain from outside the Commonwealth of Independent States and an additional 2.4 million tons from Kazakhstan in the second half of this year, according to an estimate by the Russian Government Food Commission.

According to Knight-Ridder News, Russia reports it has imported 5 million tons of grain so far this year. The Food Commission estimates that in the second half of this year, Russia also will have to import 1.7 million tons of meal and 190,000 tons of soybeans.

Meanwhile, Russian farm credit defaults have risen to \$897 million. Since June 14, three unidentified banks have filed delinquency notices totalling \$1.4 million. Russia has been suspended from USDA credit programs since Nov. 30 for falling behind on loans used to buy U.S. farm commodities.

#### Michigan June Farm Product Prices Down 10 Percent from May Levels

The index of prices received by U.S. farmers for their products in June fell 2.1 percent from the May level, but rose 0.7 percent from a year earlier, according to USDA. Price declines in June for tomatoes, cattle, onions and wheat more than offset price gains for lemons, hogs, milk and eggs. The year-to-year rise was driven by higher prices for cattle, tomatoes, potatoes and eggs, which more than offset decreases for corn, wheat, grapefruit and apples.

The price index for all crops in Michigan dropped 10 percent from May levels, according to Michigan Ag Statistics Service. Feed grains were down 16 percent, including a 30 percent decrease in hay prices and a 3 percent drop in corn prices. Cash crops dropped 5 percent from May levels, led by winter wheat and dry beans, which were down 12 percent and 7 percent respectively.

An alternative service, the "Manual RCAP" subscription, includes the required poster pack, a monthly newsletter service, and a RCAP Farm Manual for Michigan Farmers. This regularly updated regulatory manual will include 18 sections covering over 40 regulations that affect farm operations on a day to day basis.

Full details of the RCAP program will be published in the August issue of Michigan Farm News. For more information or to subscribe, contact RCAP Coordinator Craig Anderson at 1-800-292-2680, ext. 2311.

#### Member Health Insurance Premiums Held in Check

Michigan Farm Bureau members who hold an individual health insurance policy through the Blue Cross Blue Shield sponsored program will see a composite premium increase of only 1.08 percent, according to MFB Member Services Manager Douglas Fleming.

"This is great news for our members," Fleming said. "This small increase combined with last year's increase, means we have effectively held our health insurance premium increases to the 4 percent level of general inflation over the last two years. This 4 percent figure is very important because it represents a two year rate increase that is well below the national health inflation figure, which has been running between 12-14 percent on an annual basis.'

The new rates will take effect beginning Aug. 20 and be in effect for one year. Members who may be interested in one of the four member Blue Cross Blue Shield programs should contact their Farm Bureau Insurance agent or call the county Farm Bureau office.

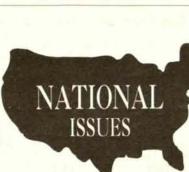
Livestock and Products Index increased 3 percent over last month. Steers/heifers and calves dropped 2 percent partially offsetting slaughter cows and hogs, which rose 2 percent and 4 percent respectively. Eggs were up 25 percent, and milk increased 5 percent from May.

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Editorial: Dennis Rudat, Editor and Business Manager. Staff Contributors: Mike Rogers; Connie Lawson; Donna Wilber; Henry Huisjen

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#### Polluter Pays Clean Water Funding Act

**MFB** Position: Farm Bureau opposes H.R. 2199.

**MFB** Contact: Al Almy, Ext. 2040 H.R. 2199, sponsored by Congressman Gerry Studds (D-Massachusetts), would amend the federal Water Pollution Control Act.

The bill also creates a Clean Water Trust Fund to assist in controlling point and nonpoint sources of pollution. Money for the fund would be generated from taxes including a tax on fertilizer, pesticides and animal feed. The tax imposed would be:

- 0.845 cents per pound of nitrogen and phosphorous in fertilizer except manure or sewage sludge.
- 24.27 cents per pound of active ingredient in pesticides.
- \$2.68 per ton of processed animal feed intended to be consumed by livestock, birds, fur-bearing animals, fish or wildlife.

#### **Budget Reconciliation**

#### **MFB** Position:

Supported repeal of the energy tax, barge tax, and dyed fuel requirement. Farm Bureau also supported extension of the health insurance deduction and increasing it to 100 percent.

MFB Contact: Al Almy, Ext. 2040

Both the U.S. House of Representatives and U.S. Senate have passed legislation requested by President Clinton to raise taxes and reduce the deficit. A primary provision in both the House and Senate bills is an energy tax. See the table below for the energy tax provisions of each bill.

Both the House and Senate bills cut \$3 billion from agricultural program spending. See the table on page 10 in this edition of Michigan Farm News outlining these agricultural cuts.

The Senate bill would extend retroactively the 25 percent deduction self-employed persons can claim on their federal tax returns for the cost of health insurance. The deduction would be retroactive to July 1, 1992 and expire December 31, 1993. The House bill does not extend the deduction.

The bills have been sent to a Conference Committee composed of members from both the House and Senate who will resolve differences between the two bills.

The final bill coming from the Conference Committee will then go back to the House and Senate for approval. Both Michigan U.S. Senators Carl Levin and Don Riegle will sit on the Conference Committee.

|  | House Bill  | Senate Bill  | Manufacturing Milli   |
|--|---|--|---|
| Energy Tax   | Imposes a BTU tax of<br>8.3 cents per gallon on<br>diesel fuel and 7.5 cents<br>per gallon on gas for on-<br>road use. The tax for off-<br>road use of diesel fuel is<br>3.6 cents per gallon and<br>3.2 cents per gallon for<br>gas. | Imposes a transportation<br>fuel tax of 4.3 cents per<br>gallon on diesel fuel and<br>gas. Off-road uses for<br>agriculture would be ex-<br>empt from the tax. | Manufacturing Milk<br>MFB Position:<br>MFB supports lowering<br>the temperature to 50<br>degrees F for all on-farm<br>Grade B milk.<br>MFB Contact:<br>Ronald Nelson, Ext. 2043 |
| Dyed Fuel  | Requires diesel fuel<br>used for off-road pur-<br>poses and diesel fuel<br>used on the road to be<br>dyed different colors.<br>The fuels would have to<br>be stored in different<br>tanks and not be com-<br>mingled.                 | No dyed fuel require-<br>ments.  |   |
| Barge Tax  | Imposes a 50 cent per<br>gallon tax on fuel used<br>by barges. This tax<br>would result in a reduc-<br>tion of 3 cents per bushel<br>in grain and oilseed<br>prices paid to farmers.  | Does not impose a tax<br>on fuel used by barges.   | Animal Industry Ini<br>MFB Position:  |
| Inheritance Tax Rep  | peal  | and the second second  | MFB supports the fund-<br>ing.  |
| MFB Position:<br>MFB supported the bill.<br>MFB Contact:<br>Ronald Nelson, Ext. 2043 | Legislation passed by the Hou<br>Governor Engler, repeals the<br>and adopts the Federal Pickup<br>\$600,000 of the value of an es   | Michigan Inheritance Tax<br>Tax which exempts<br>state.  | MFB Contact:<br>Ronald Nelson, Ext. 2043  |
|  | In addition, the bill also exten<br>the estate tax from the current<br>The amendments will become   | t 105 days to nine months.   | Michiga   |

#### **ORV Farm Exemption**

**MFB** Position: MFB supports the bill.

MFB Contact: Ronald Nelson, Ext. 2043 H.B. 4592, sponsored by Rep. Sandy Hill (R-Montrose). would allow a farmer operating an ORV in the farm operation to operate the vehicle within the road right-of-way. Enforcement agencies in some counties have cited or warned farmers that the unlicensed ORVs cannot be used on or within the road right-of-way.

STATE

ISSUES

The bill would limit ORV use during daylight hours when operated by a person at least 16 years of age moving from field to field for farming purposes.

The bill has been approved by the House and is pending on the Senate floor. A Senate amendment would require that a florescent flag be displayed when the ORV is operated on the road.

#### P.A. 116 Workgroup

**MFB** Position: MFB supports the concept and continues to work with the sponsor on several specific concerns.

MFB Contact: Ronald Nelson, Ext. 2043 H.B. 4133, sponsored by Rep. Howard Wetters (D-Kawkawlin), would make a series of amendments to P.A. 116 and addresses a variety of P.A. 116 concerns. There are a number of provisions which address MFB policy.

Amendments have been developed to address the issue of the Appeals Court decision for early termination based on the township approval. The amendment would give the township, planning commission and Soil Conservation Districts an advisory responsibility, but the DNR would make the decision for early termination.

#### Personal Property Tax

**MFB** Position: MFB supports the clarification of the personal property tax exemption for agriculture.

**MFB Contact:** Ronald Nelson, Ext. 2043

afacturing Milk Act

H.B. 4833, sponsored by Rep. Dan Gustafson (R-Williamston), would clarify the agricultural exemption from the personal property tax. The bill is in response to a decision by the Michigan Tax Tribunal regarding questions and challenges by local assessors on agricultural processing equipment. The challenges involved the tax exemption of equipment used in processing fruit and vegetables grown by a farmer who also processed products grown by others.

S.B. 636, sponsored by Sen. Joel Gougeon (R-Bay City), would adopt new manufacturing milk standards that apply to Grade B milk. The new standards require a lower temperature and bacteria count along with sanitation provisions. The temperature requirement for farm storage in bulk tanks of Grade B milk would be 50 degrees F.

A group of Amish farmers who ship Grade B milk in cans to cheese plants has objected to the lower temperature standard, maintaining that the bacterial count is a more important indicator of quality and purity than the temperature. Their milk moves fresh at higher temperature within several hours of milking from the farm to the manufacturing plant.

They are opposed to lowering the temperature to 50 degrees F since there have been no health, quality or



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problems with Grade B milk which moves fresh ourity from the farm to the manufacturing plant.

The Amish farmers also maintain their milk has a much lower bacteria count than other milk which is cooled to a lower temperature. The bacteria count was lowered from the present 1 million to 750,000.

S.B. 636 has passed the Senate and is scheduled for final passage in the House.

#### nal Industry Initiative

The Joint Capital Outlay Committee has authorized \$69.6 million for the animal agriculture facilities renovation at MSU. The \$69.6 million figure includes \$2 million appropriated from restricted funds from the previous year.

With the approval of the Joint Capital Outlay Committee, the Animal industry Initiative at MSU can effectively begin.

#### Michigan Farm Bureau (517) 323-7000



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Michigan and Major Commodity Area

7/15 ..... 7/31

T.....P

A ..... A/N

.....A

.....A A.,

.....A

.....A

.....N

A.....B

A-Above Average, B-Below Average, N-Nor-mal, MA-Much Above, MB-Much Below, NP-

No Precip. Source: National Weather Office

N/A.....B

Extended Weather Outlook

B.

Wint. Wheat Belt A .....N

Spr. Wheat Belt N.

Pac. NW Wheat

San Joaquin

T - Temp.

Michigan

Delta

Southeast

P - Precip.

W. Corn Belt

E. Corn Belt

30-Day and 90-Day Forecast – Warmer and Wetter Than Normal

Little has changed weatherwise since the last column, with twin branches of the jetstream continuing to converge over the Midwest, which has resulted in wetter than normal conditions over much of the region, including Michigan. Hot, humid air also associated with this weather pattern has until recently remained just south of the state, with temperatures during June averaging out mostly below normal.

Just to the south and west of Michigan in Minnesota, Iowa, Missouri, and Illinois, rainfall during the last six weeks has reached record-breaking proportions, with some stations recording more than 12 inches (normal would be on the order of 4-5 inches). Coming on the heels of a wet May, this has caused some of the worst flooding in 30 years and left a small, but significant portion of some of the most productive land in the Cornbelt region unplanted.

The latest extended outlooks from the National Weather Service do not offer much in the way of change for Michigan, with both the 30-day outlook for July and the 90-day outlook for July-September calling for rainfall to continue at normal to above normal levels. Temperatures during July

|                      |                  | Michigar            | Weather S        | Summary          |                   |                  |
|----------------------|------------------|---------------------|------------------|------------------|-------------------|------------------|
| 6/1/93               | Ten              | nperature           | Growing De       | gree Days        | Precip            | oitation         |
| to 6/30/93           | Observed<br>Mean | Dev. From<br>Normal | Actual<br>Accum. | Normal<br>Accum. | Actual<br>(inch.) | Normal<br>(inch) |
| Alpena               | 60.2             | - 1.9               | 533              | 685              | 4.00              | 2.90             |
| Bad Axe              | 62.5             | - 2.8               | 657              | 881              | 2.92              | 3.08             |
| Detroit              | 67.8             | + 0.1               | 1020             | 971              | 6.03              | 3.36             |
| Escanaba             | 58.9             | - 1.8               | 395              | 471              | 3.74              | 3.26             |
| Flint                | 66.1             | - 0.2               | 899              | 971              | 5.14              | 3.36             |
| <b>Grand Rapids</b>  | 65.7             | - 1.5               | 869              | 1005             | 6.05              | 3.55             |
| Houghton             | 58.4             | - 1.1               | 402              | 618              | 1.23              | 3.61             |
| Houghton Lal         | ke 62.3          | - 1.5               | 672              | 685              | 4.57              | 2.90             |
| Jackson              | 65.9             | - 2.4               | 892              | 991              | 5.60              | 3.57             |
| Lansing              | 65.7             | - 1.4               | 882              | 991              | 6.52              | 3.57             |
| Marquette            | 57.7             | - 1.6               | 440              | 618              | 2.61              | 3.61             |
| Muskegon             | 65.0             | - 0.7               | 815              | 832              | 4.40              | 2.94             |
| Pellston             | 60.6             | - 0.5               | 559              | 721              | 2.40              | 3.03             |
| Saginaw              | 65.3             | - 1.7               | 805              | 881              | 3.08              | 3.08             |
| Sault Ste. Man       | rie 56.8         | - 1.8               | 367              | 471              | 3.80              | 3.26             |
| South Bend           | 67.8             | - 0.6               | 1053             | 1005             | 9.57              | 3.55             |
| <b>Traverse City</b> | 62.7             | - 1.2               | 674              | 721              | 3.08              | 3.03             |
| Vestaburg            | 62.7             | - 4.4               | 715              | 885              | 4.80              | 3.36             |

Observed and growing degree day totals are accumulated from March 1. Normals are based on district averages. Jeff Andresen, Ag Meteorologist, MSU

are forecast to continue at normal to above normal levels. For most major crops in the state (wheat may be an exception), this is a very favorable outlook, resulting in high yield potential this fall if all else goes well.

### Midwest Crop Reports - Water Water Everywhere...

#### Michigan

..9/30

T ..... P

A .....A

B ..... A/N

B ...... A

N .....N

A .....N

.N

B/N ..... N/A

N/B .....N

N/A .....N

7/15

Field Crops - Dog days of summer have finally returned, at least for the time being, putting many Michigan crops back on schedule, compared to 1992, according to the Michigan Agricultural Statistics Service. Moisture levels varied considerably across the state, with 60 of the acreage percent rated adequate and 40 percent with surplus moisture conditions as of July 7.

Corn height also varied considerably, with some fields well below knee high while other were reported waist high. Average height was at 20 inches and the condition was reported as 65 percent good to excellent. Soybeans were 10 percent



### 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 29 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:

| Station | City               | Frequency | Morning Farm | Noon Farm |  |
|---------|--------------------|-----------|--------------|-----------|--|
| WABJ    | Adrian             | 1490      | 5:45 am      | 12:15 pm  |  |
| WATZ    | Alpena             | 1450      | 5:30 am      | 12:15 pm  |  |
| WPZA    | Ann Arbor          | 1050      | 6:15 am      | 12:05 pm  |  |
| WLEW    | Bad Axe            | 1340      | 6:30 am      | 12:50 pm  |  |
| WHFB    | Benton Harbo       | or 1060   | *            | 12:30 pm  |  |
| WKYO    | Caro               | 1360      | 6:15 am      | 12:45 pm  |  |
| WTVB    | Coldwater          | 1590      | 5:45 am      | ***       |  |
| WDOW    | Dowagiac           | 1440      | 6:15 am      | 12:15 pm  |  |
| WACY    | Fenton             | 1160      | 6:15 am      | 12:15 pm  |  |
| WGHN    | Grand Haven        | 1370/92.1 | 5:45 am      | 12:15 pm  |  |
| WPLB    | Greenville         | 1380      | 6:15 am      | 12:45 pm  |  |
| WBCH    | Hastings           | 1220      | 6:15 am      | 12:30 pm  |  |
| WCSR    | Hillsdale          | 1340      | 6:45 am      | 12:45 pm  |  |
| WHTC    | Holland            | 1450      |              | 12:15 pm  |  |
| WKZO    | Kalamazoo          | 590       | **           | 12:15 pm  |  |
| WJIM    | Lansing            | 1250      | 5:05 am      | 12:15 pm  |  |
| WWGZ    | Lapeer             | 1530      |              | 12:15 pm  |  |
| WNBY    | Newberry           | 92.5      |              | 12:15 pm  |  |
| WOAP    | Owosso             | 1080      | 6:15 am      | 12:30 pm  |  |
| WHAK    | <b>Rogers City</b> | 960       | 7:10 am      | 12:15 pm  |  |
| WSJ     | St. Johns          | 1580      | 6:15 am      | 12:15 pm  |  |
| WMLM    | St. Louis          | 1540      | 6:06 am      | 12:20 pm  |  |
| WSGW    | Saginaw            | 790       | 5:55 am      | 12:15 pm  |  |
| WMIC    | Sandusky           | 660       | 6:15 am      | 12:45 pm  |  |
| WKZC    | Scottville         | 95.9      | 5:45 am      | 12:30 pm  |  |
| WCSY    | South Haven        | 940       |              | 12:15 pm  |  |
| WKJC    | Tawas City         | 104.7     |              | 12:45 pm  |  |
| WLKM    | Three Rivers       | 1510/95.9 | 6:15 am      | 12:15 pm  |  |
| WTCM    | Traverse City      |           | 5:55 am      | 12:40 pm  |  |
|         |                    |           |              |           |  |

bloomed, ahead of the normal 5 percent. Dry bean planting was only 95 percent complete, with replanting reported in some cases due to flooding.

Winter wheat was behind normal, but catching up quickly. Oats were reported slightly behind normal, but were rated 60 percent good to excellent. Second cutting hay was generally just getting started, with growth reported as good across the state.

Fruit - Warm humid weather increased the incidence of cherry leafspot and brown rot in the southwest and west central regions of the state. Fireblight was still reported as light. Black rot continued to threaten vineyards.

Tart cherries in the northwest were 11-12 mm in size, while harvest actually got underway July 4 in southwestern Michigan. Blueberry harvest also got underway July 5. Apple development ranged from 20 mm in the northwest to 2 inches in the southwest.

Vegetables - Wet conditions slowed fieldwork on many vegetable operations. Carrot stands in the west central region were reported good. Early cabbage harvest started in the Saginaw Valley area. Cucumber planting was still underway in central areas. Strawberry harvest advanced to 65 percent complete. Squash harvest was underway in southeastern Michigan. Fruit on early tomato plantings were sizing well.

#### Ohio

Persistent hot, humid weather, combined with adequate rainfall, has accelerated corn growth, with the crop rated 19 percent excellent, 52 percent good, 24 percent fair, according to the Ohio Ag Statistics Service. Fields along the Ohio/Indiana border were standing in water, however, overall development was on schedule with several locations reporting head high corn. A few fields were starting to silk in southwestern portions of the state. Nearly 12 percent of the soybean crop has bloomed, with crop rated 14 percent excellent, 52 percent good, and 28 percent fair. Winter wheat harvest was underway, with the crop rated 12 percent excellent, 52 percent good and 29 percent fair.

lent, 56 percent good, and 35 percent fair. The crop was only 3 percent bloomed, compared to 12 percent on average. Heavy weed pressures were also a problem. Wheat crop conditions deteriorated for the third straight week in a row, with 6 percent rated excellent, 65 percent good, and 26 percent fair. Wheat harvest, at 16 percent complete, was lagging well-behind the five year average of 47 percent.

#### Illinois

Excess moisture was showing itself in many yellow fields of corn and soybeans in northern Illinois, while southern state farmers were reporting low test weights on harvested wheat, according to the Illinois Ag Statistics Service.

Corn was rated 9 percent excellent, 63 percent good, and 26 percent fair. Only 1 percent of the crop was reported as silking compared to 13 percent on average. Corn height was also 16 inches behind the five year 47 inch figure.

Soys were rated 5 percent excellent, 58 percent good and 31 percent fair. Only 3 percent of the crop was bloomed, compared to 26 percent on average. Wheat harvest was 19 percent complete, well behind the 71 percent average. The crop was rated 3 percent excellent, 49 percent good, and 45 percent fair.

The state had just experienced the wettest week in three years as of July 7, following one of the wettest springs in history, according to the Iowa Ag Statistics Service. Tremendous rainfall, late planting and saturated soils have caused serious stand reductions, uneven emergence, and yellowing of crops. Wet spots in fields were getting larger, and soil erosion continued to be a problem. As of July 7, 92 percent of the state's soybeans were planted, with only 10 percent of the crop cultivated, down from the 78 percent average. There were reports of some farmers trying to fly soybean seed on wet ground in an attempt to get the crop planted. Soys were rated 27 percent good, 60 percent fair, 12 percent poor and 1 percent very poor. Corn was 30 percent cultivated, well behind the five-year average of 94 percent. Average corn height was 20 inches behind normal, at 16 inches. The crop was rated 1 percent excellent, 28 percent good, 59 percent fair, 10 percent poor, and 2 percent very poor. Oats were headed on 65 percent of the acreage compared to 99 percent on average. The crop was rated 2 percent excellent, 30 percent good, 45 percent fair, 21 percent poor, and 2 percent very poor.

\* Station signs on at different times during the year. Morning farm times change with sign-on times.

\*\* Station airs various farm reports between 5:50 and 6:20 pm.

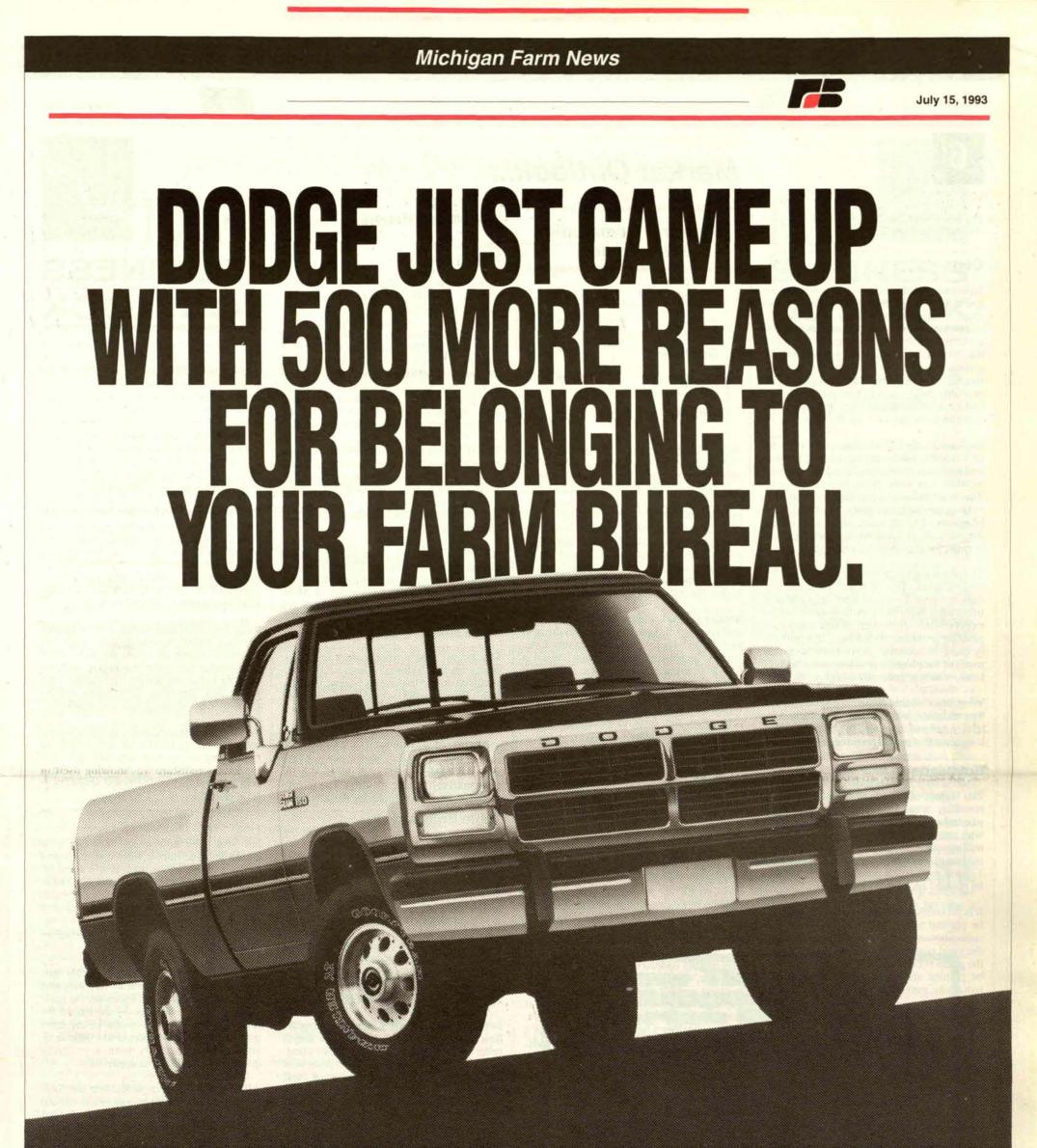
\*\*\* Station airs various farm reports between 12:00 and 1:00 pm.

Some stations carry additional market reports throughout the market day.

Indiana Wetter weather is deteriorating Indiana's corn crop, with average height 9 inches behind the five-year average, and no corn reported as silking compared to the five year 7 percent average, according to the Indiana Agricultural Statistics Service.

Heavy rains were causing serious crop stress in some fields, with the crop now rated only 7 percent excellent, 61 percent good, and 31 percent fair.

Soybeans were also suffering from excess moisture, with 6 percent rated excel-



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July 15, 1993

### Market Outlook...

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

#### Corn

Last year for the country as a whole, we found out rain makes grain. What is less clear is how much the late plantings will affect yields. It is my perception that the yield potential for the country as a whole has decreased. Unless we have excellent growing weather from here on out, the most likely average yield for the country is probably below trend. You put this information together with fewer than expected acres and you get a run up in prices.

On June 30, the USDA released two important reports, stocks on June 1 and planted and intended planted on June 1. The stocks number was very close to expectations. This is an indication that feed usage is running at the high rate projected by USDA. However, export sales have slowed up dramatically and will have to pick up soon in order for shipments to meet expectations.

The planted acreage number came in at 74.3 million acres. This is 5 million acres less than last year, 2 million acres below March intentions, and over 1 million acres below expectations. However, given continued planting problems after June 1, it is probably close to accurate. Also, remember that much of the planting problems have been in Iowa, which is generally a high yield state.

What does all this mean? I'll give you my best estimate, but remember it's early July advice and you may need to update the info. It appears that new crop prices have moved

#### Soybeans

Has it stopped raining in Iowa and the surrounding areas yet? The reported June 1 planted acres number of 61.6 million acres was very bearish considering it was over 2 million acres more than last year and 1.6 million more than expectations. But on July 1, there were still around 4 million acres to be planted and it was still raining.

It is probably impossible for all the acres to be planted at this point. The question becomes how many will be and how much has the yield potential been hurt? At this point, the guess is close to 2 million acres will not be planted and the yield potential of the remaining may have been cut in half.

The stocks report was bullish beans. There were about 20 million fewer bushels of soybeans than expected. This means that ending stocks will be lower than previously expected, and in the case of soybeans, both

#### Wheat

How much did the rains in Kansas at harvest time hurt wheat quality and yields? Up to that point, it appeared the U.S. would have an excellent wheat production year. Acres planted were near expectations, so the production question is what we bring out of the fields.

#### Seasonal Commodity Price Trends

| Wheat    |        |
|----------|--------|
| Corn     | ?      |
| Soybeans | ?      |
| Hogs     | 1?     |
| Cattle   | . ++ ] |

Index: = Higher Prices; \* = Lower Prices; TP= Topping; BT= Bottoming; ? = Unsure

into the high end of what fundamentals would suggest. Even if we lowered expected U.S. yield to 118 from a trend yield of 123, expected harvest prices would be below \$2.20. For mid-Michigan, this would mean December futures of around \$2.40. Consider pricing at least 25 percent of your new crop at levels above this. As prices go higher than this level consider pricing more.

Strategy: Work with your elevators. Many will let you roll these contracts into the next year if you have production problems. Consider a hedge-to-arrive contract versus a forward contract in areas where the typical harvest basis is narrower than what the new crop forward contract is offering now, which is most places at this point. Also, remember the peak in prices generally comes by the middle of July.

export sales and shipments are running at a rate that meets expectations.

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**Strategy:** While all this is bullish, that does not mean wait to price. The futures markets are taking this bullish information into account immediately. Consider forward pricing a significant portion of your expected production on this rally. If you already have priced some, consider pricing more. If you are worried about pricing too much, consider pricing some of next year's.

The minute excessive rains stop, the rally will stop, and it will take a long dry period to cause another scare. The odds of prices staying over \$6 long are not high, and it is very unlikely they will be there in 1994. Again, consider a hedge-to-arrive versus a forward contract if the basis remains wide. You may pick up an extra 5-10 cents per bushel.

thought it had, prices are likely to come right back down.

Strategy: There's an extra kicker in the wheat picture, and that is what will the USDA do over the next year in the way of EEP. If the market knew that, then I would definitely say we should be pricing some of the new crop on this rally. However, prices still aren't great and the government may decide to lower deficiency payments by increasing prices with EEP. If cash prices do get near \$3, consider pricing a good deal.

#### Milk Market Report

Larry G. Hamm, MSU Ag Econ Dept.

June was not Dairy Month on the National Cheese Exchange. During June, the average price per pound for cheddar cheese traded on the Exchange dropped nearly \$.13. The Minnesota-Wisconsin (M-W) price is largely determined by the value of the Grade B milk bid for cheese use. Using the rough rule of thumb that every \$.01 drop in the price of cheese translates into approximately \$.10 reduction in the farm price, the price outlook for dairy producers is for a significant downward movement.

The M-W had not fully caught up with the rapid increase in cheese prices experienced in March and April. The increases in the M-W from earlier months will still be seen in Michigan producer milk checks over the next several months because of the lag in federal order pricing.

However, the \$.13 drop in the cheese market indicates that the M-W price will likely drift lower in June and perhaps move sharply lower in July. These lower M-W prices will temper June and July pay prices and set up Michigan producers for declining pay prices later this summer.

The largest single weekly drop in cheese prices on the National Cheese Exchange occurred during trading on Friday, June 18, 1993. Prices for 500 pound barrels dropped \$.0675 per pound and for 40 pound block prices dropped \$.0750 per pound.

The June 18 trading session was the first cash market trading in the cheese industry after the implementation of the cheese futures markets on June 15, 1993. The futures price for 40 pound blocks for the July 1993

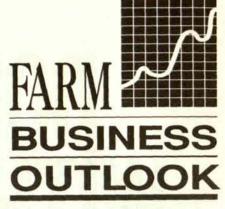
#### Table Egg Market

#### Allan Rahn, MSU Ag Econ. Dept.

Egg prices in late June were softening after advancing around 10 cents per dozen from their mid-May seasonal lows but remain over 10 cents per dozen above year ago levels. Shell egg prices (New York, Grade A, Large White, in cartons, to retailers) were trading in the 70 to 73 cents per doz. range, 3-4 cents less than the previous week. Breaking stock prices dropped a similar amount as supplies were ample and plants were anticipating the shorter 4th of July holiday period work week.

Lower primary feed ingredient supplies have cut feed costs 2-3 cents per dozen relative to last year, but wet weather planting delays and flooding destruction are now being reflected in higher soybean and meal prices.

The Agricultural Statistics Service estimated that the size of the table egg flock on June 1 was 234 million birds, 1 percent more than a year ago. Table egg production during May was also 1 percent more than



contract settled at \$1.2475 per pound on June 17, 1993. The cash price on June 11, 1993 was \$1.3350 per pound. One of the main features of futures market trading is it expands the amount of available market information that can be brought to bear on a market. Given the unusual cheese market behavior (the contra-seasonal run up this spring) and futures market prices indicating that there would be sharply lower price for July provided the cheese market traders with another point of information.

Cheese market trading has been unstable and dairy industry market analysts have found it difficult to explain market behavior. With the futures market settling \$.0875 lower than the cash price helps explain why the cheese cash market experienced the \$.07 drop three days after the implementation of futures trading.

Since the initial trading day, cheese futures contract trading has been light with few contracts trading. However, the recent trend has been for the futures markets to continue moving lower suggesting that cheese cash prices and, therefore, farm prices will be moving lower through July and August.

As the dairy industry enters an era of futures market trading, market observers will be continuing to analyze whether this new marketing institution to the dairy industry will add stability or increased volatility to milk prices.

last year. The number of table-egg type chicks hatched during May was estimated at 3.7 percent below last year's number. This hatch reduction estimate is somewhat of a surprise as the May 1 incubator egg sets estimate reported last month indicated 5 percent egg sets increase. The June 1 incubator egg sets estimate is 4 percent higher than the year earlier figure.

Egg demand conditions are currently soft but are expected to recover by mid-July and egg prices should move back into the mid-70 cents per dozen range by the end of the month. During the remainder of the third quarter, prices are expected to continue to strengthen seasonally with a resulting quarterly average in the upper 70's.

After a typical market setback in late September or early October, egg prices should advance into their low-80 cents seasonal high in November. Average prices during the last quarter of the year are not likely to differ much from the upper 70 cents per dozen range projected for the third quarter.

The stocks report showed we had 30 million more bushels left over at the end of the June 1 to June 1 marketing year for wheat than expected. If the rain has not damaged the wheat as much as the early July futures rally

#### Cattle

The cattle market has not been healthy recently and the June 18 monthly 7-State Cattle-on-Feed Report just confirmed where we are. Total number on feed June 1 was up 7 percent and total marketed in May was up 3 percent, both near expectations. Placements in June were up 4 percent which was a little above expectations.

Year to date cattle slaughter is running about the same as last year, but due to lighter weights, production is down 3 percent. While slaughter has picked up some recently, weights are still down.

**Strategy:** Summer and fall futures prices are in the higher part of the range fundamentals would suggest. This indicates to keep current in the near term and to watch for forward pricing opportunities for late summer and fall on rallies.

#### Hogs

The June 1 USDA Quarterly Hogs and Pigs Report released June 30 was a shocker, especially looking down the road. All hogs and pigs and those pigs kept for market were up 1 percent from last year.

While this was 1-2 percent below average expectations, it was within the range. However, the kept for breeding figure showed we were down 2 percent versus the strong feeling that there would be expansion of around 3 percent.

Hogs over 180 pounds, which are the ones which have been coming to market since June, were listed as up 5 percent. Slaughter has been up less than that, which means either the report is wrong or we may be having a backlog showing up here soon.

The hogs between 120-179 pounds, which we will be seeing over the summer, are up

3 percent. The 60-120 pound group is up 1 percent and the under 60 pounds are down 1 percent. Summer and fall farrowings are expected to be around last year.

The breeding number is somewhat puzzling. We have decent hog prices, feed is cheap, and the alternatives are worse. Not only that, sow slaughter as a percent of the total has been low. Also a report out of Missouri indicates breeding stock up 1 percent. Nonetheless, the futures market was limit up for the next two days.

Strategy: There have not been many good forward pricing opportunities for hogs recently, but that may have changed. If the rally seen on July 1 and 2 held, consider some forward pricing, because there is downside risk. In the near term stay current, both because weights are already up and the possible backlog.



July 15, 1993

### Michigan Land Values Continue to Struggle

| Average Survey Results for Michigan   |                                 |                                       |   |  |                                     |                                      |  |  |  |
|---|---------------------------------|---------------------------------------|---|--|-------------------------------------|--------------------------------------|--|--|--|
| Land Type   | Average<br>Price<br>Per<br>Acre | Change<br>in Price<br>last<br>12 mos. | Expected<br>Change<br>in Price<br>next<br>12 mos. | Change<br>in Land<br>Supply<br>last<br>12 mos. | Average<br>Cash<br>Rent<br>Per Acre | Average<br>Value<br>to Rent<br>Ratio |  |  |  |
| High Quality Corn, Soybean and<br>Hay Ground in Southern Lower<br>Peninsula | \$ 949                          | + 2%                                  | + 0.8%  | + 0.5%   | \$62                                | \$16                                 |  |  |  |
| Low Quality Corn, Soybean and<br>Hay Ground in Southern Lower<br>Peninsula  | 671                             | + 1.4                                 | + 0.5   | + 1.1  | 39                                  | 19.2                                 |  |  |  |
| Sugar Beet  | 1,267                           | + 1.9                                 | + 1.7   | + 3.9  | 98                                  | 13.5                                 |  |  |  |
| Irrigated   | 1,034                           | + 3.6                                 | + 0.3   | - 3.3  | 93                                  | 11.4                                 |  |  |  |

NOTE: Average value to rent ratios were calculated using only the survey questionnaires with completed responses to both the average value and average rent per acre questions.

#### Steven D. Hanson Department of Agricultural Economics Michigan State University

A gricultural land values in Michigan continued to struggle during the last year and are expected to show even smaller gains during the upcoming year, according to the results of a survey conducted by the M.S.U. Department of Agricultural Economics.

Members of the Farm Managers and Rural Appraisers Association, banker participants in Michigan Farm Credit Conference, and county assessors in Michigan were surveyed for the third straight year about land values and rental rates for different types of land in the state.

Land suitable for corn, soybean, and hay production in the southern lower peninsula was divided into higher quality (above average production) and lower quality (below average production) land. The average price per acre for higher quality corn, soybean, and hay land was \$949 compared to \$671 for lower quality land. Sugar beet land in the state averaged \$1,267 per acre, while irrigated land had an average value of \$1,034 per acre.

These values were up slightly from the previous year with corn, soybean, hay, and sugar beet land all showing increases of 1.4 to 2 percent over the previous year's values. On the other hand, irrigated land showed a relatively strong increase of 3.6 percent last year. Irrigated land's strong showing can be attributed, in part, to a decrease in the supply of irrigated land on the market last year.

Values for land used in agricultural production are expected to remain steady during 1993 with some areas realizing moderate increases in prices and other areas absorbing price decreases. Corn, soybean, hay, and irrigated land are all expected to show average increases in value of less than 1 percent while sugar beet land is expected to cash flows the land is expected to generate. The average value to rent ratios for corn, soybean, and hay land were larger than those for sugar beet and irrigated land.

Higher expected future cash flows are "capitalized" into the value of the land today, increasing its value relative to the current year's cash flow. In other words, higher expected future cash flows translate into higher value to rent ratios. The high value to rent ratios for corn, soybean, and hay land suggest three possible situations:

(1) the market anticipates that cash flows from corn, soybean, and hay production will grow at a faster rate than the cash flows from sugar beet and irrigated land;

(2) the corn, soybean, and hay land may be switched to alternative production with higher expected cash flows, for example sugar beet production; or

(3) non-farm uses of the land in the future may provide higher cash flows than those expected from corn, soybean, and hay production.

Survey information for corn, soybean, and hay land in the northern lower peninsula and upper peninsula was more limited. The values for corn, soybean, and hay ground averaged between \$400 and \$500 per acre with cash rents averaging between \$19 and \$28 per acre. Values in these areas were up about 4 percent over the previous year's values and are expected to increase by around 4 percent again this year.

Survey respondents also provided information on a number of other issues that have important implications for the agricultural land market in Michigan. Liability issues surrounding environmental hazards such as chemical runoff, animal wastes, and underground storage tanks are causing increasing concern in the agricultural sector. Rural residential and recreational influences are also having increasingly strong influences on land values in many areas.

As expected, land values in the heavily populated southeast part of the state generally are hardest hit by these urban influences. Much of the land capable of agricultural production in counties such as Oakland, Livingston, Lapeer, Macomb, and Genesee has a higher value for nonagricultural uses.

In these areas, it is not uncommon for the nonagricultural value of land to exceed \$10,000 or more per acre. In one instance, a small tract of land in a strategic location is estimated to be worth about \$225,000 per acre. These non-agricultural influences are creating strong incentives to shift agricultural land to alternative uses in an increasing number of areas.

In some cases, P.A. 116 continues to offset these influences by limiting land to agricultural use. However, nonagricultural influences are here to stay and will have increasing strong influences on Michigan land values and agriculture production in the future.



### Some Grain Shipments May Be Illegally Watered

The government is looking into charges that some grain shippers may be defrauding buyers by illegally adding water to grain being loaded for export.

There is some uncertainty about how widespread the practice of adding water to grain is, but some grain company officials say between 5 and 10 percent of the grain that is exported is sprayed during loading, according to a *Wall Street Journal* article.

Grain is allowed to contain a certain percentage of moisture, 15 percent in the case of corn, but if the grain being loaded happens to contain only 14.5 percent, that does not mean it can be wet down to bring it up to 15. That would be barred as "economic adulteration," the *Journal* said.

One firm, ConAgra, has been under investigation for about a year because its Peavey Company is said to have sprayed water on at least a billion bushels of grain in recent years, according to the *Journal*.

When buyers complain, the firm says the practice is used to control dust. Yet Cargill, the largest grain exporting firm, uses a thin coat of mineral oil to control dust and the practice adds very little weight to the grain.

The USDA may soon issue rules to prevent the use of water in loading grain. Of major concern is that as grain purchasers learn about the practice, it can damage the credibility of the entire grain handling and shipping industry for fear that a one-time dust control practice may have become a profiteering racket.



increase in value by about 1.5 percent.

The poor 1992 commodity prices and farm returns are largely responsible for the weak land price outlook. Last year's low returns are expected to soften the demand for land in a number of areas in the state and perhaps force some producers out of business, thus increasing the supply of land. The slightly stronger outlook for sugar beet land is attributed to availability of larger contracts to some growers.

Cash rental rates for higher quality corn, soybean, and hay ground averaged \$62 per acre last year in the southern lower peninsula compared to \$39 per acre for low quality land. Sugar beet land rented for an average of \$98 per acre, while irrigated land averaged \$93 per acre.

A useful tool for making comparisons among the different sets of land values is the "value to rent ratio." Value to rent ratios are calculated by dividing land values by cash rents and are a direct function of the future Livestock wastes and underground storage tanks are currently the major environmental concerns impacting land value in a number of areas.

Land with building sites is generally more of a concern than bare crop land. In some cases lenders are requiring environmental inspections, adding as much as \$2,000 to the cost of a borrower's loan application. In the absence of a known problem, crop land values are feeling little impact as a result of environmental concerns, although buyer and lender awareness of the environmental liability issue is increasing.

In cases where potential environmental problems exist, both the number of buyers and the value of the land are significantly impacted. In general, the feeling is that the impacts of environmental liability are just beginning to be felt and it is likely to become an increasingly large concern in the sales process.

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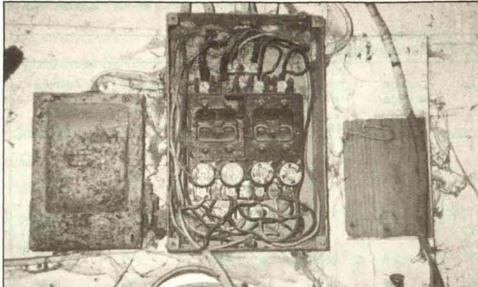
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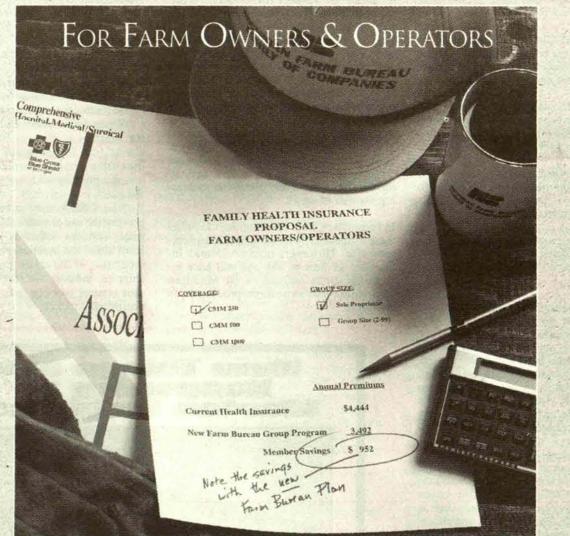
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- Check electrical wiring and make needed repairs. As your power needs grow, you must expand your system to accommodate those needs safely.
- Don't overload circuits. If lights dim when you switch on a motor or tool, lighten the load or plug into a less loaded circuit.
- To protect against shock, install ground-fault circuit interrupters in such areas as milking parlors, milk houses, farm shops, patio outlets, and bathrooms.
- Check power cords for signs of wear and damage. Be sure extension cords have the capacity to carry the required current without overheating. Place them out of the way -- and never under a floor covering.



- Replace blown fuses with the same type and rating. If circuit breakers trip repeatedly, lighten the load or look for a short.
- Always unplug electrical devices before you repair or service them.
- Unplug power tools before you change bits, blades, grinding wheels and the like.
- Reduce the risk of fire by protecting light fixtures in farm build-

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ings or storage areas that contain combustible materials.

- Be careful to avoid overhead power lines when moving augers or other tall equipment, or when carrying ladders, irrigation pipe, or other metal objects.
- Know what to do if someone suffers a severe electrical shock. Don't touch the victim until you are sure the power has been switched off or the victim has been separated from the power source.

### Medical Malpractice **Reform a Reality**

The Senate finally took action on S.B. 270, sponsored by Sen. Dan DeGrow (R-Port Huron), passing it on a vote of 27 to 11 and sending it to the governor for his ex-pected signature. The bill will make badly needed reforms to Michigan's Medical Malpractice law, effectively lowering malpractice rates and putting limits on court awards.

The Senate gave the bill immediate effect, but the House did not get the 72 votes needed for immediate effect. When signed by Gov. Engler, the law will take effect in April of 1994. House Republican Floor Leader Richard Bandstra called for immediate effect so the law would become effective Oct. 1, 1993. However, House Judiciary Democratic Chair Tom Mathieu said the public needed several months to become familiar with its "controversial" provisions.

Senate Majority Leader Dick Posthumus said of the package, "This is one of the five or six most important groups of issues in terms of long-term impact to this state, that we'll pass this year.'

The Michigan Trial Lawyers Association called S.B. 270 "one of the worst pieces of legislation we've ever seen.'

Dr. Thomas Payne, former president of the Michigan State Medical Society, speaking about the physician discipline bills that were tie-barred to S.B. 270, said, "It makes a nice package to have that together ... we wanted to take care of our own house ... we're supportive of that whole process

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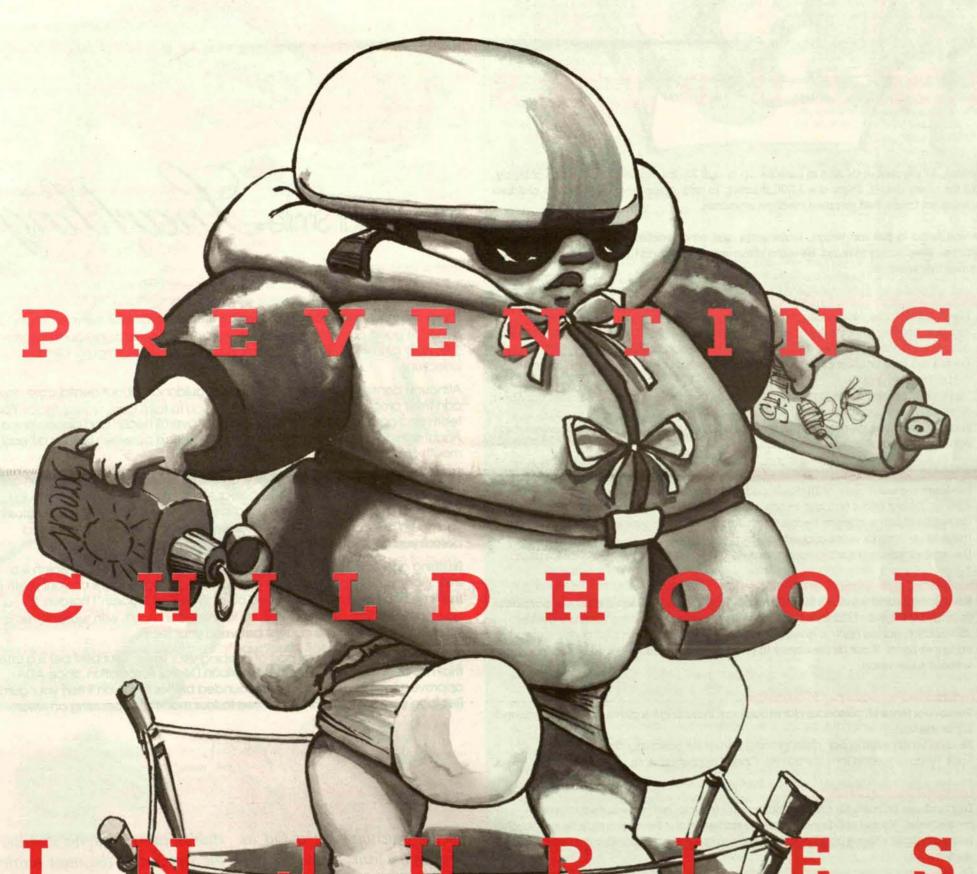
Rep. John Jamian, co-chair of the House Public Health Committee, said, "By tightening discipline, streamlining complaint processes and not penalizing doctors and other health care professionals who need help coping with drug or alcohol problems, this legislation will help ensure that patients receive competent and safe health care."

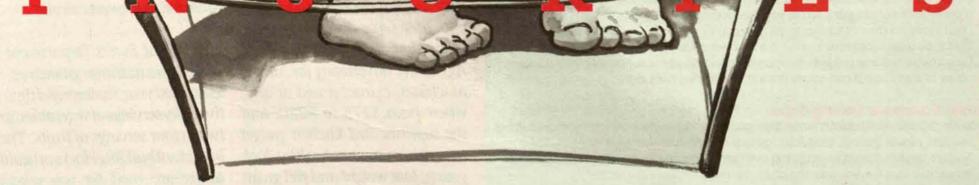
"Michigan Farm Bureau feels it is a major step forward," said MFB Legislative Counsel Howard Kelly. "The original bill as it passed the Senate was strongly supported by MFB.

"While this version is not as complete as the original bill, it does make considerable progress toward addressing the medical malpractice crises in Michigan," he said. "We see no benefit in delaying the effective date for six months. But we have a medical malpractice reform bill passed by both houses of the legislature, and hopefully signed by the governor. That is progress in addressing the high cost of health care in Michigan.'

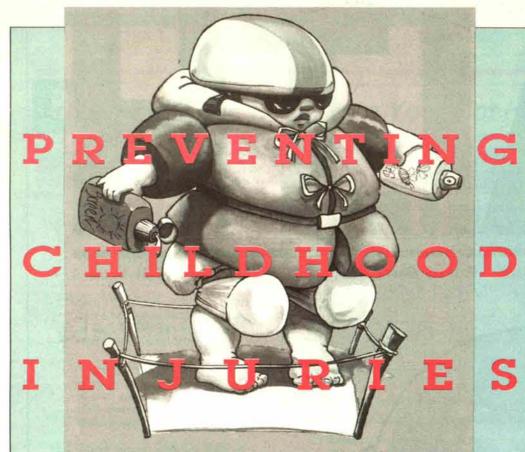


A Health and Wellness Publication of Michigan Farm Bureau





 Injuries are the most common cause of death during childhood. Injuries, in fact, have replaced infectious diseases as the leading cause of childhood fatalities, with motor vehicle trauma rated as the leading cause of death. (continued next page)



Overall, 41 percent of deaths in persons up to age 25 are caused by all forms of injury, and for every death, there are 1,300 injuries. In any given year, one in five children sustains an injury that requires medical attention.

As you head to the roadways, waterways and other vacation and leisure spots this summer, keep safety in mind. Here are some actions you can take to prevent childhood injuries this summer:

#### **Follow Water Safety Guidelines**

- Never let children/adolescents swim alone
- Practice boating safety rules, including regular use of properly fitting, Coast Guard approved flotation devices. Don't let children drive motorized boats.
- Do not use rafts or other play items as water flotation devices. They are a common cause of drowning.
- Do not rely on arm floats to protect your child. They lend a false sense of security and do not prevent drowning.
- Fence in and lock swimming pools and hot tubs. Avoid use of soft pool covers which can trap young children underneath.

#### Use and Store Lawn Items Carefully

- Use lawn mowers safely, with children far from the area of use. Blades frequently throw objects. Do not allow children to ride on or operate a riding mower.
- Do not let children operate hedge trimmers and/or other motorized equipment. Store these lawn care tools out of children's reach.
- Use lawn care chemicals properly and store them out of the reach of children.

#### Eliminate the Possibility of Serious Falls

- Keep screens and windows in good repair. Apartment dwellers should have window guards. Don't give children easy access to windows by placing furniture nearby.
- In vacation homes and/or hotels, check accessibility to decks and patios, especially on upper floors. Block as necessary to prevent young children from wandering out without supervision.

#### Eliminate Poisoning Hazards

- Remove or fence off poisonous plants outdoors, including fox glove, rhododendron and lily of the valley.
- Be alert when visiting non-child proofed homes for poisoning dangers.
- Pack syrup of Ipecac for your travels. Check expiration date.

#### **Transportation Safety**

- Buy and use helmets for children riding any tricycle, hot wheels, bicycles and motorcycles. Young children riding on a carrier on the back of a bicycle should also have a helmet. (Also a good idea for those using skate boards, roller skates and in-line skates.)
- Do not carry children less than 12 months old on your bike. Never carry any child in a back-pack or front-pack while you ride your bike.

Keep Your Smile.

There are many steps to keeping your smile bright. One of the most important is to take good care of your teeth by keeping your teeth and gums healthy with daily brushing and flossing, eating right and getting regular dental checkups.

Although dentists can give you important guidance about dental care and can treat problems if they arise, it's up to you to take care of your teeth! Your teeth and gums are very important to your overall health and appearance. And the things you do can make a big difference between having a healthy mouth and an unhealthy one.

You probably visit your dentist twice a year for a complete examination and cleaning. That's terrific! But twice-a-year trips to your dentist aren't enough. Your teeth and gums need care and cleaning every day. You should brush your teeth at least once a day — better yet, brush after every meal and before you go to bed. Then floss between your teeth.

Brushing and flossing will help to keep your teeth free of plaque, which is a thin, sticky layer of bacteria that you can't see. Plaque forms on your teeth all the time and needs to be cleaned off daily so that it doesn't harden. If you can't brush or floss after you eat, try to the your mouth with water to remove any bits of food that are caught between your teeth.

A good toothbrush is a key part of keeping your smile. Your best bet is a brush that has been approved by the American Dental Association, since ADAapproved toothbrushes have soft, rounded bristles that won't hurt your gums. Replace your toothbrush every three to four months, depending on wear.

Juicing machines are a fad as etables, eating fruit, not its juice, is fresh as the fruits and vegetables the way to get the most nutrient

- Don't leave children in the car as you run into the store. This is always dangerous, but the problem of heat prostration in the summer adds additional danger.
- Do not allow children to ride in the open bed of a pick-up truck. Not only is this a frequent cause of injury, but it can cause carbon monoxide poisoning.

#### Other Summer Screty Tips

- Have children/adolescents wear appropriate protective gear during sports, including helmets, mouth guards, knee/chin guards and padded gloves.
- Always use sun screen when going outdoors, even on cloudy and hazy days. Remember that the younger the child, the more sensitive the skin.
- Use insect repellent. This is especially important to repel the ticks that carry Lyme disease.
- Carry appropriate emergency medicine if your child is allergic to stinging insects. Check the expiration dates.
- Keep a properly stocked first aid kit in your car, at home and on vacation. along with items previously mentioned. The kit should include: bandaids, gauze rolls, gauze pads appropriate to use as pressure bandages, icepacks that can be activated as needed, first aid tape and emergency phone numbers.

Reprinted from the Spring 1993 issue of <u>Priorities for Long Life and Good Health</u> by permission of the American Council on Science and Health, New York.

they use, but the nutritional benefits they serve up may be more promotion than health potion. Aggressive advertising for juicing machines, extract a cost of anywhere from \$175 to \$220, tout the sophisticated kitchen gadget as a means to stay healthy, look young, lose weight and feel great! The enthusiastic owners juice everything from asparagus to kiwi and some pretty exotic combinations in between.

While it's healthful to boost your daily serving of fruits and vegvalue for the fewest calories.

The United States Department of Agriculture nutrition guidelines, released last year, recommend three to five daily servings of vegetables, and two to four servings of fruits. These important building blocks of healthy eating are good for you whether juiced, whole, cooked or raw. The benefits stem from vitamins, minerals, fiber and other substances in these foods. Liquifying fruits and vegetables reduces or eliminates most of the natural fiber, but fiber is an important part of digestion.

There are many kinds of toothpastes, too. Choose a toothpaste with fluoride in it since fluoride has been proven to reduce tooth decay. Everyone over the age of six should use fluoride toothpastes and mouthwashes, even if your local water supply is fluoridated. When you brush, place the toothbrush alongside your teeth with the bristles angled against the gum line. Then make short, circular strokes with the brush over all of the surfaces of your teeth. Brush gently! Brush your tongue, too, to help freshen your breath. Rinse the toothpaste from your mouth, then floss.

To floss, break off an 18 inch length of dental floss and wrap it around your middle fingers, leaving about an inch between your hands to work with. Use your thumb and forefinger to guide the floss gently between your teeth. Don't yank the floss down too hard against your gums or you might hurt them! Curve the floss around the front and back of each tooth and scrape it gently up and down the side. Floss all of your teeth, then rinse.

Both waxed and unwaxed dental floss are good for removing the plaaue that has built up between your teeth where the toothbrush can't reach. If your teeth are tightly spaced, you may find waxed floss a little easier to use. Both kinds can be found in most drugstores and supermarkets.

If you're not sure whether you're brushing and flossing correctly, you can ask your dentist or dental hygienist at your next appointment. They'll be happy to help you!

Finally, the food you eat every day is just as important to your dental health as it is to your overall physical health. Just as your body needs nourishment, so do your teeth and gums. And just as some foods can be harmful to your body, so can some foods be bad for your teeth.

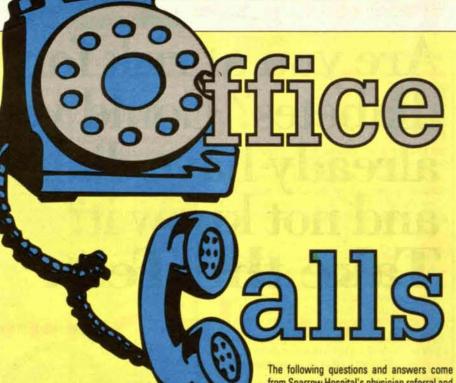
To keep yourself in top shape, the U.S. Department of Agriculture recommends that you eat six to 11 servings daily of breads, cereals, rices and pastas; five to nine servings of fruits and vegetables; and two to three servings of dairy products and of meat, poultry, fish, nuts or eggs. Eat fats, oils and sweets sparingly.

Soda pop, chewing gum and sweets like cake, candy and cookies contain sugar and other starches that can stick to your teeth, causing plaque to build up. The bacteria that cause plaque can also create acids in your mouth that can destroy the enamel your teeth are made of. This results in cavities. Instead of reaching for a sweet treat, snack on nuts, cheese, fresh fruit, popcorn and sugarless gum and candy.

Remember, it's up to you to take care of your teeth! Eat right, brush and floss your teeth daily and get regular checkups. If you keep your teeth healthy your smile will sparkle!

A dental health communication by Delta Dental Plan of Michigan exclusively for Health Harvest.

And if you're watching your weight or trying to reduce, be careful of



The following questions and answers come from Sparrow Hospital's physician referral and information service called "NurseLine". They are timely and commonly asked questions.

Q. Now that summer is here, people are spending more time exercising outdoors. Jogging, tennis, and basketball are just a few of the summer activities that people enjoy. Yet, along with these activities and humid weather comes the risk of heat exhaustion and heat stroke. What are the symptoms of heat exhaustion and heat stroke and what can I do to protect myself?

A According to Dr. James Venier, an emergency medicine physician at Sparrow Hospital, the symptoms for heat exhaustion are extreme fatigue, profuse sweating (or possibly no sweating at all), nausea, and vomiting. Heat exhaustion is usually found in younger and older people ranging from infants and toddlers to the elderly said Dr. Venier. These people are usually very sensitive to heat. He recommends being extremely cautious when hot weather persists, drink a lot of fluids, and for hypertensive people, maintain a reasonable amount of salt intake. If symptoms continue, he suggests consulting a physician immediately.

Dr. Venier also adds that symptoms of heat stroke include a fever of 105 degrees F, hot, dry skin, rapid heartbeat, rapid and shallow breathing, either elevated or lowered blood pressure, and confusion and delirium. In severe cases, seizures, coma, and death may occur. Avoiding prolonged exposure to the sun is the best preventative measure said Dr. Venier, along with drinking sufficient amounts of fluids.

Q. Should I avoid sun exposure while taking certain medications? If so, what medications and why?

A. There are various medications that are known to cause photosensitivity in some individuals said Dr. Surae Eaton, a primary care specialist at Sparrow Hospital. And according to Dr. Lee Clark, a pharmacist at Sparrow, the following are just a sample of the many drugs which may cause this sensitivity to sunlight: Tetracycline, Retin-A, Triaminic TR, Ibuprofen, Accutane, Rogaine, Anaprox, Benadryl, and Oral contraceptives. The effects from these certain medications range from itching, scaling, rash, and swelling to an increased risk for skin cancer, premature skin aging, skin and eye burns, cataracts, reduced immunity, blood vessel damage, and allergic reactions. Dr. Eaton strongly recommends staying out of the sun for prolonged periods of time when taking these types of medications. And be sure to consult your physician or pharmicist for restrictions if you are taking medications.

Q. I am concerned about food spoiling now that the warmer weather has arrived and my family and I go on regular picnics. What are the best ways to prevent food poisoning?

A. The best way to prevent food poisoning or botulism is to keep cold foods cold and hot foods hot, said Diane Fischer, chief dietician at Sparrow Hospital. The most common mistake people make is leaving certain foods out too long. The danger zone for food to spoil ranges from 40 to 140 degrees F. Cold foods should be kept in temperatures below 40 degrees and hot foods should be kept in temperatures above 140 degrees. The best rule to use when handling food is to put food back into the cooler soon after taking it out; wash your hands; and use clean surfaces; especially after dealing with raw meat. Be sure to wash the surface, before using it again to hold your cooked food. She also recommends keeping your cooler in a cool place. Do not let it sit out in the sun. Diane warns that anything with a mayonnaise base will easily spoil because it is a high

those "liquid" calories in juiced fruits and vegetables. For example, a whole orange has about 65 calories and 80 milligrams of vitamin C, but a cup of orange juice has 110 calories for the same vitamin C value.

Nevertheless, if using a juicer helps you to eat and enjoy more fruits and vegetables, then it may be a good health-promoting choice for you. Otherwise, chomp on a carrot or crunch into a juicy Michigan apple... and smile knowing that good, healthy nutrition is available and affordable without costly gadgetry. protein food.

There are several symptoms a person may experience if they have food poisoning, said Fischer. Diarrhea, abdominal cramps, vomiting, severe headaches and fatigue are the most common symptoms. Eighty million people get food poisoning each year, and she reminds people that properly handling their food is the best prevention to food poisoning.

Q. My child always seems to get freckles after being in the sun too long during the summer months. Does he have a greater risk of getting skin cancer than other children?

A. Freckles have nothing to do with getting skin cancer said Dr. Francis Breen, a medical oncologist at Sparrow Hospital. But they do indicate that a person is spending too much time in the sun. A good way to protect children from over exposure to the sun and added risk of future skin cancer, is to limit the amount of time you allow them in the sun and always use a lotion with a high sunscreen. This will protect your child and his/her skin.

Also, age is not a factor when skin cancer is involved. Any person is susceptible to getting skin cancer from the sun, especially if that individual receives a large amount of the sun's ultraviolet rays. Always protect your child's skin if he or she is out in the sun for a prolonged period of time, and you will reduce your child's risk of getting skin cancer both now and in the future.

If you have health concerns, questions, or need a physician referral, call Sparrow Hospital's NurseLine, an information and Physician Referral Service at 1-800-968-3838.

The above questions and answers are for general information purposes only. If you have symptoms or health related questions, consult your physician. Information compiled by Sarina Gleason.

## Are you at risk for diabetes? Could you already have diabetes and not know it? Take the Test. Know the Score.

Write in the points next to each statement that is true for you. If a statement is not true for you, put a zero. Then add up your total score.

Yes 3

Yes 3

Yes 1\_

Yes 3

Yes 2

Yes 1

Yes 2

Yes 2

Yes 1

Yes 1

Yes 1

Yes 2

Total

| 1. | I have been experiencing one or more  | of    |
|----|---------------------------------------|-------|
|    | the following symptoms on a regular h | asis: |

- excessive thirst
- frequent urination
- extreme fatigue
- unexplained weight loss
- blurry vision from time to time
- 2. I am over 40 years old.
- 3. My weight is equal to or above that listed in the chart.
- 4. I am a woman who has had more than one baby weighing over 9 lbs. at birth.
- 5. I am of Native American Indian descent.
- 6. I am of Hispanic or Black descent.
- 7. I have a parent with diabetes,
- 8. I have a brother or sister with diabetes.

#### Scoring 3-5 points:

If you scored 3-5 points, you probably are at low risk for diabetes. But don't just forget about it. Especially if you're over 40, overweight, or of Black, Hispanic, or Native American Indian descent.

#### What to do about it:

Be sure you know the symptoms of diabetes. If you experience any of them, contact your doctor for further testing.

#### Scoring over 5 points:

If you scored over 5 points, you may be at high risk for diabetes. You even may already have diabetes.

#### What to do about it:

See your doctor promptly. Find out if you have diabetes. Even if you don't have diabetes, know the symptoms. If you experience any of them in the future, you should see your doctor immediately.

The American Diabetes Association urges all pregnant women to be tested for diabetes between the 24th-28th weeks of pregnancy.

This test is meant to educate and make you aware of the serious risks of diabetes. Only a medical doctor can determine if you do have diabetes.

This quiz was made possible by a grant from Patient Care Services and LifeScan, Inc.

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#### Weight Chart (Shows 20% over ideal weights)

| Height<br>(without shoes) |        | Weight in Pounds<br>(without clothing) |         |  |  |
|---------------------------|--------|--|---------|--|--|
| Freed                     |        | Women                                  | Men     |  |  |
| Feet                      | Inches | 110 107                                |         |  |  |
| 4                         | 9      | 113-127                                |         |  |  |
| 4                         | 10     | 116-131                                |         |  |  |
| 4                         | 11     | 120-134                                |         |  |  |
| 5                         | 0      | 124-138                                |         |  |  |
| 5                         | 1      | 127-142                                | 133-146 |  |  |
| 5                         | 2      | 131-146                                | 137-151 |  |  |
| 5                         | 3      | 134-151                                | 140-155 |  |  |
| 5                         | 4      | 139-157                                | 144-158 |  |  |
| 5                         | 5      | 144-162                                | 148-163 |  |  |
| 5                         | 6      | 149-167                                | 152-168 |  |  |
| 5                         | 7      | 154-172                                | 157-174 |  |  |
| 5                         | 8      | 158-176                                | 162-179 |  |  |
| 5                         | 9      | 163-181                                | 167-184 |  |  |
| 5                         | 10     | 168-186                                | 172-190 |  |  |
| 5                         | 11     |  | 176-196 |  |  |
| 6                         | 0      |  | 181-202 |  |  |
| 6                         | 1      |  | 186-208 |  |  |
| 6                         | 2      |  | 192-214 |  |  |
| 6                         | 3      |  | 198-220 |  |  |

These charts show weights that are 20% heavier than what is recommended for both men and women with a medium frame. If your weight falls within or above the range for your height, you may be at risk for developing diabetes.

Check with your local American Diabetes Association (ADA) chapter or affiliate for more information about diabetes, healthy eating, and exercise.

1-800-525-9292

Reprinted with permission from the American Diabetes Association, Michigan Affiliate, Inc.

## Ask Your Doctor for Simple Diabetes Test

A survey sponsored by the National Institutes of Health and the Centers for Disease Control has found that most people at risk for the most common type of diabetes are not screened for the disorder, according to a report given recently at the American Diabetes Association's 53rd annual scientific sessions. insulin, a hormone needed for daily life. The resulting high blood sugar can severely damage the heart, blood vessels, kidneys, eyes and nerves. If untreated, diabetes can be fatal. It is the fourth leading cause of death by disease in the United States.

"Widespread screening could lead to

over. More than 20,000 interviewees, who had not previously been diagnosed with diabetes, were surveyed in greater detail with questions about their risks for the disease and prior screening. Pregnant women were excluded from the analysis.

"We know that certain groups are at greater risk for type II diabetes, and the survey asked about the presence of these risk factors," said Dr. Cowie. For purposes of the study, the following were considered to be risk factors: age over 40, a history of diabetes in the family, black or Mexican American ethnicity, or obesity defined as 20 percent or more above ideal weight based on Metropolitan Life Insurance tables of ideal weight relative to mortality. those with one risk factor were screened; 33.5 percent of those with two risk factors were screened; 39.3 percent of those with three risk factors were screened; 60.6 percent of those with four or more risk factors were screened.

"On average, only one-third of those who have at least two risk factors for non-insulin-dependent diabetes had been screened for the disease in the year prior to our study," reported Catherine C. Cowie, Ph,D., senior research epidemiologist at Social & Scientific Systems, Inc., which conducts health related research for various government agencies. "Although people with risk factors for the disease are checked at a higher rate than those without such risks, their screening still falls far short of the ideal-– which would be very much higher," she said.

An estimated 13 million Americans have diabetes, a disease in which the body does not produce or respond properly to

earlier treatment to help prevent major health crises due to the complication of undiagnosed diabetes," said Dr. Cowie. Because non-insulin dependent or type II diabetes, the most common form of the disease, can develop and progress for years without significant symptoms, it is often not diagnosed until one of its complications occurs — such as a heart attack, stroke, kidney disease, or potentially-blinding eye disease.

#### **Risk Factors**

The researchers reviewed data from the 1989 National Health Interview Survey, conducted by the Centers for Disease Control and Prevention in conjunction with the U.S. Census Bureau, in which face-to-face interviews were conducted with more than 84,000 people age 18 or "Overall, only 31 percent of all those surveyed reported having been screened for diabetes in the prior year, although the percentage did increase with the presence of a greater number of risk factors," said Dr. Cowie. They found: 16.6 percent of those without any risk factors were screened; 25 percent of

#### American Diabetes Association Recommendations:

"People should become more aware of what they can do to protect their health," said Dr. Cowie. "If you know you may be at risk for diabetes, be sure to ask your doctor for a screening test at your next visit." It is estimated that at least six million Americans have undiagnosed diabetes.

The American Diabetes Association recommends a simple screening blood test every three years for adults who are over 30 and overweight or who have diabetes in their family.



### **MSU Represented on NAS Children Food Safety Panel**

After a five-year study, the long-awaited National Academy of Sciences (NAS) report on infant and children food safety suggests that governmental regulatory agencies need to place increased emphasis on collecting data on foods regularly eaten by children, says Dr.William Weil, professor of Pediatrics and Human Development at Michigan State University. Weil was one of 13 members who served on the NAS panel.

"There was and is no way that the committee could have, using the data currently available, said that the food is totally safe or unsafe for infants and children," explained Weil. "The basic problem is there isn't enough data, or testing done of infants and children to make that statement.

"On the other hand, I would say that if you polled the members of the NAS panel and asked us if the food supply is safe for infants and children, we would answer unanimously yes," he said.

According to Weil, the NAS panel felt a more thorough testing program is needed specifically for the 1 to 5 year-old category, since most infants are on a baby formula that's already under comprehensive testing procedures. It's the transition period from baby formulas/food to "regular food" that Weil said needs the most attention, but also where parents can have the biggest impact in improving food safety.

"I think the most important thing a parent can do is the simple things we've talked about in the past -- wash foods before you allow children to eat them," said Weil. "I think of all the things that probably give children the most trouble are pesticides used in and around the house, including those used in our gardens."

Weil said that unlike farmers who use pesticides on a regular basis, consumers are unfamiliar with proper chemical withdrawal times. Combined with early harvesting of homegrown produce, it means that many times residue in excess of tolerance levels is likely on homegrown produce.

"One of the best things a consumer can do in terms of pesticide use around the house -- it's a simple matter -- is read the product label and read it completely. Don't just read the dose, but read all the environmental concerns, the health concerns, the manufacturer's contact number, etc."

### Campaign To Help Consumers Understand New Labels

The Food and Drug Administration is launching an education campaign to help consumers understand new food labels beginning to show up on store shelves, says FDA Administrator David Kessler.

The National Food Processors Associ

MDA Toxicologist Dave Wade, MFB President Jack Laurie, and NAS Panel member Dr. William Weil, professor of Pediatrics and Human Development at MSU, respond to questions during a satellite news conference, sponsored by the Michigan Farm Radio Network.



MFB President Jack Laurie said farmers support the call for improved residue data on foods commonly eaten by children. "Farmers take their goal of providing safe and nutritious food for domestic as well as foreign consumers very seriously," he said.



July 15, 1993

"Consumers can rejoice in knowing that the American food supply is already the safest in the world. If additional, meaningful actions can be taken to further guarantee safety, as indicated by the Academy's report, we will support those actions," said Laurie.

Farmers increasingly are relying on nonchemical strategies to fight insects and diseases and to reduce pesticide applications, according to Laurie. "Those strategies include practices like field scouting, the use of monitoring traps and the use of predatory insects using good bugs to attack bad bugs. It's good stewardship, but it makes economic sense as well," he said.

According to Weil, the NAS panel concluded that organically grown fruits and vegetables aren't a feasible or realistic solution either. "The NAS panel felt that the advantage of using organically grown foods was so inconsequential, that there were other problems with it, including expense, that our recommendation was that this not be considered an appropriate response to the problem," concluded Weil.



tion and the USDA are cosponsors of the campaign, which features brochures for consumers and guidebooks for group leaders.

John Cady, president of the Food Processors Association, said the education campaign was an important part of the new labeling program.

Cady estimated food companies will spend \$2 billion to revise the labels on tens of thousands of products. "That cost will be wasted, if consumers can't understand the labels or use the new information," Cady said.

The new labels replace the existing small print with easier-to-read information. Instead of referring to grams of each nutrient, the amounts of fat, carbohydrate or protein is listed as a percentage of a typical, healthy daily diet, according to a release by United Press International.

Ellen Haas, assistant secretary of agriculture, said the new labels will enable consumers to make healthy choices, "if they understand them."



SENATE

July 15, 1993

### **10** Significant Spending Reductions For Agriculture Likely

Farmers will be facing long-term agricultural spending cuts over the next five years (see chart at right). Meanwhile, the House has passed an agricultural spending bill for the fiscal year beginning Oct. 1, that mainly continues domestic and export subsidy programs for U.S. farmers at current levels. The bill must still be considered by the Senate, according to Knight Ridder News.

The vote was 304-119. Nearly \$9 billion in additional funds for the Commodity Credit Corp. (CCC) would be provided by the bill. Most of that money would be used to replenish the CCC for deficiency payments already made, largely to corn farmers.

Among the other provisions in the bill are: • An estimated \$1 billion in spending for the Export Enhancement Program, down from the estimated \$1.2 billion for the current fiscal year. However, as has been the practice in recent years, USDA would not be mandated to spend a minimum or maximum amount on EEP.

• A minimum of \$5.5 billion for USDA GSM-102 and GSM-103 export credit guarantee programs, the same as this year. The measure encourages USDA to consider foreign countries' natural resources to help secure credits. This could prove important to Russia if it is allowed to return to the export credit guarantee program.

• \$45.9 million for PL480 Title I Food for Peace, up from the \$45.3 million appropriated this year.

• No funds would be provided for farmers to enroll new acres into the Conservation Reserve Program, but an additional 50,000 acres would be enrolled into the wetland reserve program.

• 40 new federal meat inspectors would be hired, beyond the 160 sought in the current fiscal year by the Clinton administration. Also, \$8 million would be earmarked to help USDA conduct more sophisticated meat inspections in packing plants.

• The House approved an amendment that would make it more difficult for farmers to receive disaster payments if those farmers' crops regularly fail. Decisions on disaster payments would be made on a farm-by-farm basis, which is narrower language than originally set in the bill calling for a countyby-county consideration.

The House also voted 330-101 to reduce funding for the controversial Market Promotion Program, which used tax dollars to help companies advertise their products overseas. House, Senate Agriculture Spending Comparison

The House and Senate have both passed budget reconciliation packages that would cut agricultural spending \$2.95 billion or more over the next five years. The following table compares how each would handle those spending areas.

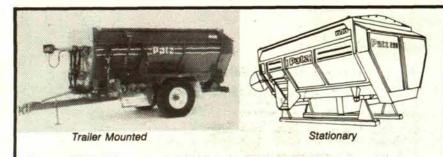
HOUSE

#### PROPOSAL

#### Major Spending Cuts

Raise triple-base from 15% to 20% Increase triple-base or flex acreage No provision. starting in 1994. Save \$1.960 billion. (reduced deficiency payments). Modify 0/85 and 50/85, start in 1994. Eliminate 0/92 and 50/92 program. No provision. Save \$296 million. Same. Save \$46 million. Increase assessments on peanuts, Non-program crop assessments. tobacco, sugar, etc. Save \$140 million. Eliminate GATT trigger language on GATT trigger adjustment. No provision. minimum ARPs. Save \$586 million. Reform by shifting FDIC cost to catastrophic coverage. Cost \$213 Reduce loss ratio from 1.4 to 1.1. Crop insurance reform. Save \$501 million. million (not a savings). Cap wool support price at 1993 levels. Reduce payment limit to \$25,000/year Cap wool/mohair payments. to \$50,000 by 1997. Save \$40 million. Rest same as House. Save \$88 million. Reduce spending to \$110 million annually. Save \$405 million. Freeze at current \$148 milion annually. Freeze market promotion program. Save \$234 million. Same as House. Save \$469 million. Conservation and wetland reserve Limit CRP enrollment, extend WRP. programs (CRP/WRP). Save \$469 million. Same as House. Save \$250 million. Readjust butter and non-fat dry milk Drop butter from 76 cents/lb. to 65 cents. Raise NFD from 97 cents/lb. (NFD) prices. to \$1.034. Save \$253 million. Save \$150 million. No provision. Adjust cotton stocks-to-use target. Save \$159 million. Change oilseed loan program. No provision. provisions. All other proposals. Save \$67 million. Save \$232 million. \$3.182 BILLION. TOTAL CUTS \$2.95 BILLION. Major Spending Increases Require states to match administrative Food Stamps/WIC Increased food stamp benefits. costs. Save \$165 million. Cost \$7,285 billion. -\$165 MILLION (SAVINGS). TOTAL INCREASES COST \$7.285 BILLION.

Critics tried to eliminate the program entirely. But supporters agreed to cut \$20 million - to \$127 million - rather than see it nixed.



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## Michigan Groundwater and Fresh-water Protection Act Introduced

S.B. 74, sponsored by Sen. George Mc-Manus (R-Traverse City) and Rep. Bill Bobier (R-Hesperia), requires the director of the Michigan Department of Agriculture (MDA) to develop and promote voluntary groundwater stewardship practices designed to prevent contamination of groundwater by pesticides or nitrogen fertilizers.

The director must also develop a voluntary evaluation system to help farmers determine the groundwater impact potential of their farming practices such as the Farmstead Assessment System.

The director shall establish a broad based groundwater advisory council to establish educational programs, coordinate technical assistance programs, and provide interagency coordination of groundwater programs and must include agriculture producers.

A Stewardship Program will be established. Farmers who have completed an on-site evaluation and develop a stewardship plan to protect groundwater will be eligible to receive grants to implement the plan and be protected from liability for contamination unless he/she is not in accordance with state or federal law.

A Freshwater Protection Fund will be established by requiring pesticide registrants to pay an annual groundwater protection fee for each product registered and nitrogen fertilizer distributors to pay a fee for each ton of fertilizer sold.

The proposed fees are as follows: Specialty (non-agricultural) pesticides \$100 per product

Agricultural pesticides

0.75% previous year sales(\$150 minimum) · Specialty (non-agricultural) fertilizers

\$100 per product Nitrogen fertilizers (agricultural)

\$0.015 per percentage unit of N per ton The total fund would be limited to \$3.5 million. The fund would pay direct assistance to farmers such as cost share

programs for persons implementing

groundwater stewardship practices or groundwater protection rules; cost share programs for persons who notify the director of potential sources of contamination; closure of improperly constructed wells; recycling programs for specialty and agriculture pesticide containers; pesticide pickup programs; monitoring of private well water for agricultural chemicals; and removal of contaminated soils and waters.

Indirect assistance programs such as education and technical assistance to pesticide users, implementation of on-site evaluation systems and stewardship practices, and research programs would also come from the fund.

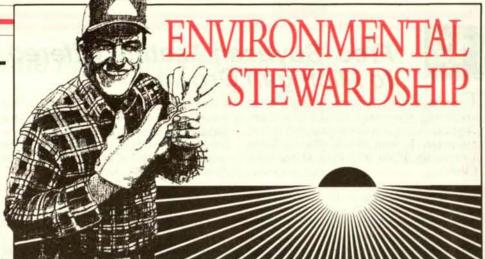
Administrative costs would include monitoring, developing and enforcing groundwater protection rules and management of pesticide sales information, and will be limited to 20 percent of the fund annually,

The director of MDA is required to annually seek matching general fund appropriations in amounts equal to the fees collected under this act. The section of the bill that authorizes the collection of fees will expire 7 years after the effective date of the act.

S.B. 675 is tie-barred to S.B. 74 and would amend the Pesticde Control Act to authorize the Michigan Department of Agriculture to respond to agriculturally related groundwater contamination by a pesticide. If pesticides are found in groundwater at a single location, the director shall assist in activities to prevent further contamination and perform an evaluation of practices.

The director may require the person responsible for contamination at the site to develop an activity plan to correct the problem. If activities are determined not to be in compliance with stewardship practices, the director may issue an order to cease or modify activities on the site.

Upon confirmation of groundwater contamination in three locations exceeding



20% of the maximum contaminant level (MCL), or when EPA proposes to suspend or cancel registration of a pesticide because of groundwater concerns; MDA may develop a groundwater protection rule for a specific pesticide.

The director may also determine the scope and region of implementation for the rule. The director can require a person to furnish any information they have relating to identification, nature, and quantity of pesticides and fertilizers that have been used which may have impacted groundwater quality.

The director may authorize persons to land-apply materials contaminated with pesticides or fertilizers at agronomic rates. A person aggrieved by any order issued under this act may request a hearing .

Both bills were passed by the Senate on June 29. The House is not expected to take action until the beginning of fall session.

#### **MFB** Position:

MFB policy supports a comprehensive statewide plan to protect groundwater and surface water from agricultural chemicals and fertilizers that includes voluntary, incentive driven programs.

MFB policy recommends that the MDA be given primary authority and responsibility to respond to agriculturally contaminated groundwater with site specific recommendations to the producer to mitigate contamination. Farm Bureau supported both bills.

**MFB Contact:** Vicki Pontz, (517) 323-7000, Ext. 2046.

#### Local Pesticide Ordinances

H.B. 4344, sponsored by Rep. Tom Alley (D-West Branch), is awaiting the governor's signature. The bill preempts a local unit of government from enacting or enforcing an ordinance that duplicates, extends, or revises the Michigan Pesticide Control Act.

The bill would allow a local unit of government to pass a pesticide ordinance if unreasonable adverse effects on the public health or environment will exist within the local unit of government. The ordinance must be approved by the Agriculture Commission. However, the ordinance shall not conflict with existing state or federal laws and shall not be enforced by a local unit of government until approved by the Agriculture Commission.

The bill also allows the MDA to contract with a local unit of government to act as its agent for the purpose of enforcing the Michigan Pesticide Control Act. However, any persons enforcing the act shall comply with the training and enforcement requirements as determined by the MDA director. The local unit of government's enforcement response for a violation which involves the use of a pesticide is limited to issuing a cease and desist order.

The department has sole authority to assess fees, register and certify pesticide applicators, license applicators and dealer firms, register pesticide products, cancel or suspend pesticide registrations, and regulate and enforce all provisions of this act pertaining to the application and use of a pesticide to an agricultural commodity or for the purpose of producing an agricultural commodity.

#### **MFB** Position:

Farm Bureau policy opposes local regulation of pesticides and, therefore, strongly supports H.B. 4344. MFB Contact:

Vicki Pontz, Ext. 2046



proven, not-so-new pest control system that is ing popularity is Integrated

nent, or IPM.

Pest Manage

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Chances are likely that you already use some IPM practices, but you've never stopped to think of them that way. In maintenance puzzle together to form the most profitable. practice, IPM blends chemical, biological and cultural pest tally sensible pest control

control practices to produce a sound economic and environmental strategy. Whatever you call IPM, it

really involves putting the various pieces of the production or stainable and environmen

EXTERMINATE. One 3 focus of an effective IPM program is to suppress IPM program takes time and exces extra care to monitor, plan and sive pests not try to wipe out an entire pest

SUPPRESS, DON'T

arm. This permits a combination of techniques that might be used field to limit weed, insect and disscoutin

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birds or natural insect preda-

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**GET ADVICE FROM** 

THOSE YOU TRUST.

Developing a succe

implement. You can turn to

your county Extension agent.

tors? Keep records of these

logical trends



### **Looking Out For The Environment**

system for you

popula

As you evaluate your total IPM program, consider this:

**Practices You Can Use** 

Examples of IPM practices you can use throughout the growing season include:

use of insect, disease and nematode 0 resistant seed varieties and transplants;

encouraging healthy, rapid plant growth by soil testing and balancing soil fertility; 1 0

soil tillage and planting rotation programs 0 that reduce pest populations, runoff and soil erosion:

adjusting planting dates to escape key insect life stages or weed germination

scouting for buildup of damaging pest populations and treating with pesticides when economic thresholds are exceeded;

protection and encouragement of beneficial predator species;

appropriate irrigation scheduling; and 0 selection and proper use of environ-mentally compatible pesticides. Ó

ease pests to trivial levels, below damage that is serious and represents an economic threshold.

ECOLOGY. You pro-

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nomic aspects of your property

like the back of your hand, but

you should also appreciate its

ecological and environmental

components. For example,

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monito ing, field map-

pest

ping, soil and plant analysis KNOW YOUR SITE'S determination of economic thresholds and suggestions on the most appropriate pest control methods. They also can determine if any of the new, more environmentally compati ble, microdose pesticides are candidates for your IPM program

> MAKING IPM WORK Ľ If you haven't already done so, consider

incorporating an IPM approach into your pest control efforts. It's an environmentally sound approach to pest control that erves your attention de

surface water supplies or aquat-This information is provided by ic wildlife habitats? Has the the Alliance for a Clean Rural Environment, a non-profit, non-political organization ecology of your property changed over the past five to 10 encouraging en years? Have pest problems stewardship and protection of water quality, supported by the makers of crop protection rown as you've changed practices or removed natural areas that might have been home to chemicals

### **BORN TO RAISE CORN!**

1992 Michigan grower test plots yielded an average of 8.9 more bushels of corn per acre where ACA was used. ACA can be applied with your side dress, starter or preplant fertilizer program.

1992 ACA Yield Advantage = +8.9 bu./acre 1990-91 ACA Yield Advantage = +6.9 bu./acre 1989 ACA Yield Advantage = +7.3 bu./acre

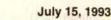
### **GET THE ACA ADVANTAGE!**

- Stronger more fibrous root system
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- Easy and convenient to apply
- Enhanced spring root growth
- Enhanced drought tolerance
- Affordable and effective



**Contact your local Clean Crop Dealer** 

or call 4.8 for additional information on THE ACA ADVANTAGE!



### 12 Free Soybean Testing Offered to Michigan Growers

Free diagnostic tests for soybean problems are being sponsored by the Michigan Soybean Promotion Committee (MSPC) in cooperation with the Michigan State University Plant and Pest Diagnostic Clinic.

In 1992, several diseases affected Michigan soybeans, including Phytophthora root rot, Septoria brown spot, Sclerotinia white mold, and Corynespora target spot, a new disease reported last year.

Dave Roberts, director of the Plant and Pest Diagnostic Clinic, has a few suggestions for farmers interested in submitting their soybean plants for testing:

• Dig plants (do not pull) from affected areas in the field (pulling often leaves behind infected roots).

· Include at least 10 plants showing various stages of the problem. Plants that are dead or in advanced stages of decay may be of little diagnostic value.

· Wrap the roots and soil in plastic, but leave the tops exposed. Package plants in a padded envelope or in a newspaper in a box. Mail as soon as possible early in the week so samples will not decompose in mail transit over the weekend.

· Submit pertinent information such as herbicide history, fertilizer history, variety, cropping history, a description of the problem, distribution in the field, etc. Diagnostic submittal forms are available at MSU Extension offices. Please fill out these submittal forms completely - this information is crucial for accurate diagnosis.

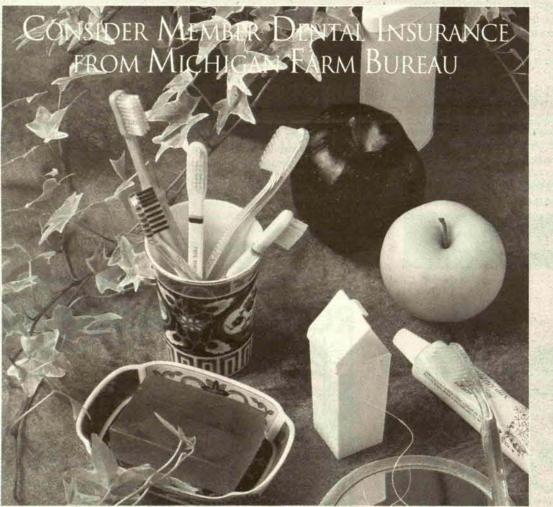
· All samples must include the name, address and telephone number of the grower.

Send soybean samples to: Plant and Pest Diagnostic Clinic, 138 Plant Biology Building, MSU, East Lansing, MI 48824-1312. Or call the clinic at (517) 355-4536 (phone) or (517) 353-1781 (fax). Any questions can be directed to Roberts at the above numbers.

Michigan's newest soft white wheat variety, Chelsea, was officially introduced June 11 at the Chelsea Milling Company in Chelsea. Michigan State University researchers Everett Everson and Rick Ward (left), the developers of the new variety, are shown with Howard Holmes, president of Chelsea Milling Company. The milling company, which sells Jiffy Mix products nationwide, began in the 1800s. New MSU varieties are named after historic milling sites. In the 1992 field trials, Chelsea's highest yield was 103.9 bushels per acre. Chelsea is available for planting this fall. Growers can locate seed sources by calling the Michigan Crop Improvement Association at (517) 355-7438.



## TAKE THE BITE OUT OF DENTAL CARE COSTS



#### Number of Surveys for Soybean Cyst Nematode Planned For 1993

#### Fred Warner, Entomology, Michigan State University

The soybean cyst nematode (SCN) can be the major limiting factor in soybean production in Michigan. This pathogen can reduce soybean yields 5-80 percent. Yield losses of 100 percent have been experienced by a few Michigan soybean growers, because infested fields were not harvested due to extremely low crop produc-tivity. Therefore, proper detection of SCN is imperative to ensure profitable soybean (and possibly dry bean) production in future years.

SCN has been identified in 11 Michigan counties and tentatively from a 12th (Montcalm County). The counties where SCN has been detected are Bay, Berrien, Cass, Clinton, Gratiot, Midland, Monroe, Saginaw, St. Joseph, Shiawassee, and Van Buren. The nematode probably exists in other counties, but have yet to be intensively sampled.

#### State Sampling Program

Michigan State University (MSU) and Michigan Department of Agriculture (MDA) personnel plan to sample 33 soybean producing counties in Michigan in 1993 beginning July 15. Contact your local Extension ag agent to learn if your county was selected to participate. Most, if not all, major soybean producing counties will be included in the survey. Forms were mailed to the participating agents and they must be filled out completely by growers prior to the arrival of MSU or MDA personnel.

Samples will be collected and processed in MSU's Nematology Lab. Results will be returned as soon as they are available along with recommendations for SCN management. Growers can have as many soybean fields sampled as desired, but a form must accompany every sample.

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MFN

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

| Address |   | Same Mad       |
|---------|---|----------------|
| City    | State                                       | ZIP            |
| Phone   | 1.2. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. |                |
| County  |   | and the second |

Growers that produce soybeans or dry beans and do not wish MSU or MDA personnel to visit their farms, can submit samples to the Nematode Diagnostic Lab for a \$5 sample fee. This represents a discount of 50 percent from the normal sample cost. Forms are available at local county Extension offices for this purpose.

#### **Multi-State Project**

A selected number of growers will receive information and a postcard in the mail, around the end of July, concerning a soybean survey being conducted as part of a multi-state project coordinated by Iowa State University. Michigan is participating in this project. Growers asked to participate in this survey will be responsible for collecting a sample and mailing it to the lab at MSU. There will be no charge for sample analysis. However, the results will not be available until the winter or spring of 1994 because all the samples will be processed by personnel at Iowa State.

Feel free to contact the MSU Nematode Diagnostic Lab at (517) 336-1333 if you have questions concerning SCN or any of these surveys. Your participation is encouraged and appreciated.

Reprinted from MSU's CAT Alert, Field Crop Edition.



### Support the FFA With Your Michigan State Fair Ticket Purchases!

One look at the lineup of fresh, new attractions and you'll understand why this year's State Fair theme is, "The wildest ride ever." Take a look at these highlight Fair events running Aug. 27 through Sept. 6:

- New 20-foot "Big Picture" Video Game - Stroh Sports Center
- Birthing Center
- For Kids: Art, Entertain, Education and Culture
- Nickelodeon's "Wild & Crazy Kids" Show
- Concerts: A Country Music Roundup. Other concert headliners include Kris Kross, Lorrie Morgan,
- Ska Fest, Detroit Muscle, etc.
- Ultimate Tailgate Party/Dodge Ram

#### "Sugar Market Allotments" continued from page 1

Market allotments are established on each company's production history for the 1985 through 1989 period, which means that companies doing any recent expansion will be asked to make the biggest production cutbacks. Young said that Michigan Sugar is facing a 5 percent reduction in total hundredweight production, while Monitor is facing a 11.7 percent reduction, due to increased acreage contracts after a facility remodeling.

Outstate sugar processor Great Lakes is facing a 6 percent reduction, while Minn Dack in Minnesota is required to cut production 14.7 percent, Southern Minnesota Sugar 15.6 percent, American Crystal 11 percent, and Holly Sugar 3.1 percent.

So what are the odds of a market allotment extension? It all hinges on total U.S production this fall and currently, Young says, the Michigan sugar beets are some of the best the state has experienced in awhile. If the heat keeps up, Michigan could be facing a good crop this fall.

That production forecast, combined with the market allotments, and a six-month storage requirement on forfeited sugar, has led Michigan Sugar to rethink their inventory management this year.

"Normally, it would make good bookkeeping sense to get rid of outside storage inventory before emptying your own silos, explained Young. "But this year, we still have outside storage that we're paying on, while we try to empty our own silos. In the event that we do forfeit sugar, we won't have sugar laying around in our facilities when we've got new sugar coming in this fall."

#### Ag Calendar

July 20 - Cucumber Meeting. This meeting is hosted by the Southwest Michigan Research and Extension Center. For more details, contact the research center at (616) 944-1477.

July 28 - Plant Problem Diagnosis Field

- Truck Giveaway - 100 Year Mounted Police Ceremony
  - Don't forget: Aug. 31 is Agriculture Day at the State Fair!

You can enjoy it all and help support Michigan FFA Foundation programs with your advance purchase. Order before Aug. 10 and you save 20 percent.

### wanna have tun. And save 20%

Join the non-stop celebration of concerts, games, rides, rodeos and exhibits at this year's Michigan State Fair, August 27 - September 6. Order now and save 20% on all tickets. And 15% of your discounted total will be given to a special organization.

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| Child (6-11) +              |                   | x           | \$2        | 5   |        |
| 4-Day Adult Pass            |                   | x           | \$15       | 5   |        |
| All-Day Ride Wristband ***  | 2-2-21            | x           | \$9        | \$  | 112    |
| Sheet of 20 Ride Tickets    |                   | x           | \$10       | 5   |        |
| Parking (secure, easy acce  | (22               | x           | \$4        | 5   |        |
| * Kids 5 and under are free | , students        | TOTAL       | AMOUNT     | \$  |        |
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|                             | Annual Vice       | ORDER       | TOTAL      | 5   | _      |
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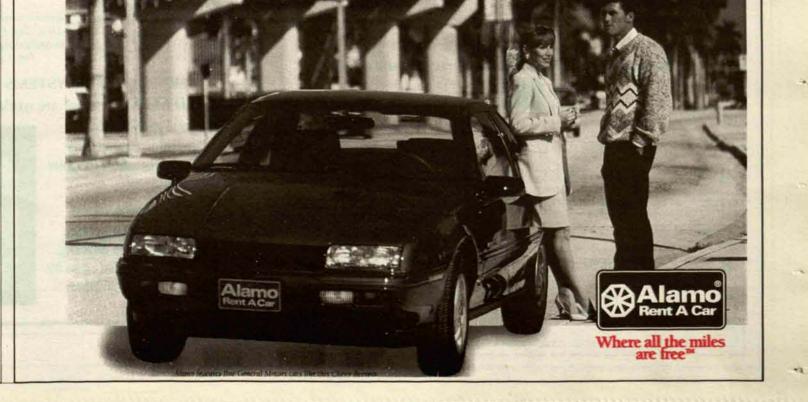
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Day for Sugar Beets, Dry Edible Beans and Corn. This meeting is sponsored by the MSU Cooperative Extension Service and Michigan Agri-Business Association. Demonstrations will include plant diseases, insects, nutrient deficiencies, herbicide injury, environmental stress, and sprayer calibration. For more details, contact Steve Poindexter, (517) 799-2233.

August 3 - 1993 Farm Site Market Tour. Tour four outstanding farm markets around the Grand Rapids area from 9:15 a.m. to 3:15 p.m. For further details, contact either Mary Zehner, MSU Ag Econ., (517) 353-9850; or Tom Dudek, MSU Extension, Ottawa County. (616) 846-8250.

Send or FAX your meeting/crop tour details at least three weeks prior your event to: Michigan Farm News P.O. Box 30960 Lansing, MI 48909-8460 FAX: (517) 323-7000



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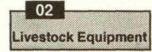
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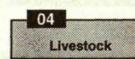
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July 15, 1993



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own cows, up to 30. Need capital/financing. Interested, write to: P.O. Box 293, Sheri-dan, MI 48884.

SEPTEMBER 17-19 SHOW Farmers Antique Tractor & Engine Association, 7600 Forrister Road, Adrian, MI 49221. Call 1-517-436-3529. Show, Flea Market. Public welcome!

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### August Discussion Topic, 1993 – "Long Term Care"

In 1993, more than 6 million people over the age of 65 are expected to need long-term care. By the year 2000, based on current estimates, 7.5 million Americans will need long-term care. Because family members and friends are the sole caregivers for 70 percent of these elderly people, most can be cared for at home.

But a study by the U.S. Department of Health and Human Services noted that people aged 65 in 1990 faced a 40 percent lifetime risk of entering a nursing home. About 10 percent will stay there five years or longer.

Americans are growing older. The group of people over the age of 85 is now the fastest growing segment of the population. The odds of needing long-term care, and need-ing it for long periods of time, increase with age. Statistics show that, at any given time, 22 percent of those age 85 and older are in a nursing home. Because women generally outlive men by several years, they face a 50 percent greater likelihood than men of entering a nursing home after age 65.

Long-term care goes beyond medical care and nursing care to include all the assistance needed if you ever have a chronic illness or disability that leaves you unable to care for yourself for an extended period of time. Long term care can be provided in your own home, an adult foster care facility or a nursing home.

There is a wide range of additional services available in communities to help meet longterm care needs. Care given by family mem-bers can be supplemented by visiting nurses, home health aides, friendly visitor programs, home-delivered meals, chore services, adult day care centers and respite services for caregivers who need a break from daily responsibility.

Long-term care can be an expensive proposition. As a national average, a year in a nursing home can cost between \$25,000 and \$50,000 a year. Private-pay adult foster care in Michigan can range from \$710 to as

#### Raccoon and Coyote **Hunting Regulations** Approved

At the June 10, 1993 Natural Resources Commission meeting the commission approved the following orders effective September 1, 1993:

#### **Raccoon Hunting:**

The open season for taking raccoon by hunt-ing shall be Oct. 1 to Jan. 31, except that the open season for nonresidents taking racoon by hunting shall be Nov. 15 to Jan. 31.

A resident may take raccoon all year on property owned by the resident when raccoons are doing or are about to do damage to the resident's property. A person taking a raccoon under the authority of this order

high as \$2,000, according to the Michigan Residential Care Association. Even bringing an aide into your home just three times a week -- to assist with dressing, bathing, preparing meals and other household chores -- can cost \$600 a month.

Neither Medicare nor private Medicare supplemental insurance nor the health insurance you may have either on your own or through your employer will pay for longterm care. Slightly more than half of all nursing home costs are paid out-of-pocket by individuals and their families. The balance of the nation's long-term care bill is picked up by Medicaid, either immedi-ately, for people meeting federal poverty guidelines, or after nursing home residents 'spend down" their own savings and become eligible.

Many people who begin paying for nursing home care out of their own pockets find that their savings are not enough to cover lengthy confinements. If they become impoverished after entering a nursing home, they turn to Medicaid to pay the bills. Turning to Medicaid once meant impoverishing the spouse who remained at home as well

as the spouse confined to a nursing home. Recent changes in the law, however, permit the at-home spouse to retain specified levels of assets and income.

It's difficult to predict what kind of care you might need in the future or know exactly what the costs will be. But since you probably will have to pay for most longterm care expenses, long-term care insurance may be an important option.

This should not be viewed as just another health insurance product. Long-term care insurance should more appropriately be considered a critical part of the financial planning needed to protect the assets of you and your family. Asset-protection is one purpose of an innovative plan offered in the state of New York.

Under the New York plan, people con-cerned about potential lengthy nursing home stays can buy insurance that will pay for up to three years of nursing home care. If they need more than three years of care, they would automatically be entitled to Medicaid without having to deplete their life savings first.



As directed by member policy, MFB last year extensively researched the availability of long-term care insurance programs. The program selected and now offered through Farm Bureau Insurance is considered a "top of the line" product. You may wish to consider inviting your local Farm Bureau Insurance Agent to your CAG meeting this month to explain your long-term care insurance options.

#### **Discussion Questions:**

1. Are there adequate long-term care facilities/services available locally? If not, what services are needed?

2. What can your Community Action Group do to address these needs?

3. Should long term care be of concern to you? At what age do you believe someone should start to examine longterm care programs?

4. What plans or actions can people take to address long-term care if needed in the future?

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Worry? Not them.

And why should you when you can protect your life savings with a Long Term Care Plan from AMEX Life Assurance Company?

Regrettably, two in five older adults will require nursing home care.1 With costs averaging about \$30,000 per year2 it's easy to see just how devastating this can be.

#### But it doesn't have to be this way.

With AMEX Life you can plan on peace of mind. AMEX Life, an American Express company, has over 16 years experience in long-term care insurance and is rated A+ (Superior) by A.M. Best.<sup>3</sup>

Don't be worried by the costs of long-term care. Call or write today for more information from your local Farm Bureau Insurance Agent on the options available to you.

**Please Print** 

shall be authorized to take raccoon all year by otherwise lawful hunting and trapping methods.

#### **Coyote Hunting:**

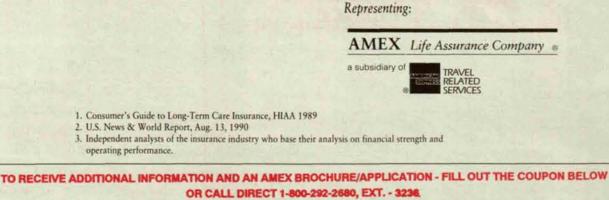
The open season for taking coyote by hunt-ing shall be all year except:

a) coyotes shall not be chased with dogs from April 16 to July 14. From April 16 to July 14, coyotes shall not be taken except on private property by the property owner or their designee when coyotes are doing or about to do damage to their property. b) coyotes shall not be taken from Nov. 15 to Nov. 30 in zone 1 (the entire upper peninsula).

c) coyotes shall not be taken in state park and recreation areas from April 1 to September 14.

A resident is not required to possess a fur harvester's license to hunt coyote.

MFB CONTACT: Vicki Pontz, Ext. 2046





MFN

Michigan Farm Bureau Please mail to: **Membership Services** P.O. Box 30960 Lansing, MI 48909

operating performance.

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July 15, 1993

## 16 Farm Safety Day-Camps are Huge Success

One hundred sixty youth and accom-panying adults attended the three Farm Safety Day-Camps held June, 17, and 22 in Sanilac, Tuscola and Huron counties. The days were filled with information, surprises and training exercises

The Safety Camps were designed to increase awareness of hazardous conditions and behaviors around the farm and to provide the participants with skills that would enable them to respond to an emergency appropriately.

The instruction was provided as "Safety Stations" by professionals in each area. Topics covered included ATV safety, Emergency First Aid, lawn mower safety, operation of farm equipment on roadways, disability sensitivity, "what to do in an emergency," per-sonal injury experience, animal safety, CPR demonstration, hazards with tractors, PTOs, flowing grain and augers, school bus safety and how to call for emergency services.

Surprises included the arrival and tour of the FlightCare helicopter from St. Mary's Hospital, Saginaw. Each participant also learned to operate a fire extinguisher. Later, the fire departments and EMS successfully 'rescued" a farm accident victim.

Many local businesses and agencies provided support by volunteering services and equipment including: Sandusky, Caro and Bad Axe fire departments; Sanilac County

At one of several Safety Day Stations, farm children were taught proper CPR techniques, with hands-on learning, as well as a host of other first on the scene measures.



Ambulance Service, Caro EMS, Huron County Medical Control, Bader and Co. - John Deere, Sandusky Ford-New Holland,

Laethem Equipment - John Deere, Osentoski Equipment, Gettel - John Deere, Sheldon Medical Supply, United Health Services,

### Why not the best insurance for your farm?

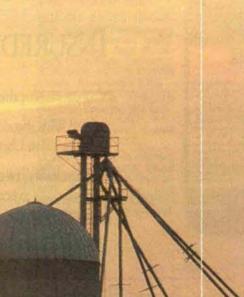
When you work hard to run a quality farm operation, don't cut corners where it really counts - on your insurance.

Farm Bureau Mutual Insurance Company of Michigan introduced the first Farmowners policy in the nation in 1960. 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. With Farm Bureau Mutual, you know you're getting top quality protection from Michigan's largest farm insurer.

You may find better ways to run your farm, but you won't find a better way to insure it. Call your Farm Bureau Insurance agent today.

Making your future more predictable. FARM RURFAU



Detroit Edison, Extension Service, Bucholtz Auto Sales, J & J Service, Easter Seals of Michigan, Dick Roth, Cumper Yamaha Sales, Pattullo and Sons, Inc., Recreation Unlimited, Farm Credit Services, Huron County Dairy Promotion, Michigan State Police, Tuscola

and Huron county Sheriff's Departments. Financial support was also provided by Huron and Tuscola county Farm Bureaus, Romzek Insurance, Bay Port State Bank, Weiss Equipment, Thumb National Bank and Trust, Bumhoffer Surge Sales, Cooperative Elevator, Sanilac County Dairy Diplomats and Michigan Sugar Company.

#### 1993 County Farm Bureau Annual Meetings Scheduled

Sixty-nine county Farm Bureau annual meetings kick off Michigan Farm Bureau's annual grassroots policy development process. where members will discuss and vote on local, state and national policy issues. In total, nearly 1,600 policy recommendations will be sent to the state Policy Development Committee for further consideration at the MFB annual meeting. Great meals, awards ceremonies and guest speakers typically are part of the county activities. For more information and reservations, be sure to contact your local county Farm Bureau office.

This listing will serve as official notice of the following county Farm Bureau annual meetings. Business to be conducted will include:

Report of Program Activities
 Consideration of Policy Resolutions

- Election of Directors

| - | Consideration of        | By-law | Amend | ment |
|---|-------------------------|--------|-------|------|
|   | <b>Financial Report</b> | ts     |       |      |

| ALCONA       Sept. 27.       .6:30 pm         ALLEGAN       Sept. 23.       .6:30 pm         ALPENA       Oct. 21.       TBA         ANTRIM       Oct. 13.       .7:00 pm         ARENAC       Oct. 4.       .7:00 pm         BARRY       Sept. 27.       .6:30 pm         BARRY       Sept. 27.       .6:30 pm         BARY       Sept. 21.       .6:30 pm         BENZIE       Oct. 11.       .6:30 pm         BERRIEN       TBA.       TBA         BRANCH       Sept. 20.       .7:00 pm         CALHOUN       TBA.       TBA         CASS       Oct. 4.       .6:30 pm         CHARLEVOIX       Oct. 2.       .7:00 pm         CHARLEVOIX       Oct. 2.       .7:00 pm         CHARLEVOIX       Oct. 2.       .7:00 pm         CHARE       Sept. 30.       .7:00 pm         CLINTON       TBA       TBA         COPPER COUNTRY       Oct. 2.       .7:00 pm         EATON       Oct. 2.       .7:00 pm         EATON       Oct. 2.       .7:00 pm         GENESEE       Sept. 14.       .TBA         GRATIOT       Sept. 16.       .7:00 pm <t< th=""><th>- Financial Reports</th><th></th><th></th></t<>   | - Financial Reports |            |          |
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| ISABELLA  | JACKSON             | Sept. 15   |          |
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| LIVINGSTON Oct. 5   | LIVINGSTON          | Oct. 5     | .6:30 pm |
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| MANISTEE Aug. 14 5:30 pm  | MANISTEE            | Aug. 14    | 5:30 pm  |

