

RURAL

Living

Fall 1993:

- NAFTA: Opening the Doors...
- The Clinton Health Care Plan
- Ethanol Power and the Automobile
- How Secure Is Your Home?





UNLEASHING AGRICULTURE'S PRODUCTIVITY AND POTENTIAL

Two interesting items dealing with international trade recently came across my desk.

One was a document that excerpted a speech by Dennis Avery of the Center for Global Food Issues of the Hudson Institute. Avery told the U.S. Meat Export Federation that "viewed objectively from a global standpoint, there is no question that U.S. agriculture is, potentially, one of our most important growth industries." Avery pointed out that billions of people in Asia are gaining the higher incomes to upgrade their diets - and what they want most is meat, milk and eggs, most of which they will have to import.

That puts U.S. agriculture in an enviable position. "America has the world's biggest comparative advantage in agriculture," said Avery. "We have the climate and the cropland, cleared and ready. No tropical forests need be cleared to expand our farm production. The land is served by the world's best infrastructure. We have the world's best-trained farm managers. This competitive edge in farming is larger and more permanent than a comparative advantage in any manufacturing industry."

Reading those kinds of comments from a respected economist helped remind me why all farmers should be enthusiastic about the export growth opportunities presented by passage of NAFTA and, further down the road, successful completion of the GATT agreement.

However, another article reminded me of some of the subtle trade barriers that have to be overcome before American agriculture can reach its full export potential. Marcia Zarley Taylor, writing in **Top Producer** magazine, described a meeting she had with some of the European Community's top food safety regulators. They assured her that there was no scientific basis for banning imports of U.S. beef treated with natural hormones. "But the facts didn't matter," she wrote. "Public attitudes had been scarred by a steroid scandal decades ago. Until someone could convince the Western European public that these hormones in no way mimicked synthetic steroids, a ban would stay in effect. Bingo, millions of dollars of perfectly safe U.S. sirloin barred from the five-star restaurants of London, Berlin and Paris," she wrote.

Not all trade barriers can be overcome by negotiations and treaties. Public perceptions of our products mean a great deal. We as farmers continue to be sensitive of how our production practices are perceived by our customers. And to support our commodity organizations' efforts to aggressively promote our farm products abroad.

At the same time, there's no way we can tolerate obviously unjustified "non-tariff" trade barriers like the European hormone ban. Your Farm Bureau organization fights to make sure our government doesn't let our competitors get away with unfairly labeling our products as "unsafe."

But despite the occasional problem, I'm very optimistic about the future of farm exports. When I was on an AFBF-sponsored trade mission to Mexico in 1992, I saw first-hand how the Mexican supermarkets were stuffed with U.S.-made food products. Because of our reputation for quality, consumers in Mexico demand the "Grown in U.S.A." label.

That's a label we can be proud of.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

ALAR LAWSUIT DISMISSED

A federal judge in Spokane, Wash., has dismissed a \$250 million lawsuit against CBS, Inc. The court ruled that Washington apple growers failed to prove that a "60 Minutes" broadcast falsely linked the agricultural chemical Alar to cancer, according to an *Associated Press* report.

CBS apparently slipped past the suit under cover of the First Amendment, which requires plaintiffs bringing product disparagement lawsuits to prove media reports were false.

The court found a stand-off between apple growers' claims that no proof linked Alar to cancer risk and the CBS contention that its evidence was valid.

"Even if CBS' statements are false, they were about an issue that mattered, cannot be proven as false and, therefore, must be protected," the judge said.

The dismissal was a bitter pill for apple growers who spent approximately \$1 million in pursuing the lawsuit. There is no word yet whether the decision will be appealed.

The CBS story relied heavily on EPA rulings on the chemical use and a study provided by the Natural Resources Defense Council, a California based environmental group. The court ruled that "a news organization is not a scientific testing lab, and these services should be able to rely on a scientific government report, when they are relaying the report's results."

MACMA Holiday Sale

Order by November 17



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Orders must be placed no later than November 17. Deliveries are scheduled for the weeks of December 6 and December 13. You will be notified of the delivery date and location.



Photo: Michigan Travel Bureau

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Rural Living



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Fall 1993

You're invited to attend Michigan Farm Bureau's annual meeting November 28 - December 1 at the Westin Hotel, in Detroit. Come see your organization in action and learn more about Michigan Farm Bureau member service programs during the MFB Family of Companies Trade Show on Monday, 11:30 a.m. to 5 p.m. and again on Tuesday, from 9:00 a.m. to 5 p.m. You and your family will also want to tour the Showcase of Agriculture held on Monday and Tuesday, from 11:30 a.m. to 4:30 p.m., and 9:00 a.m. to 4:30 p.m. respectively. For more information, contact your local county Farm Bureau office.

FARMERS HELPING



For Dubuque County, Iowa farmer Charles Recker, September normally means the beginning of a busy fall harvest season on his 550 acre operation. It normally means that he also has 30,000 square bales stacked away for his 100-cow dairy operation. But this year has been anything but normal for Recker.

"This year, we'll be lucky to have about 4,000 bales by mid-September," said Recker. "We had no first cutting at all, and it looks like we'll be lucky to get one cutting off this year due to wet ground conditions and lost alfalfa stands."

Thanks to the efforts of several Wexford County farmers and local businesses near McBain, Falmouth, and Marion, hay from Michigan has been able to provide at least a little bit of relief to Recker and 17 of his neighbors in the Dubuque County area.

Nearly 40 Michigan farmers, all members of the Prosper Christian Reformed Church, in Falmouth, teamed up to bale the nearly six semi-loads of hay, after property owner John Koetje made an offer that area farmers could not ignore.

"John Koetje, a builder from the Grand Rapids area who owned the hay ground, said he'd donate the hay if we could find someone to put it up and get it where it was needed," explained Representative John Gernatt (R-McBain). "We ended up with different farmers mowing hay, raking hay, and baling hay, while others helped haul it in and load it."

As word got out about the goodwill project, calls started coming in from local businesses and other churches on how they could help as well. Local trucking firms and businesses donated trucks, tractors, trailers, and drivers for the eight hour drive. Ryder Truck Rental and Star Truck rental donated semi-trailers for a week to aid the project.

"We even had a call from a local cement firm that requested the semis stop by their place on the way out so they could fill them up with fuel before leaving for Iowa," said Gernatt. "Farmers from the Dubuque area in Iowa also furnished fuel to get the trucks back."

According to Gernatt, trucking, or lack of it, is a challenge that can often hinder similar relief

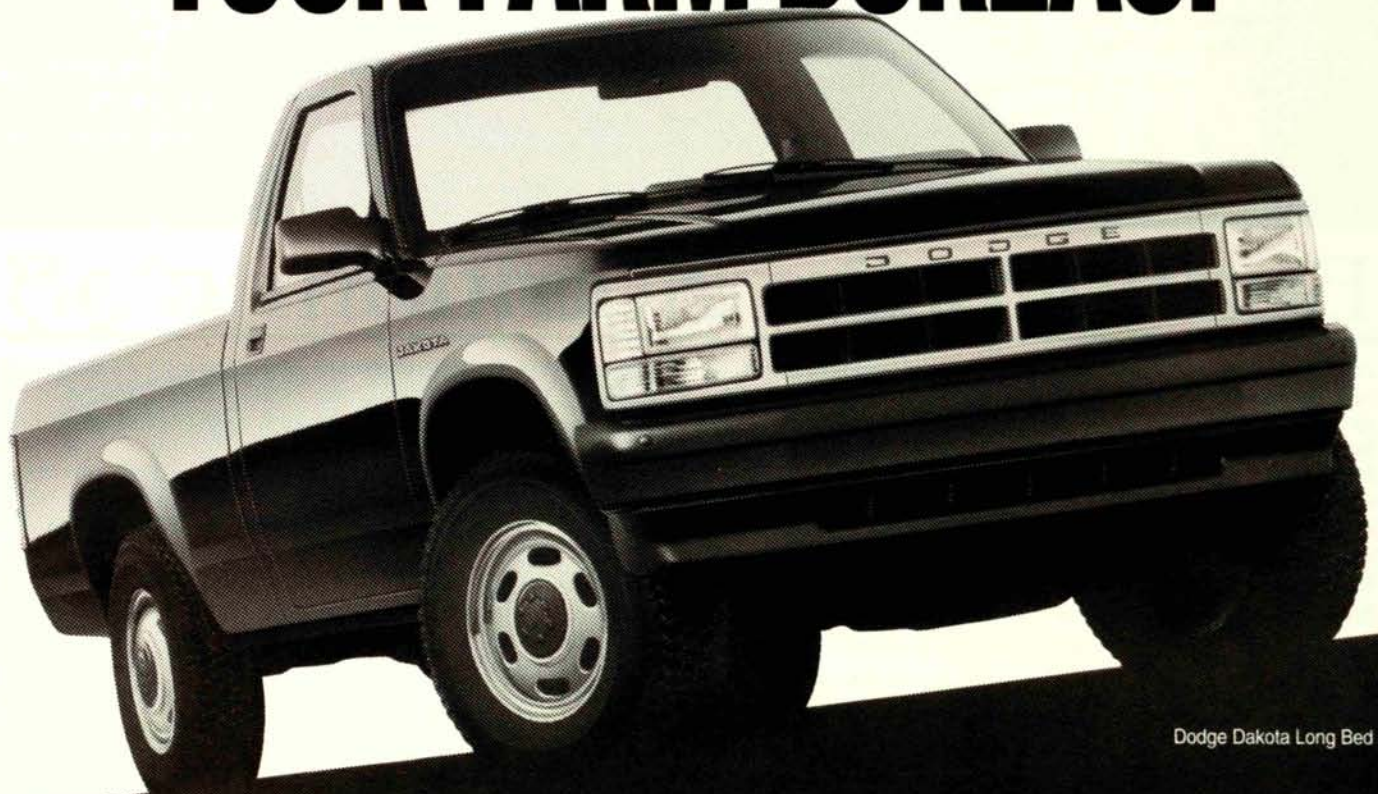
programs. "People would gladly donate hay, but it's always been a problem to get it there," he said. "Often we've got people with product and people with a need—all we have to do is get the two together."

The hay convoy left the McBain area at 9 p.m., arriving in Iowa at the designated time of 10 a.m. the next morning in Dubuque County. Reckers coordinated the drop-off location and activities. Seventeen grateful Iowa farmers were on hand to greet the semis.

"You can't buy hay in this area, because it's simply not available," said Recker. "We're very pleased with the hay we've received from Michigan, and it's certainly filling an empty spot for us. We appreciate getting it."

As for Recker's corn crop, he estimates it might be able to yield 75 percent of normal, provided first frost can be avoided long enough to allow the crop to reach full maturity. "It's greened up real well the last two weeks, and it's currently about three weeks behind right now," he said. "But it all depends on the frost date."

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powered Dodge trucks. Or up to \$1,000 worth of DeWalt tools. And that's on top of any other national offer.* So be smart. Get a certificate from your Farm Bureau and go see your nearest Dodge dealer. Any color Dodge truck you want, you'll save a lot of green.



THE NEW DODGE

The Beaning

Fact Sheet

What is a Bean?

Beans belong to the family of plants called legumes. A legume is a vegetable that is the seed of a plant having pods. The physical shape of the seed helps distinguish beans from peas and lentils. Usually, beans are kidney-shaped or oval, peas are round and lentils are flat disks. Most dry beans grown in this country belong to the species *phaseolus vulgaris*, or common bean.

What's in a Bean?

Beans are packed with goodness. They are building blocks for good nutrition. The nutritional values of the many varieties are very similar. Beans are:

- High in dietary fiber (both soluble and insoluble)
- High in complex carbohydrates.
- High in protein.
- Low in fat.
- Low in sodium.
- Free of cholesterol.
- Rich in vitamins and minerals.

Beans Across the U.S.

The following beans are grown in 14 states and are available in grocery stores across the country.

- Navy
- Great Northern
- Light red kidney
- Garbanzo
- Black-eye
- Baby lima
- Pinto
- Dark red kidney
- Small red
- Black
- Large lima
- Pink

History

Beans are one of the oldest foods known to humanity; they have been an important part of the human diet for thousands of years. They were one of the earliest food crops cultivated.

Bean Up On Nutrition

When separating the "haves" from the "have nots" on the playing field of nutrition, beans line up as first-string all-stars. Beans are grouped in the U.S. Department of Agriculture's Food Guide Pyramid with high-protein foods such as meat, eggs, poultry and fish and with vitamin rich vegetables. The double dose of nutrition packed into beans makes them a "must have" in the daily diet.

Beans are an extremely beneficial component in all diets because they are high in complex carbohydrates, protein and dietary fiber, low in fat and sodium, and completely cholesterol-free. As little as a half-cup of beans added to the daily diet can be very helpful in reaching important nutrition goals.

Packed With Power

Beans are packed with nutrition power, including protein, vitamins, minerals and complex carbohydrates.

Protein is an essential nutrient that our bodies need daily for sound bone, muscle, cartilage, blood, skin and proper working of lymph glands. A constant supply of protein keeps your body working at peak efficiency. Beans are an excellent source of protein, and are an ideal alternative to animal proteins.

As members of the vegetable group, beans are chock-full of vitamins and minerals. Beans are rich natural sources of the B-complex vitamins - thiamin, pyridoxine, niacin and folic acid. These vitamins trigger the processes that release energy from carbohydrate foods, help absorb and metabolize proteins, help in the formation of red

blood cells, and keep the digestive and nervous systems healthy.

In addition to being high in protein, vitamins and minerals, beans are loaded with complex carbohydrates - a natural, healthy source of energy just right for today's active lifestyle. Ounce for ounce, complex carbohydrates provide half the calories of fat. They are absorbed more slowly than simple carbohydrates, such as table sugar and candy, so beans satisfy hunger for longer periods of time.

Adding beans to the diet can help satisfy the recommended daily allowances of protein, essential vitamins and minerals, and can help provide energy.

Beans and Fiber

Beans are one of the best sources of dietary fiber, containing both insoluble and soluble fiber. Insoluble fiber, generally thought of as "roughage," that moves quickly through the digestive system, and is important in our diets because it helps promote a healthy digestive tract and can reduce the risk of some types of cancer. During digestion, soluble fiber forms a gel-like substance which helps the body handle fats, cholesterol and carbohydrates. Soluble fiber plays a role in helping to lower blood cholesterol levels, one of the main risk factors for the development of cardiovascular disease. Since fiber-rich foods are filling, beans also are helpful in weight control.

Beans should be added gradually to the diet with a goal of one-half cup serving per day. Consumption should be increased over a four-

to eight-week period, even if it's a bite or two per day. Adding beans to soup or salad is a good way to gradually increase consumption. It is also important to drink plenty of liquids as bean intake increases, because fluids aid in the digestion of beans. The key is to continue eating beans once the body's system is adjusted.

Nutritional Facts for Cooked Beans

Serving size: 1/2 cup (88 grams)

Calories: 115

Calories from fat: 6.75

Nutrient	Amount	% Daily Value*
Fat	0.75 g	1
Saturated Fat	0.0 g	0
Cholesterol	0.0 mg	0
Sodium	5.0 mg	0.2
Potassium	310.0 mg	9
Carbohydrate	23.2 g	8
Fiber	4.5 g	18
Sugars	0.0 g	0
Protein	8.0 g	16
Vitamin A	2.0 iu	0
Vitamin C	1.1 mg	2
Calcium	21.0 mg	2
Iron	2.7 mg	15
Thiamin	0.15 mg	10
Folacin	61.5 mg	15
Magnesium	46.0 mg	11.5
Copper	0.25 mg	12.5
Manganese	0.50 mg	20
Zinc	1.05 mg	7

*Percent Daily Values are based on a 2,000 calorie diet. These figures are based on the FDA's January 1993 Food Labeling Regulations.

of America...

Beans were grown in Africa, Asia and the Middle East.

Beans of the Americas — the kind we're most likely to see in grocery stores — were first domesticated from a common wild ancestor about 7,000 years ago in both Mexico and Peru.

The tribes in Mexico started cultivating small-seeded, light-colored varieties, while at the same time, the natives in Peru were developing large-seeded, dark-colored types. Since Indian trails crisscrossed the American continent, these beans and native farming practices spread gradually all over North and South America, as Indian groups explored, migrated and traded with other tribes.

By the time Portuguese and Spanish explorers discovered the "New World," several varieties of beans were already flourishing. The early

explorers and traders subsequently shared American bean varieties around the world, so that by the early 17th century, they also were popular crops in Europe, Africa and Asia.

Production

North America presented a perfect climate for the successful cultivation of beans: plenty of rainfall and long, warm summers. As a result, by the late 1800s, American bean production had begun to flourish. Bean production in the United States is centered in 14 states and includes 12 different varieties of beans.

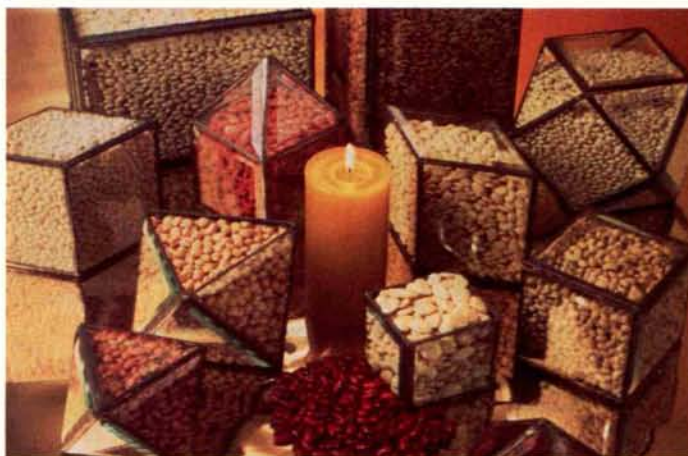
Today, America is by far the world leader in quality bean production. That's because the equipment used for harvesting is the most modern and technically advanced in the world. Each year, U.S. farmers plant from 1.5 to 1.7 million acres of edible dry beans.

Beans are planted in June and take about 12-14 weeks to grow to full height. Once the plant has matured, it begins to develop small flowers that vary in color depending on the bean variety. The flowers give way to pods, within which the small beans begin to form.

The warmth of the sun ripens the beans inside the pods. One or two weeks before harvest, the plants change color from green to golden yellow, signaling they are ready to be picked. The American bean harvest begins in August and continues in various parts of the country until late October.

Americans are the chief consumers of these beans. Per capita consumption is approximately 7.5 pounds. Forty percent of American-grown beans are shipped to international markets in more than 100 different countries, helping to feed the world.

Be'an Smart About Beans



Pinto Beans are medium ovals, mottled beige and brown color, earthy flavor and powdery texture. They take 1-1/2 to two hours to cook. Pintos are closely related to red kidney beans; when cooked, lose mottling and turn brown. They are most often used in refried beans; great for Tex-Mex and Mexican bean dishes.

Navy Beans are small white ovals; mild flavored with powdery texture. Take 1-1/2 to two hours to cook. Navy beans belong to the "White Bean" or Haricot bean family. They are most often used in pork and beans or baked beans;

used in soups and stews; great pureed.

The Great Northern Bean is medium size, white color, oval shape; mild flavored with a powdery texture. They take one hour to cook. Great Northern Beans belong to the "White Bean" or Haricot bean family and are most often used in soups, stews and cassoulet.

Red Kidney Beans are large, kidney-shaped beans; two varieties: deep reddish-brown (this variety is only available pre-cooked in cans) and light red; robust, full-bodied flavor and soft texture, and take 1-1/2 to

two hours to cook. They are also called Mexican Bean. Red Kidney Beans are most often used in chili; popular in salads and with rice.

Small Red Beans are dark red color; flavor and properties are similar to red kidney, only smaller. They take one to 1-1/2 hours to cook. Small Red Beans are also called Mexican Red Beans; hold shape and firmness when cooked, and most often used in soups, salads, chili, and Creole dishes.

The Black Beans are medium black-skinned ovals; earthy, sweet flavor with a hint of mushrooms, and take 1-1/2 hours to cook. Black Beans are also called turtle beans, Mexican black and Spanish black beans. They are most often used in thick soups or with rice; basic for many Mexican, Caribbean and Latin American soups and side dishes.

Garbanzo Beans are round, medium size, beige color; nut-like flavor and firm texture. They take one to 1-1/2 hours to cook. Garbanzo beans are also called chickpea and are most often used in soups, salads and Mexican dishes; main ingredient in popular Middle Eastern dishes hummus and falafel.

Lima Beans are flat-shaped, creamy white-colored beans that have two main varieties: Large Lima and Baby Lima; smooth, creamy, sweet flavor. Large Limas take one to 1-1/2 hours to cook and Baby Limas take one hour to cook. They are also called butter beans and are popular as a vegetable sidedish or added to soups and casseroles.

Black-eyed Beans are medium size, oval shaped, with black dot on creamy skin; subtle, savory flavor and light, smooth texture, and take 30 minutes to one hour to cook. They are also called black-eyed peas; can be cooked without pre-soaking because they have thin skins; and are popular in Southern cuisine. Black-eyed Beans are used with rice in dishes such as Hoppin' John, which is traditionally served in the South on New Year's Day to bring luck.

Pink Beans are small, pale, pink-colored; rich, meaty flavor with a slightly powdery texture. They take one hour to cook and are related to the kidney bean; turns reddish brown when cooked. Pink Beans are often used in chili; a favorite in Old West recipes.

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1. Consumer's Guide to Long-Term Care Insurance, HIAA 1989

2. U.S. News & World Report, Aug. 13, 1990

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___	2 1/2 Box Navel Oranges 2/5 bu	\$12.75	___
___	3 Pink Grapefruit Florida FB, seedless; 4/5 bu	\$15.90	___
___	4 1/2 Box Pink Grapefruit 2/5 bu	\$10.95	___
___	5 Tangelos Florida FB, Very easy to peel; 4/5 bu	\$16.40	___
___	6 Sunburst Tangerines 1/2 box; Very easy to peel and sweet; 2/5 bu	\$13.65	___
___	7 Red Delicious Apples extra fancy; large 1/4 bu, 10 lb bag (avg.)	\$3.95	___
___	8 Golden Delicious Apples extra fancy; large 1/4 bu, 10 lb bag (avg.)	\$3.95	___

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___	9 Orange Juice Conc. Hi-Density, 24-12 oz, makes 72 oz/can; Legendary quality	\$39.80	___
___	10 Lemonade Concentrate 24-12 oz can, makes 64 oz/can	\$19.60	___
___	11 Grapefruit Juice Hi-Density conc., 12-12 oz can, makes 72 oz/can; Sweeter than any on the market	\$24.25	___
___	12 MI Grape Concentrate 12-12 oz cans, makes 48 oz/can; Welch, Juice from Lawton, Michigan	\$16.80	___
___	13 Cran Raspberry 12-12 oz cans, makes 48 oz/can; Welch, Juice from Lawton, Michigan	\$16.60	___
___	14 Cran Cherry 12-12 oz cans, makes 48 oz/can; Welch, Juice from Lawton, Michigan	\$16.60	___
___	15 MI Sweet Apple Cider Conc. 9-16 oz jugs, makes 96 oz/jug; Still our best seller and great for no sugar apple pies	\$28.75	___

QUANTITY	PRICE	TOTAL
___	16 Ready To Drink Grapefruit Juice 48-6 oz; Lunch box and mixer favorite	\$16.75

FROZEN FRUIT BUY NOW SAVE BIG

___	17 Red Tart Pitted Cherries IQF, 30 lb	\$25.65	___
___	18 Apple Slices Jonathan, IQF, 30 lb	\$19.90	___
___	19 Blueberries IQF, 30 lb	\$29.75	___
___	20 French Fries IQF, 30 lb (6-5 lb) poly bags, skin on; Michigan UP	\$18.80	___
___	21 Cottage Fries IQF, 30 lb (6-5 lb) poly bags, skin on; Michigan UP	\$18.80	___
___	22 Apple Dumplings 36 per case (3-12 count bags & sauce)	\$29.90	___
___	23 Apple Crisp 4-4 lb pans (20 servings per tray)	\$26.25	___
___	24 Garden Peas 30 lb (12-2 1/2 lb bags); Individually Quick Frozen	\$23.95	___
___	25 Mixed Vegetables 30 lb (12-2 1/2 lb); IQF (peas, green beans, carrots, corn, lima beans)	\$27.40	___
___	26 Green Beans 24 lb (12-2 lb bags); IQF, 1" cuts	\$18.62	___
___	27 Asparagus 10 lb (4-2 1/2 lb); cut up spears, IQF	\$18.50	___
___	28 Blackberries 10 lb (4-2 1/2 lb); Marion, IQF	\$19.60	___
___	29 Mushroom Slices whole sliced, IQF, 10 lb (4-2 1/2 lb)	\$21.15	___
___	30 Red Raspberries 10 lb (4-2 1/2 lb); IQF	\$26.90	___
___	31 Red Tart Pitted Cherries 10 lb (4-2 1/2 lb bags); IQF	\$13.50	___
___	32 Mixed Fruit 10 lb (4-2 1/2 lb bags); (peaches, strawberries, sweet cherries, apple slices, pineapple chunks), IQF	\$16.63	___
___	33 Peach Slices 10 lb (4-2 1/2 lb bags); IQF	\$12.90	___
___	34 Whole Strawberries 10 lb (4-2 1/2 lb bags); IQF	\$14.75	___
___	35 Stew Vegetables 10 lb (4-2 1/2 lb); IQF	\$10.75	___
___	36 Melon Mix 10 lb (4-2 1/2 lb); IQF	\$12.60	___
___	37 Blueberries 10 lb (4-2 1/2 lb); IQF	\$14.80	___
___	38 Apple Slices 10 lb (4-2 1/2 lb); IQF	\$ 9.95	___
___	39 Dark Sweet Pitted Cherries 10 lb (4-2 1/2 lb); IQF	\$21.02	___
___	40 Apricot Slices 10 lb (4-2 1/2 lb); IQF	\$15.80	___
___	41 Pineapple Chunks 15 lb (6-2 1/2 lb); IQF	\$24.75	___

"IQF" = Individually Quick Frozen fruit and vegetables are frozen individually and then palcayed so the fruit will pour from the bag and can be easily reclosed and stored.

QUANTITY	PRICE	TOTAL
42 Vegetable Variety Pack 15 lb, 6 bags (2½ lb peas, 2½ lb asparagus, 2½ lb stew veg., 2½ lb veg. mix, 2 lb broccoli, 2 lb vegetable florentine (broccoli, cauliflower, carrots)); IQF	\$19.95	
43 Stir Fry 6-2 lb (broccoli cuts, shoestring carrots, onion strips, sl. celery, red pepper strips, peapods); IQF	\$19.95	
44 Broccoli Spears 12 lb (6-2 lb)	\$13.85	
45 Corn Nibbles 15 lb (6-2½ lb); IQF	\$16.31	

GRILL READY MEATS FROM MICHIGAN

Premium quality at club store price.

46 Variety Sausage Box 2 lb Christmas Danish sausage, 2 lb cherry pecan 2 lb apple sausage	\$19.76	
47 Spring Raised Rainbow Trout Fillets Michigan, IQF; 4 lb	\$21.90	
48 Grill & Serve Bratwurst 3 lb loose box; presteamed, fully cooked, natural casing, IQF	\$ 9.75	
49 Top Sirloin 8-6 oz; Riggs, grain fed choice, IQF	\$16.80	
50 Chicken Breast 8-6 oz; individually vac pac wrapped, boneless, skinless	\$12.90	
51 Sizzler Sirloin 8-6 oz; grain fed choice	\$14.70	
52 Cherry Burger 2-1 lb; They start with lean beef, add 10% cherries and oat bran; taste and texture of well marbled meat without the fat	\$ 5.80	
53 Thick Cut Bacon 12-1 lb; honey long cure lean	\$22.40	
54 MACMA Vintage Ham avg. 2-8 lb/cs; honey glazed boneless, precooked	\$ 2.92/lb	
55 Hickory Stick All Beef Summer Sausage 12 oz; tangy beef	\$ 3.49	

DRIED FRUITS AND NUTS & MISCELLANEOUS

56 Dried Blueberries 10 oz tub	\$ 6.90	
57 Cinnamon Dried Apples ½ lb bag	\$ 5.80	
58 Dried Chewy Cherries 10 oz tub	\$ 5.85	
59 Skinless Peanuts 20 oz can	\$ 3.20	
60 Honey Roast Peanuts 11 oz vacuum packed can	\$ 2.75	
61 Pecan Halves 1 lb; jumbo stewart variety	\$ 5.95	
62 Citrus Hand Cleaner 16 oz can	\$ 2.95	
63 Indiana Popcorn 5 lb white	\$ 2.90	
64 Fresh Peanut Butter Crunchy 5 lb twin pack	\$11.30	
65 Fresh Peanut Butter Smooth 5 lb twin pack	\$11.30	
66 4 Quart Market Basket	\$ 1.90	

QUANTITY PRICE TOTAL

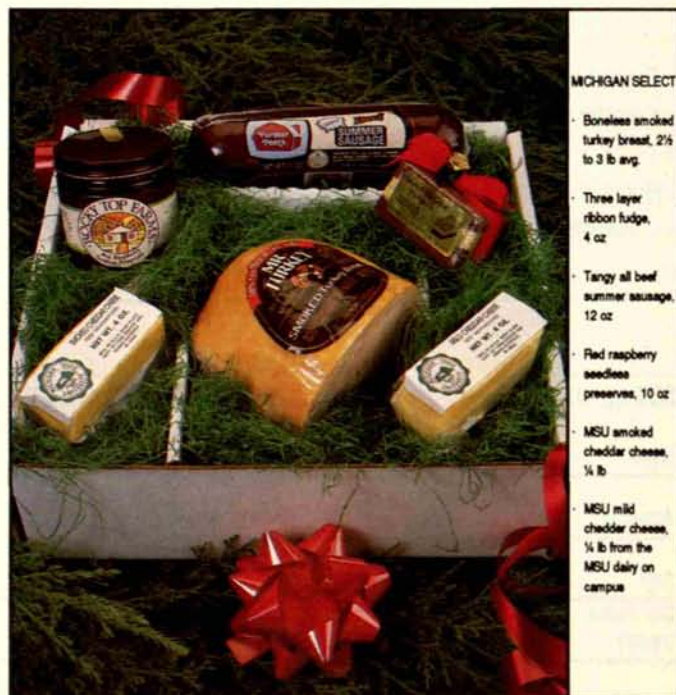
MICHIGAN AA GRADE CHEESES

Six pounds, not 4 pounds like last year.

67 6 lb Sharp Cheddar 4-1½ lb	\$19.80	
68 6 lb Medium Cheddar 4-1½ lb	\$17.95	
69 6 lb Mild Colby 4-1½ lb	\$15.90	
70 6 lb Colby/Jack 4-1½ lb	\$15.90	
71 Shredded Mozzarella 6-1½ lb packs	\$23.50	
72 Variety Wheel Amish Cheese 2 lb; gift boxed	\$ 8.50	
73 Sharp Cheddar Spread 6-1 lb	\$18.50	

SPECIAL CONVENIENCE HEAT & SERVE

74 Chicken Cordon Bleu all Michigan; 6-6 oz, 2.25 lb (ham & cheese)	\$12.90	
75 Chicken Kiev all Michigan; 6-6 oz, 2.25 lb (butter & chive sauce)	\$12.90	
76 Chicken Neptune 6-6 oz, 2.25 lb (seafood, mushrooms, cream & eggs)	\$12.90	
77 Chicken Divan 6-6 oz, 2.25 lb (cheddar and broccoli)	\$12.90	
78 Hiawatha Pasties 18-8 oz (traditional beef and pork)	\$24.60	
80 Albies Chicken Pasties 18-6 oz	\$26.90	
81 Albies All Beef Pasties 18-6 oz	\$27.90	
82 Cherry Pudding Muffins 60 each (10 trays of 6); Keeps 9 months in your freezer	\$18.70	
83 Blueberry Pudding Muffins 60 each (10 trays of 6); Keeps as above	\$18.70	
84 U-Bake Croissants 36-2¼ oz (200 butter folds, frozen dough)	\$13.90	



MICHIGAN SELECT

- Boneless smoked turkey breast, 2½ to 3 lb avg.
- Three layer ribbon fudge, 4 oz
- Tangy all beef summer sausage, 12 oz
- Flad raspberry seedless preserves, 10 oz
- MSU smoked cheddar cheese, ¼ lb
- MSU mild cheddar cheese, ¼ lb from the MSU dairy on campus

"IQF" = Individually Quick Frozen fruit and vegetables are frozen individually and then packaged so the fruit will pour from the bag and can be easily reclosed and stored.

MICHIGAN SAMPLER GIFT BOXES

QUANTITY	PRICE	TOTAL
85 Michigan Best	\$26.75	_____
86 Michigan Select	\$25.90	_____
87 Tastefully Michigan	\$45.50	_____
88 Celebration Box	\$18.90	_____
89 Great Lakes Box	\$29.95	_____
90 Meat and Cheese	\$13.85	_____
91 Champion Summer Sausage	\$14.80	_____
92 Red Raspberry White Honey 3 pack	\$10.90	_____



CELEBRATION BOX • 750 ml Sparkling raspberry juice • Mild cheddar spread, 8 oz • All beef tangy summer sausage • Crisp chips • Michigan mint chocolate medallions from St. Johns



MICHIGAN'S BEST
 Boneless smoked ham, 2 1/2 to 3 lb
 Dried blueberries, 3 oz tub
 Dried cherries, 3 oz tub
 MSU Tilsiter cheese, 1/4 lb
 MSU smoked cheddar cheese, 1/4 lb
 Tangy all beef summer sausage, 12 oz



TASTEFULLY MICHIGAN • Boneless ham • Boneless smoked turkey breast • 1/4 lb each MSU mild cheddar, tilsiter, smoked cheddar, chocolate cheese • 1/2 pint Maple syrup • Tangy all beef summer sausage • Horseradish sauce, 10 oz • Red raspberry seedless preserves, 10 oz

150 Club
 Purchase \$150 in products and be eligible for the following:
 Take \$2 Off Vegetable Variety Trial Pack (\$2 Off - No Limit) - _____
 Receive a Free All Beef Hickory Stick Summer Sausage (12 oz) (Free Hickory Stick) - _____

TOTAL UNITS _____ **TOTAL AMOUNT** _____

NAME _____

ADDRESS _____

CITY _____ ZIP _____

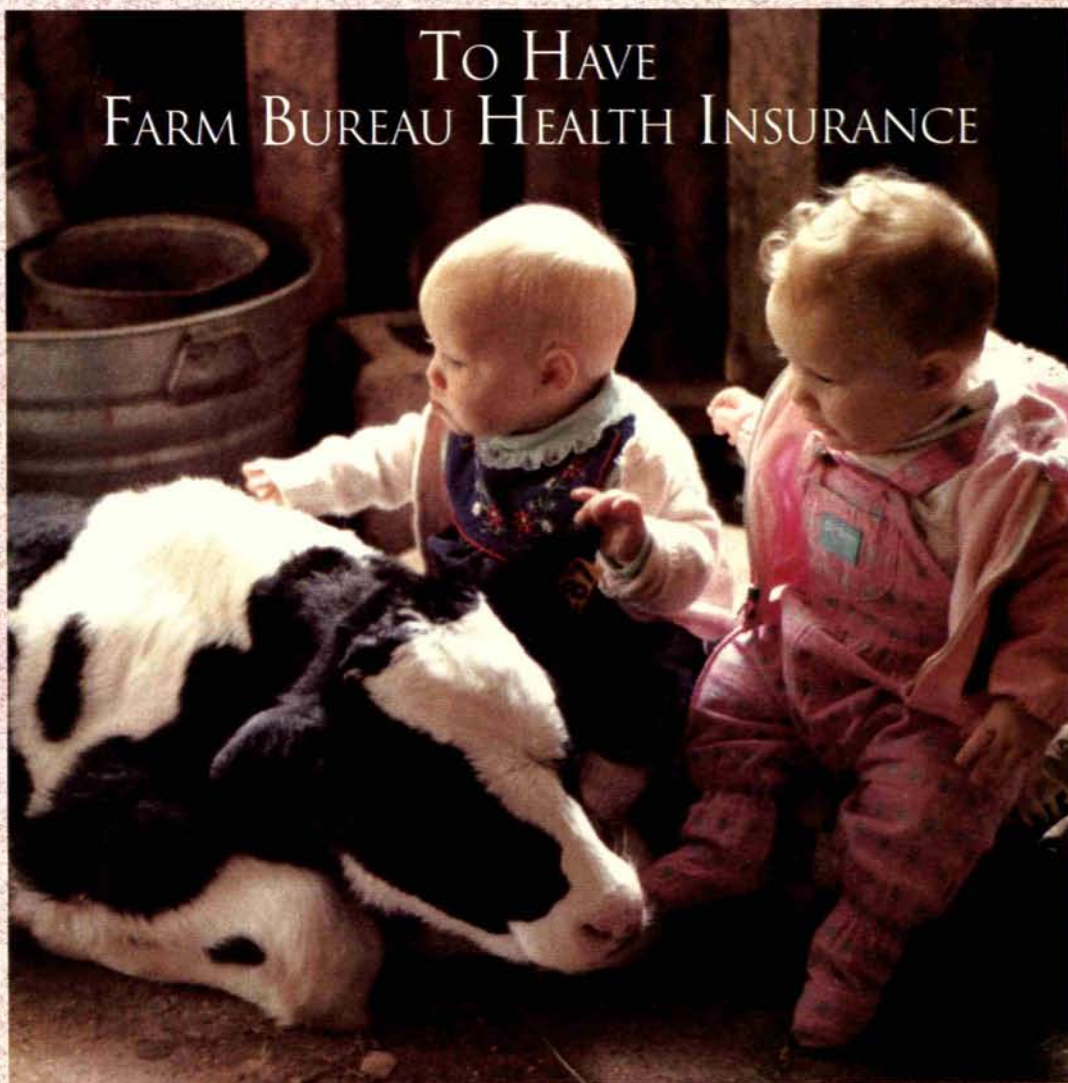
DAY PHONE (HOME) _____ (WORK) _____

NIGHT PHONE _____

MEAT AND CHEESE (Not Shown) • MSU chocolate cheese, 1/4 lb • MSU cheddar cheese, 1/4 lb • All beef tangy summer sausage, 12 oz • Crisp chips (made famous by a Marshall restaurant) • Gift boxed

A FEW SMALL REASONS

TO HAVE FARM BUREAU HEALTH INSURANCE



For over forty years, Farm Bureau and Blue Cross Blue Shield have teamed up to provide quality health care at competitive group rates with the personalized service you would expect from a Farm Bureau family membership.

No matter what your needs...
small business, sole proprietor, or individual coverage for you or your family —
we have the right plan at the right price.

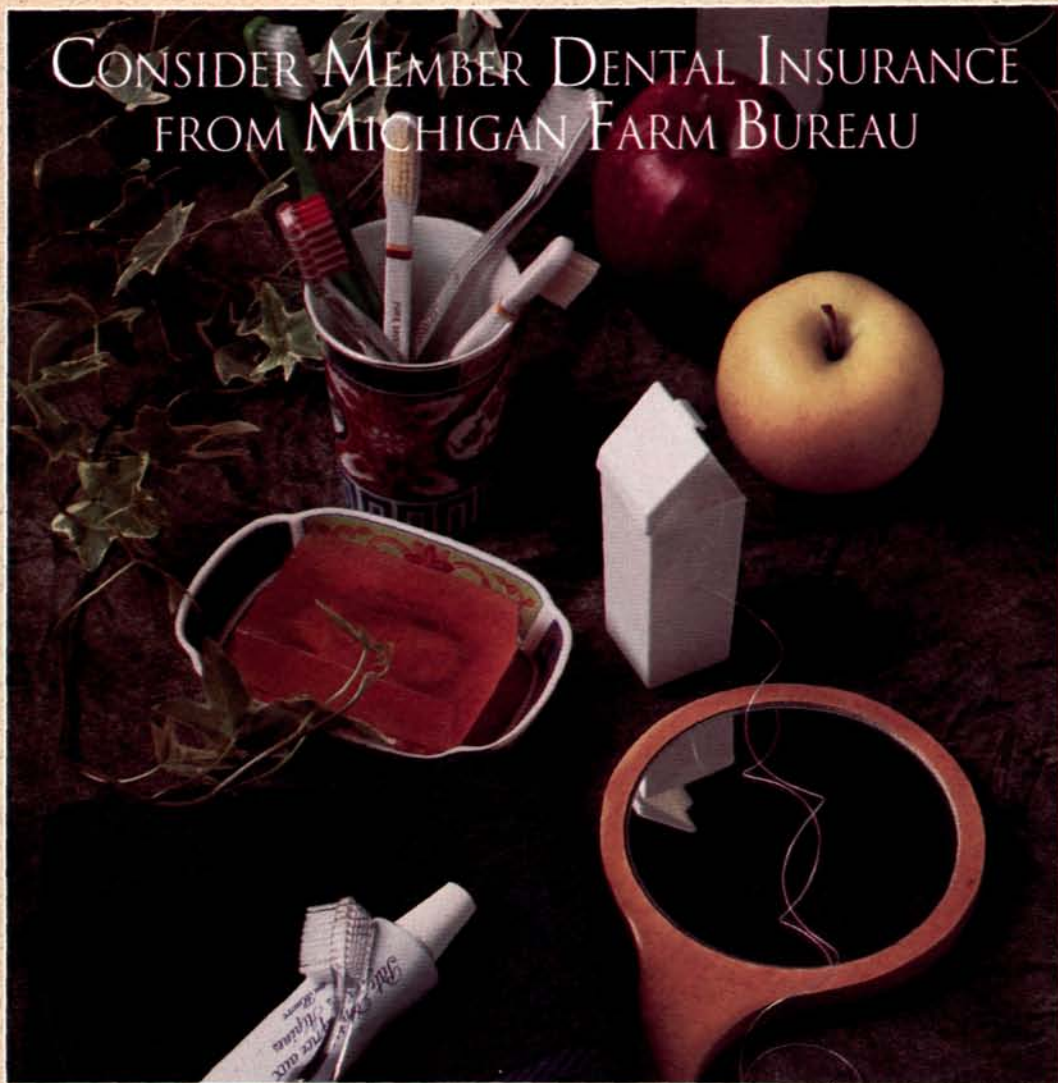
Blue Cross Blue Shield quality and Farm Bureau's personalized service provide an unbeatable combination that you can't afford to be without when protecting the "small" things in life that are of big importance to you.

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



TAKE THE BITE OUT OF DENTAL CARE COSTS

CONSIDER MEMBER DENTAL INSURANCE FROM MICHIGAN FARM BUREAU



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

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

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

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



TO RECEIVE ADDITIONAL INFORMATION AND A BROCHURE/APPLICATION, PLEASE FILL OUT THE COUPON BELOW
OR CALL DIRECT 1-800-292-2680 EXT- 3237.

Please Print

Name _____

Address _____

City _____ State _____ ZIP _____

Phone _____

County _____

Please mail to:

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

Going Places?

Now there are even better reasons to carry a Farm Bureau MemberLine VISA or Gold MasterCard!



Customized Trip Routing!

It's new, it's free and it's designed especially for Farm Bureau MemberLine VISA and Gold MasterCard holders on the move. Simply tell us where you're going, whether you want to take the scenic route or get there fast . . . and we'll do the rest! Within three days you'll receive detailed maps to your destination — custom fit to your specifications and travel plans. It's a convenience you can use as you enjoy the many other benefits and advantages you receive with a Farm Bureau MemberLine VISA or Gold MasterCard.

Better Variable Interest Rates

The Gold MasterCard has a 12.9% APR* — one of the lowest interest rates available! The interest rate on the MemberLine VISA is a low 14.4% APR*. In addition, you pay no interest on new credit card purchases when your full balance is paid by the due date.

The MemberLine VISA has no annual fee and the annual fee for the Gold MasterCard is \$20, which is rebated every year that you make \$3,000 or more in net purchases.

Better premiums

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

Convinced?

Simply remove this page from the magazine and fill out the application on the reverse side. Letterfold and staple the form with the mailing address on the outside. No postage necessary!

CLASSIC 14.4% Variable A.P.R. and GOLD 12.9% Variable A.P.R. effective October 1, 1993 based on September 15, 1993 Prime Rate.



No Postage Necessary
If Mailed Within
The United States

Business Reply Mail

First Class Permit No. 2334 Kalamazoo, MI

Postage will be paid by addressee

FIRST OF AMERICA BANK
REVOLVING CREDIT DIVISION
ATTN: FARM BUREAU MEMBER SERVICES
P.O. BOX 2349
KALAMAZOO, MI 49003-9917

CARD PREFERENCE (choose one design only)

- Scenic VISA** CTL VR 6400 09 PL1 **Standard VISA** CTL VR 6400 09 PL2 **GOLD MASTERCARD** CTL MP 5600 0100 PL1



If I do not qualify for the Gold MasterCard, consider my application for the regular VISA.

APPLICANT (please print)

NAME AS YOU WOULD LIKE IT TO APPEAR ON CARD

First Name _____ Middle Initial _____ Last Name _____

Social Security # _____ Date of Birth / / _____

Home Phone () _____

Address _____ Years There _____ Mos. _____

City, State _____ Zip Code _____

- Mortgage Rent Monthly Payment \$ _____
 Own (Free and Clear) Other (Describe) _____

Previous Address _____
 (if less than 2 years at present address)

Employer or DBA _____ Years There _____ Mos. _____

Position _____ Business Phone () _____

Previous Employer _____ Years There _____

Annual Salary \$ _____ Other Income \$* _____

Source of Other Income* _____
 (Alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.)

- Do You Have:
 Checking (Bank) _____
 Savings (Name) _____

Nearest Relative _____ Phone () _____
 (not living with you)

Address _____

I/we hereby certify that each of the answers on this application is true and correct, and is made for the purpose of obtaining a loan or credit from the First of America Bank-Central (Bank). I/we hereby authorize the Bank to investigate my/our credit record to the extent it deems necessary and to verify my/our credit, employment and income references. I/we further authorize and instruct any person or consumer reporting agency to furnish the Bank any information that it may have or obtain in response to such credit inquiries. I/we further agree that this application shall become property of the Bank, whether or not it is approved.

I/we agree that if this application is accepted and a card or cards are issued that any use of the card(s) will be governed by the terms and conditions of the Bank's VISA/MasterCard Agreement and Disclosure provided before or with delivery of the card(s). I/we assume, if more than one jointly and severally, liability for all charges incurred in any use of the card(s).

X _____ / / _____
 Applicant's Signature Date

X _____ / / _____
 Co-Applicant's Signature Date

There are costs associated with the use of this account.

For a complete listing of these costs you may call us at: 1 800 423-3883 or write us at P.O. Box 2349 Kalamazoo MI 49003

Variable Annual Percentage Rate	Balance Calculation Method	Annual Fee	Grace Period for Repayment of the Balance for New Purchases	Other Fees
Classic = Prime + 8.4% Gold = Prime + 6.9% Based on Wall Street Journal Prime	Two cycle Average Daily Balance (excluding new purchases)	None for scenic or standard VISA \$20 for Gold MasterCard (rebated every year net annual purchases exceed \$3,000)	25 Days, starting with the billing date on statement	Cash Advance Fee - none Transaction Fee - none Late Fee - \$0-\$12 Over Limit Fee - \$0-\$10 Dishonored checks - \$0-\$15 Minimum Finance Charge - none

OPTIONAL GROUP CREDIT INSURANCE

Optional Group Credit Insurance

To enroll in Chargegard, you must be under age 70 in all states except age 71 in AZ, FL, MI, MO, and OK. In CA, CT, HI, ID, IN, MA, NJ, RI, VT, WA, WI, and WY, maximum enrollment age is through age 64 (age 65 in IA, MN, OR, and TX), and coverage ends at age 65 (age 66 in MN, OR, and TX; age 70 in NY). You, the applicant, are eligible for this coverage if you are employed full-time in a non-seasonal occupation. (Non-seasonal restriction does not apply in AZ, MI, NM, NY, OR, and RI.) Unemployment and disability coverages begin after 30 consecutive days of unemployment or disability, and are retroactive to the first day of loss. All benefits are based on the outstanding balance as of the date of loss and will continue until your balance is paid off, you return to work, or you reach the limits of the master policy, \$10,000, whichever occurs first. Life benefits are available to the applicant and joint applicant (spouse, if no joint applicant). Benefits are not payable on purchases or advances made while claims are being paid.

Unemployment Benefit: If you become involuntarily unemployed, Chargegard will make your scheduled minimum monthly payments, subject to the master policy limit. Retirement is not covered. In NY, unemployment benefits are not payable for pregnancy and other medical conditions. (Coverage not available in CT, MA and MN; labor disputes/strikes excluded in AR, IL and NY.)

Life Benefit: If you or your joint applicant (spouse, if no joint applicant) die, Chargegard will pay the outstanding account balance as of the date of death, not to exceed your credit limit or \$10,000. (Suicide excluded except in MD and MO.) At age 65 (age 66 in IA), Life benefits convert to Accidental Death in HI, IN and VT. (Single Life coverage only in MA.)

Disability Benefit: If you become disabled, Chargegard will make your scheduled minimum monthly payments as long as you are under a doctor's care and unable to work, up to your credit limit or \$10,000, whichever is less.

Chargegard Costs: The monthly premium for Chargegard is 66¢ per \$100 of your average daily balance on your account in all states except as follows: 28.9¢ in MA; 29.3¢ in MN; 38.8¢ in NY; 46.9¢ in NH; 48.1¢ in CT; 56.7¢ in VT; 64¢ in NM; 65.8¢ in AZ; 57.6¢ in SC; 46.6¢ in TX; 57.5¢ in HI; 59¢ in WI; 60¢ in CA, IA, ID, IN, MO, NJ, OR, RI, WA, and WY. The monthly premium will be charged to your credit card account.

Coverage will be obtained by First of America and is underwritten by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, Florida 33157-6596. In NY, Life and Disability coverage is provided by Bankers American Life Assurance Company, TX Certificate numbers AD9139CQ-0791, AC3181-CB 3.50 & 3.53 R.A. and B2754EQ-1089.

- Yes,** I want First of America's Chargegard Insurance. I have read and understand the important eligibility and cost disclosure information provided. Consumer credit insurance is not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. Whether credit insurance is obtained is not a factor in the approval of this application for credit.

Applicant's Signature (Your signature constitutes acceptance of this coverage.) _____ Birth Date _____ / / _____

CO-APPLICANT (please print)

NAME AS YOU WOULD LIKE IT TO APPEAR ON CARD

First Name _____ Middle Initial _____ Last Name _____

Social Security # _____ Date of Birth / / _____

Employer _____ Years There _____ Mos. _____

Position _____ Business Phone () _____

Previous Employer _____ Years There _____

Annual Salary \$ _____ Other Income \$* _____

Source of Other Income* _____
 (Alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.)

Complete the following information if different from applicant

Home Phone () _____

Address _____ Years There _____

City, State _____ Zip Code _____

- Mortgage Rent Monthly Payment \$ _____
 Own (Free and Clear) Other (Describe) _____

- Do You Have:
 Checking (Bank) _____
 Savings (Name) _____

Please letterfold and staple this form with the mailing address on the outside (reverse side)



FARM BUREAU

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

benefits of membership

Be sure to save this comprehensive summary of benefits



offered only to members of Michigan Farm Bureau!

Legislative Activities

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

Making a Difference!

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

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

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

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

Policy Development

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

Legislative Seminars

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

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

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

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

Bureau policy reflects the real issues that face agriculture today.

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

AgriPac

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

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

Community involvement

Easter Seals FaRM Project

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

FFA Support

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

America & Me

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

Junior Achievement

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

SCHOLARSHIPS

MFB SCHOLARSHIPS — The Farm Bureau Marge Karker Scholarship offers financial support to students at Michigan State University who are preparing for a career in agriculture and related fields. Two and four year students from Farm Bureau families or who are Farm Bureau members are eligible. The application deadline is December 1. The scholarship award is \$1,500 for 2 year students and \$3,000 for 4 year students. Please contact your county Farm Bureau for complete eligibility guidelines and the scholarship application.

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

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

Leadership programs



Young Farmers

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

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

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

The Young People's Citizenship Seminar

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

It's sponsored by Michigan Farm Bureau in cooperation with county Farm Bureaus across the state.

The seminar focuses on five topics:

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

Young people will discuss topics with outstanding resource persons and take part in problem-solving sessions which encourage the application of information provided by the instructors. To learn more about this popular program call 1-800-292-2680, ext.3233.

Leadership Institute

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

Community Action Groups

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

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

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

Commodity Activities

Farm Bureau members who serve on commodity advisory committees meet at the local, state and national levels to discuss key commodity issues and recommend appropriate actions. These committees participate in our annual commodity conference to hear top private sector, university and governmental officials address today's important agricultural issues affecting the production and marketing of commodities.

Promotion and Education

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

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

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

Communicating for Agriculture

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



insurance benefits



Health Insurance



Blue Cross
Blue Shield
OF MICHIGAN

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

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

Dental Insurance



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

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

Long Term Care Insurance



Long Term Care Insurance is one of Michigan Farm Bureau's newest member benefits. It was introduced in December of 1992 through AMEX Life Assurance Company, the only company endorsed and recommended by the American Health Care Association. AMEX offers flexible, affordable plans to help you protect yourself from the catastrophic costs of long term care. AMEX Life Assurance Company stands behind their commitment to long term care and will be there with your benefits when you need them.

For more information on long term care insurance, contact your Farm Bureau Insurance agent or call your county Farm Bureau office listed on page 6.

FARM BUREAU INSURANCE

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



Auto

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

Ag Work Comp

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

Member Life

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

Farmowners

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

ACCIDENTAL DEATH & DISMEMBERMENT

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

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

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

County Farm Bureau Offices

Alcona	517-724-6161
Allegan	616-673-6651
Alpena	517-356-1189
Antrim	616-547-2043
Arenac	517-654-3270
Barry	616-945-3443
Bay	517-684-2772
Benzie	616-352-4940
Berrien	616-473-4791
Branch	517-279-8091
Calhoun	616-781-2849
Cass	616-445-3849
Charlevoix	616-547-2043
Cheboygan	616-627-4676
Chippewa	906-478-3808
Clare	517-386-4424
Clinton	517-224-3255
Copper Country	906-988-2551
(Incl: Baraga, Houghton, Keweenaw, & Ontonagon Counties)	
Eaton	517-543-5565
Emmet	616-347-7252
Genesee	313-732-3770
Gladwin	517-426-1929
Graetot	517-875-4626
Hiawathaland	906-446-3508
(Incl: Delta, East Portion of Marquette, & Alger Counties)	
Hillsdale	517-437-2458
Huron	517-269-9911
Ingham	517-676-5578
Ionia	616-527-3960
Iosco	517-362-4327
Iron Range	906-542-9083
(Incl: Iron, Dickinson, & West Portion of Marquette Counties)	
Isabella	517-772-0996
Jackson	517-784-9166
Kalamazoo	616-342-0212
Kalkaska	616-369-2256
Kent	616-784-1092
Lapeer	313-664-4551
Lenawee	517-265-5255
Livingston	517-546-4920
Mac-Luce	906-477-6541
Macomb	313-781-4241
Manistee	616-889-4472
Mason	616-757-3833
Mecosta	616-796-1119
Menominee	906-753-4616
Midland	517-631-6222
Missaukee	616-775-0126
Monroe	313-269-3275
Montcalm	517-831-4094
Montmorency	517-742-3401
Muskegon	616-737-0535
Newaygo	616-652-6923
NW Michigan	616-947-2941
(Incl: Grand Traverse & Leelanaw Counties)	
Oakland	313-681-6145
Oceana	616-873-4654
Ogemaw	517-345-1447
Osceola	616-832-9093
Otsego	616-546-3255
Ottawa	616-895-4381
Presque Isle	517-734-3610
Saginaw	517-792-9687
St. Clair	313-984-5200
St. Joseph	616-467-6308
Sanilac	313-648-2800
Shiawassee	517-725-5174
Tuscola	517-673-4155
Van Buren	616-657-5561
Washtenaw	313-663-3141
Wayne	313-729-0799
Wexford	616-775-0126

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

membership benefits

Theme Park Discounts

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

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

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

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

MemberLine VISA

You can beat the high cost of other credit cards with the Farm Bureau MemberLine VISA, sponsored through First of America Bank. As a member you pay a low 14.4% interest rate (variable based on Prime) and no application costs or annual fees! Choose Member Line VISA or for even greater value - Gold MasterCard at a low 12.9% interest rate (variable based on Prime).

FREE custom trip routing is now available to all Farm Bureau VISA and Gold MasterCard holders. To request your trip planner, call 1-800-292-2680 extension 3067.

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

Sav-On-Cars Program

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

Dodge Truck \$500 Rebate

New to your member benefit package in 1993 is a \$500 Dodge truck and cargo van rebate. Or members can select four DeWalt Power Tools from a list of twenty available choices. The \$500 rebate or DeWalt Power Tool offer is in addition to any other factory rebates. For a list of qualifying Dodge trucks, contact your county Farm Bureau.

Propane

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

Member Travel Services

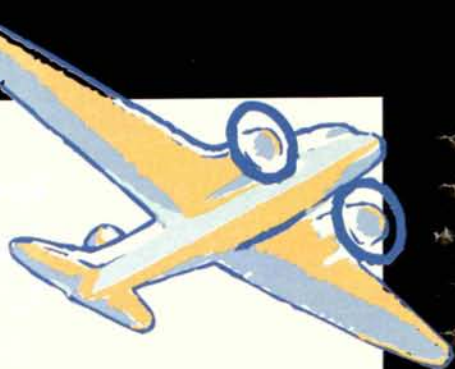
Whether you're planning a world tour or just a weekend trip to visit family and friends, you'll find the Member Travel Service ready to save you money on airline tickets, hotel accommodations and many other travel expenses. Let Member Travel Service take care of the details; you take care of the fun!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

Direct Marketing

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

Group Purchasing

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



NuVision Eye Care

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

Mail Order Prescription Drug

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

For Farm Bureau Members Only

MICHIGAN FARM NEWS

is Michigan's premier news source for statewide farm publication. Every two weeks farm members will receive first hand information about state and national legislative and regulatory issues, including farm program updates, weather forecasts and more.

RURAL Living

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

Operation

Green Stripe

To Benefit Michigan FFA Chapters



Thanks to the generosity of the Monsanto Company, Michigan FFA chapters can learn environmentally sound farming practices and earn money for local chapter activities under a new program designed to protect Michigan streams and waterways. The announcement was made at a kick-off ceremony for Operation Green Stripe at the farm of Mr. and Mrs. Jack Knirk, near Quincy.

Michigan FFA chapters participating in Operation Green Stripe will recruit farmers willing to plant grass filter stripes along streams and drainage ditches bordering their farms. When the stripes are planted and verified by the state FFA, the local chapters will receive educational grants of \$100 per farmer signed up for up to five farmers.

Monsanto Co. will provide the grant money, and grass seed is being donated by cooperating seed dealers across the state. Quincy area livestock farmer John Knirk was signed up by the Branch Area Career Center FFA, which signed up the maximum five farmers they could receive a grant on, and then went on to sign an additional three farmers, according to Agri-Science Instructor Bill Earl.

"It's nice to be able to tie this project into the student's curriculum so that they can learn first hand about water quality and better soil management practices," Earl said. "This project produces very visible benefits, and farmers have been willing to hear the students out on the project - there really hasn't been any resistance."

"Operation Green Stripe will promote agricultural practices that will result in cleaner streams in this state," said Charles Snyder, FFA state advisor. "Controlling soil erosion, in addition to reducing stream sedimentation, also lessens the amount of farm chemicals that wash into streams in trace amounts during heavy rainfall."

Snyder said he encourages cooperating farmers to work with FFA students to develop green stripes that not only reduce erosion but provide wildlife habitat as well. The strips have to be 16-1/2' wide and at least 150' long or the length of the field.

"We expect to see some really exciting innovations from this program," Snyder said. "This is an opportunity to tell the non-farming community that farmers care about water quality, wildlife and the environment. It's a chance to say that farmers, on their own and without regulation, are maintaining their operations in an environmentally responsible way. And it's a chance for future farmers to learn ecologically sound farming practices."

Local chapters must apply to the state FFA to participate in the program. Chapters will be selected based on the quality of their plan for implementing the Operation Green Stripe objectives.

The nine FFA Chapters that have participated thus far in Operation Green Stripe and the number of sites enrolled are:



Branch Area Career Center	5 sites
Camden Frontier	4 sites
Hastings	5 sites
Lenawee AM	5 sites
Lenawee PM	5 sites
Olivet	1 site
Onsted	1 site
Whitemore-Prescott	2 sites
Coopersville	1 site

Benefits of Clinton Health Plan Offset by Negatives

Although President Clinton's health care reform plan contains some provisions long sought by farmers and other self-employed individuals, those benefits are offset by the proposal's reliance on employer mandates, increased state and federal regulations and new taxes, according to the Michigan Farm Bureau President Jack Laurie.

"We commend President Clinton for providing a 100 percent tax deduction for health insurance premiums paid by self-employed persons," said Laurie. "The self-employed have sought this deduction for years as a matter of equity."

Laurie also lauded Clinton for addressing the special needs of rural America. He said the plan provides incentives for doctors and other health care professionals to practice in the rural areas and for urban health care networks to serve rural areas. The plan also provides for greater technical assistance to rural health care providers through telecommunications.

"While the provisions for rural residents are praiseworthy, they don't alleviate our basic concerns about the package," Laurie said. "We oppose requiring employers to pay for their employees' health insurance, and we oppose the new taxes that purportedly will finance this plan."

In addition, Laurie said, "We oppose the federal minimum benefit plan and the increased number of federal and state regulations that will be imposed on health care providers."

Laurie said the benefits of the Clinton health care plan would likely be wiped out for many Michigan farmers and other self-employed business owner who hire employees. "The plan's cap for smaller employers, which limits their health care costs to 3.5 percent of their total payroll, will still be too costly for many small businesses," he said. "This cap will eventually be raised to 7.9 percent, meaning many small businesses may forego hiring additional help."

A better approach, Laurie said, would be to provide tax incentives for individuals to purchase health coverage and to establish "medical savings accounts" to pay for less-than catastrophic health care needs. "A 'Medi-Save' account would allow people to assume greater responsibility for cost-savings decisions," Laurie concluded.

The Clinton Health

What Does It Include?

Health Care Alliances

States would be required to establish alliances by Jan. 1, 1997. These could be non-profit corporations, an independent state agency, or an agency of the state's executive branch. The alliance would publish information on the cost of health care services and list the doctors and hospitals participating. Alliances would offer consumers a choice of health care plans, including fee for service plans.

Self-Employed

All premium payments made by self-employed individuals will be 100 percent tax deductible. The self-employed will pay the employer share and the individual share of the total premium. The total amount paid would be capped as a percentage of self-employed income, using the percentage caps applied to small businesses.

If the self-employed individual also works for another employer, any amount contributed by that employer, prior to any employer subsidies, reduces the premium of the self-employed.

Employer Participation

Every employer would be required to pay on behalf of its workers at least 80 percent of the average premium. Employees would pay the remaining 20 percent if they choose a plan costing the average amount.

Employees would pay extra for a plan costing more than the average amount. The federal government would offer assistance to low-

Care Plan?

"What Farm Bureau Wants in a Health Care Plan"

- A 100 percent health insurance tax deduction, or an equivalent tax credit for the self-employed. This would provide equal treatment for all employed persons under the federal tax code.

- The establishment of medical savings accounts, which would allow individuals to set aside money on a pre-tax basis to pay small medical bills out of pocket. This would allow people to pursue higher deductible catastrophic health care plans that are much cheaper than low deductible plans.

- The elimination of, or drastic reductions in, cost shifting from Medicaid/Medicare to individuals and third-party payers, as well as the restoration of equitable Medicare payments to rural hospitals and physicians.

- Regulatory flexibility for health care providers in rural areas. Farm Bureau opposes federal regulation of health care plans.

- Tax incentives to all individuals to purchase health care plans.

- A program that includes the concepts of private-sector health insurance purchasing cooperatives. Regional cooperatives would permit individuals and small companies to receive the same price advantages as corporations.

- Assistance to individuals who cannot afford to purchase health care plans, financed by reductions in federal spending in current health care programs, rather than by new taxes.

- The expanded use of non-physician, health care providers such as nurse practitioners, physicians' assistants and midwives to help improve the distribution of health care.

- Privately funded optional care delivery systems such as health maintenance organizations (HMOs).

- The use of innovations such as surgical centers or outpatient facilities to allow consumers to opt out of expensive hospital costs when they are unnecessary.

- Expanded efforts of medical schools to train additional qualified family physicians who intend to practice medicine in rural areas, as well as incentives at state and local levels to encourage doctors to practice in rural areas.

income and unemployed people as well as small, low-wage businesses.

No company would be required to pay more than 7.9 percent of its payroll for health care costs. Contributions for employers with 50 or fewer employees would be capped according to a sliding scale ranging from 3.5 to 7.9 percent, depending on the firm's average wages. Employers would be required to make pro-rated contributions to a regional alliance for its part-time workers.

Smaller companies would be allowed to pay a smaller portion of the employee cost. For example, if the small employer's average full-time wage is less than \$12,000, the employer's contribution would be capped at 3.5 percent of the payroll.

If the average payroll is greater than \$24,000, the employer cap would be 7.9 percent of the total payroll. The lower cap of 3.5 percent will be phased up to 7.9 percent over a number of years.

Rural Areas

Health services would be expanded for rural residents through incentives such as steps to give physicians and health care assistants who locate in rural areas a modest tax credit during the first five years of practice.

Medical workers would be allowed to deduct up to \$5,000 in annual student loan interest when performing under service agreements with rural areas.

Alliances would be required to serve rural areas. Incentives would be established to expand rural community health networks. Cooperative relationships between rural and urban providers would be established. Rural areas would be offered long-term contracts.

Technical assistance would become available to support development of primary care systems in rural areas as well as telecommunications links between rural providers and urban health care centers and institutions.

Stretching Food Bank Dollars

The Food Banks know how to stretch a dollar. For example, with a \$25,000 donation, the Food Bank can:

- * Freeze or process 20 tons of fruit from West Michigan orchards.

- * Harvest five acres of vegetables from the Thumb area which might otherwise be lost with the first frost.

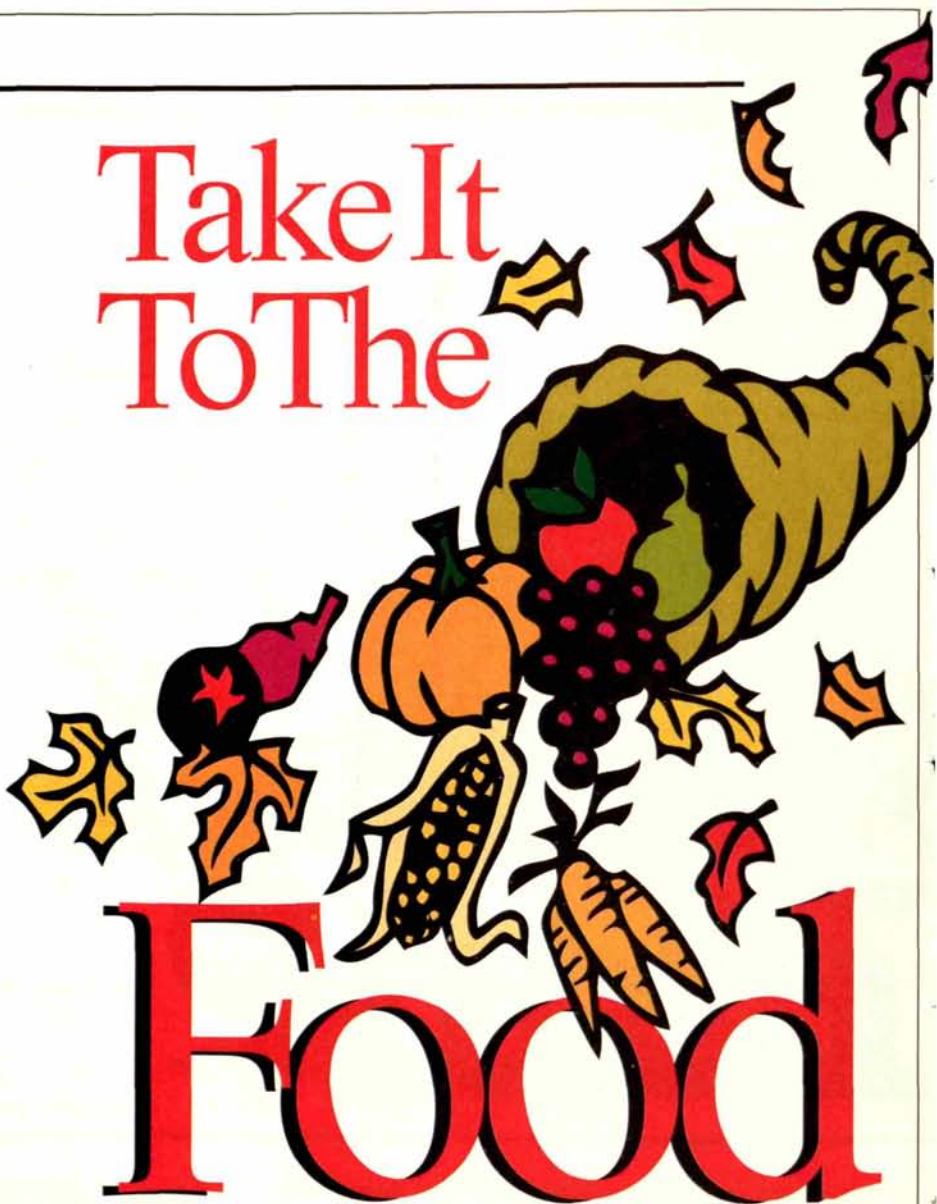
- * Collect a semi-trailer of donated rice, a semi-load of donated pasta, and a semi-load of vegetables.

- * Purchase 5,000 pounds of turkey and 50 cases of infant formula.

Of course, the food is worth a lot more than it costs to salvage it. More than \$385,000 worth of food goes to feed the hungry because of a \$25,000 donation.

The Food Bank Council of Michigan is a tax-exempt charitable organization. Cash donations to the Food Bank qualify for a Michigan income tax credit, and as a charitable organization contribution deduction on the federal income tax.

Take It To The



Food

Thousands of hungry families in Michigan will be eating better this harvest season because of the cooperative efforts of individuals, businesses and farmers working with the Food Bank Council of Michigan and the Michigan Department of Agriculture. The council is a non-profit network of 14 regional food banks serving over 2,000 local agencies statewide. These include soup kitchens, pantries, and community action agencies.

Hunger Hurts

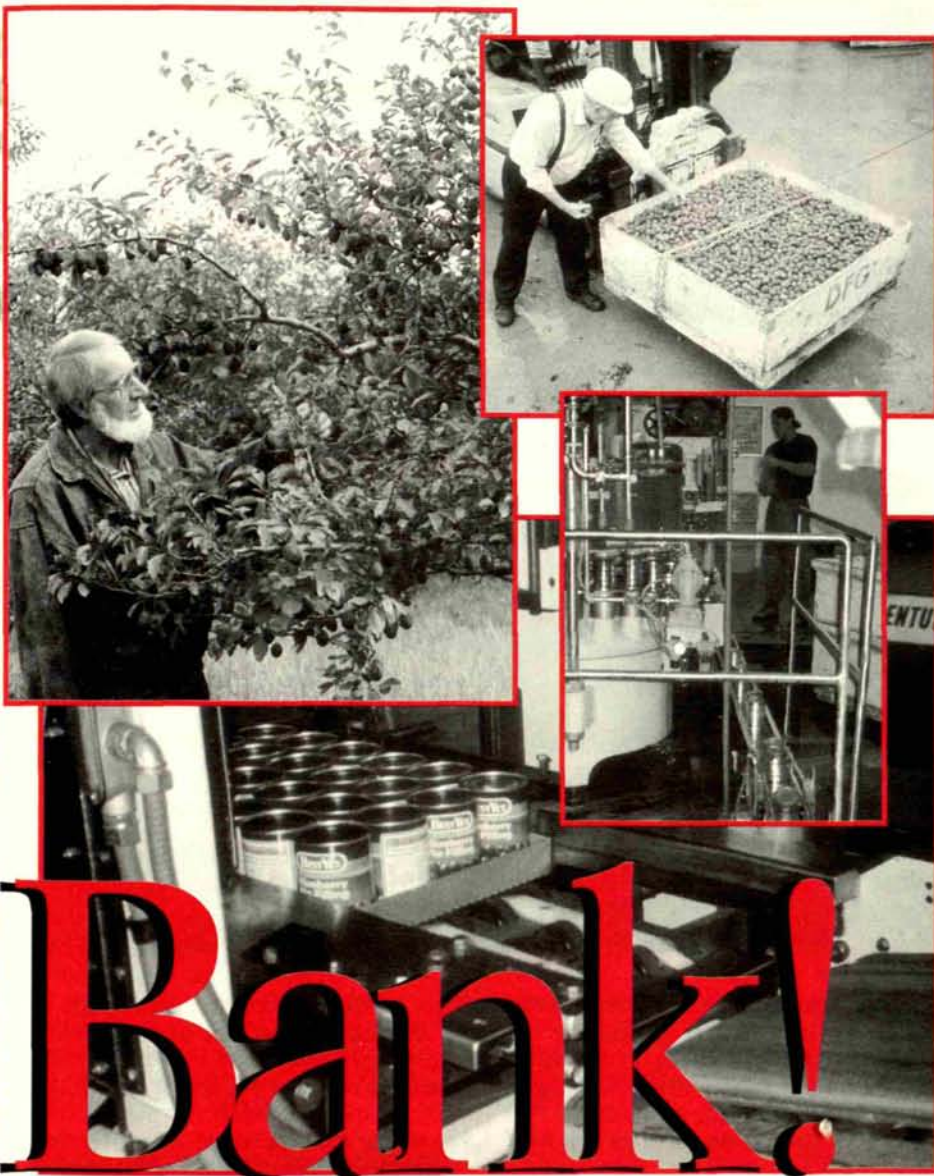
"Fall and winter are the peak donation and fundraising time as Michigan businesses and individuals reflect on the themes of harvest, thankfulness and giving," said Jane Marshall, executive director of the Michigan Food Bank Council. "That level of support during the cold weather season and throughout the year is critical in Michigan, where over 244,000 children under the age of 12 suffer from hunger."

In fact, more than half of the hungry people in our state are children. While many of these youngsters live in urban areas, three Michigan counties have higher childhood poverty rates than Wayne County. All of them are rural.

Getting Food to Those in Need

In 1992, food banks in Michigan distributed over 37 million pounds of food to member agencies who feed people in need. About six million pounds of this came from the Food Bank Council of Michigan. The acquisition of millions more pounds was made possible because the Food Bank Council of Michigan paid the trucking cost to pick up many donations.

"In addition to community canned food drives and government surplus, we rely on large donations from growers, processors and grocers to keep the food bank shelves full," said Marshall. Food is also donated by the food industry through the national food bank network, Second Harvest.



System (MASS), these donations can be harvested, shipped and processed for the state's food bank shelves.

The MASS partnership between grower, processor and the Food Bank Council means that there is more food available for those in need and less waste in Michigan's fields and orchards. Through MASS, growers and processors make free donations or below cost donations of raw product and processing services.

Such a partnership recently brought 20 tons of Michigan plums from a Benzie County orchard for processing and distribution through the food bank system.

Amid the August-September calls with donations of tomatoes, carrots, cherries and other raw products, MASS Manager Jean Jewett, received a call from Carl and Joanie Kobernik, of Grand Haven, who were offering an entire crop of plums from their Benzie County orchard.

Naturally, Jewett accepted the donation, but with the plums just a week away from harvest, the logistical clock was ticking. Calls to Packer Pride, Inc., of Lawton, lined up commitments for processing and delivery of wooden bins to collect the harvested plums. Jewett also arranged transportation to the Van Buren County processing plant. Koberniks, with a small family crew, would harvest the crop themselves.

Within days, the deal was set and Michigan's food bank 1993 inventory would add more than 50,000, 21 oz. cans of plums.

"We try to keep it as simple as we can for our donors," said Jewett. "We will arrange to pick up the donation and will arrange for any processing or repackaging that might be necessary."

"If the crop is still in the field (or orchard) and the grower can't afford to harvest it without some help to cover his costs, we can talk about that. Other times, the crop is already harvested, but the grower needs help with the cost of cleaning or packaging it so he can afford to make the donation."

You Can Make a Difference

Any community that recognizes the need can start a food bank if they have the energy to support it. Any local organization that feeds people in need can apply to draw food from one of the regional food banks. The regional food bank will supervise the local agency's food handling practices to be sure they conform to government and industry standards for the safe handling of food.

When so many are hungry in Michigan, doesn't it make sense to turn a surplus into a plus for the hungry by supporting the Food Bank Council of Michigan?

Two other Food Bank Council programs help keep the system supplied — the annual Michigan Harvest Gathering and the Michigan Agricultural Surplus System.

Michigan Harvest Gathering

The 1993 Harvest Gathering was kicked off Oct. 13 and continues through Nov 17. Seven regional sites have been established around the state to collect donations from area businesses, schools and nonprofit organizations. This year's slogan is "Take it to the Food Bank."

"What better investment is there than one that benefits your neighbors?" asked Bill Schuette, director of the Michigan Department of Agriculture and Michigan Harvest Gathering organizer. "Not only are you helping people get their basic needs met, you are also telling them they are valuable and that gift is priceless."

Related Harvest Gathering activities include a Food Sculpture Contest when schools, busi-

nesses and non-profit agencies compete to build creative sculptures of canned food. All the "building materials" will be donated to the Food Bank Council of Michigan.

This is the third year for Michigan's Harvest Gathering, a unique public, private, nonprofit partnership which raised \$467,093 and 898,491 pounds of food in its first two years. The program's success earned it one of government's most prestigious honors with a first-place win in the state category for the 1993 Public Service Award from the Public Employees Roundtable.

Food from Michigan's Fields and Orchards

Fragile fresh fruit and vegetables are difficult for local food banks to handle in very large quantities. They can't move it fast enough to distribute it while it is still in good condition. For instance, at some food banks, local agencies only pick food supplies once a week. However, thanks to the statewide Michigan Agricultural Surplus

ETHANOL



PERFORMS IN INDY TEST DRIVE

© Photo by Ron McQueeney

Two-time INDY 500 winner Gordon Johncock has proven that ethanol blended racing fuel can perform in IndyCar competition during a test run at the Indianapolis Motor Speedway.

Johncock, retired from active racing since 1985, is now a corn and beef farmer near Hastings, Mich., farming 200 acres and raising 125 head of cattle. He's seeking approval from the IndyCar sanctioning bodies to run ethanol blended racing fuel at all races during the 1994 season.

The fuel, made in part from corn grown on American farms, will help prove the performance capabilities as well as the environmental benefits of ethanol.

According to Johncock, the purpose of the test was to prove the ability of ethanol-blended fuels to perform in high compression, high performance Indy-type racing engines. He feels strongly about improving the profitability of farming by developing new, alternative uses for farm products.

"As a farmer, I'd like to be able to run on fuel made from my own harvest," said Johncock. "Racing has been good to me, and the popularity of the sport is growing. I thought why not use racing to promote America's farms and their products?"

The idea of seeking approval of ethanol blended fuel came to Johncock as he developed his idea of an all-agriculture sponsorship for his twenty-fifth outing at Indianapolis. Ethanol will be spotlighted through Johncock's efforts to field "the Spirit of the American Farmer" in the 1994 INDY 500.

Although alcohol fuels have been used at Indianapolis Motor Speedway for many years, the rule book requires the alcohol to be methanol, which is made from petroleum products. But ethanol, made from corn, has very little experience in the "greatest spectacle in racing." Johncock hopes to change all of that.

Earlier this year, Johncock sought an exemption to run the fuel for the 1993 "500" but was told that using the ethanol blend would give him an unfair advantage. "I was told that I could go two more laps than anyone else on our fuel allotment because ethanol would improve our fuel mileage," he said. "That was considered too much of an advantage for us."

The test run, conducted in July, was aimed at proving the ability of ethanol blended racing fuel to reduce harmful emissions, without sacrificing performance. The ethanol blend, utilized in the test, was manufactured by Zecol Racing Fuel, Inc., which has seen tremendous success across the country in sprint car, stock car, and drag racing events of all kinds.

Before the test, Johncock took practice laps in the 1992 Lola/Buick using the current fuel standard, methanol. After a short warm-up, Johncock turned in a couple of hot laps at around 210 m.p.h. The methanol remaining in the tank was then drained and replaced with ethanol-blended racing fuel. Without any modifications to the engines, Johncock still posted speeds in excess of 210 m.p.h.

"The car ran great! There was absolutely no difference," said Johncock shortly after climbing out of the car provided by Dick Simon Racing. "The car performed just as well with the ethanol as it did with the straight methanol."

Dick Simon Racing has worked with Johncock on this endeavor for more than a year. According to Dick Simon, their combined diligence should pay big dividends. "It's the right thing to do," said Simon. "It improves the environment, helps America's farmers, and provides performance benefits to racing. I like to see win-win situations like that."

Great Lakes Hybrids, Inc., America's fastest growing agricultural seed company, based in Ovid, will be a sponsor of Johncock in his effort to field the all-agriculture, ethanol powered Indy car at the 1994 Indianapolis 500. With any luck at all and if the few remaining technical questions can be dealt with, Johncock's "Spirit of the American Farmer" will become a reality.

Ethanol

POWERED

Automobile

Part of State Auto Fleet

Michigan corn farmers will be helping to power ten state-owned vehicles powered by ethanol produced from corn. Michigan Department of Agriculture Director Bill Schuette took delivery of his ethanol powered Chevrolet Lumina in July, one of the first ethanol powered cars delivered.

According to Maureen McNulty spokesperson with the Michigan Department of Management and Budget (DMB), the state-owned fleet, has become a hands-on application for indepth research of alternative fueled vehicles (AFV). The research will focus on technology, availability, cost and application of AFVs including ethanol, electric, compressed natural gas, and methanol. The state has ordered 89 AFVs for 1993.

"It's critical that this research be conducted in a controlled environment where accurate usage of fuels can be identified and the reliability of the data verified," explained McNulty. "The controlled environment will also allow for adequate driver education and comments as we develop the program further to facilitate long-term success with AFVs."

McNulty said the state plans to aggressively expand its AFV test program in each of the next five years, with a goal of 40 percent of all new vehicles ordered to be an AFV by 1997.

AFV Issues

Fuel Distribution: If there's a significant problem with AFVs, fuel distribution ranks as number one, according to McNulty. "This is particularly important in a state as vast as Michigan," she said. "Our fleet is dispersed throughout the state, which can create a real problem if an AFV is dependent on a single refueling station in any given area."

McNulty said that fuel suppliers are generally in a "wait and see" mode before committing significant capital outlays for an adequate alternative fuel storage and delivery system.

Vehicle Availability: Despite the public's growing interest in AFVs, their availability is not as rapid as you might expect. Conversions are available, but they're questionable in terms of clean air, vehicle design and costs, according to McNulty.

Economic Justification: Another big hurdle that AFVs must clear is their costs compared to conventionally fueled vehicles. Conversion costs and equipment can range from \$1,500 to \$3,000 per vehicle. Depreciation, which is 50 percent of vehicle costs, will increase even more, McNulty said, because of the reduced buyer's market for AFVs. The only economic gain is the reduced fuel costs of AFVs, which are marginal when the tax credits are removed from the formula.

Information: Despite numerous studies on alternative fuels, inconsistent findings and information have had an adverse impact on the overall success of AFVs, and ultimately, consumer acceptance.

Technology: McNulty said that continued research is an absolute necessity if AFVs are to be further developed and accepted. She points to several problems, such as natural gas cold-start problems; electrical battery development; ethanol's highly corrosive properties; methanol's inadequate energy output and highly toxic condition.



MDA Director Bill Schuette, Michigan Corn Growers Association President Larry Nobis, Michigan Corn Marketing Board Chairman Dan Putman, and Governor John Engler are pictured with a 1993 E-85 Chevrolet Lumina at MSU's Ag Expo. The car, powered by fuel containing 85 percent ethanol, will be used by Schuette. The E-85 is one of 89 alternative fuel powered vehicles in the state's motor pool, 10 of which are powered by ethanol.

MAINTAINING YOUR FURNACE FOR

Safety, Savings

Farming Practices Win Swartzendruber White Pine Award

Twenty-five years ago, George Swartzendruber constructed and started using one of the first liquid manure systems in Michigan on his swine operation, located near Pigeon, in Tuscola County. Even in those early stages of liquid manure handling, George made manure injection a part of his manure management strategy.

That continued practice and commitment to utilizing farming and fertilizer practices that protect the environment by sons, Paul and Ralph, has earned the operation, known as Thumb Swine Enterprises, the White Pine Award, sponsored by the Michigan Legislature.

"The white pine tree is our state tree and symbolic of our abundant natural resources here in Michigan," said Senator Joel Gougeon (R-Bay City), who presented the award. "This farm is surrounded by the Saginaw Bay, and Lake Huron, and so it's important that we protect those natural resources for future generations. The Swartzendruber brothers have demonstrated that they can do something about that while maintaining a viable farm operation."

The Swartzendruber brothers, Paul and Ralph, manage a 500-sow feeder pig corporation known as Man-Gen-Co in addition to farrowing 60 sows of their own. The operation annually feeds out 6,000 pigs a year, in addition to farming 1,000 acres of corn, wheat, and navy beans.

Fields are soil tested annually, and manure is either spring or fall applied by injection as needed, based on manure analysis and soil needs.

"We haven't broken it down into a dollar value, but based on MSU figures, testing is definitely paying off," said Paul. "By taking soil samples, we're injecting manure exactly where it's needed, while controlling odor and preserving nutrients."



With the warmth of summer behind us and the coldest days of winter ahead, you want to be sure your furnace is ready and able to keep your home comfortable. Regular preventive maintenance by a professional is the best investment you can make to ensure that your central heating system will operate safely, dependably, and efficiently.

How Often?

Because fuel oil furnaces require more maintenance than gas furnaces do, experts recommend that they have annual checkups. For natural gas, LP gas, or propane units, checkups are advisable every other year until the furnace reaches 10 years.

"Once a gas furnace gets to that 10-year point," says veteran heating professional Jim Horn of Jim Horn Heating & Cooling near Lansing, "it's a good idea to have it checked annually—because it's starting to wear a little bit, and maybe we can catch problems before they happen."

What Does a Preventive Maintenance Call Involve?

In a gas furnace, the pilot, the igniter, and the burners need to be cleaned. The heat exchanger needs to be cleaned and inspected, and the blower requires oiling. The blower may also need to have dirt and lint cleaned from it. Then the furnace will be run through a complete cycle to make sure the blower turns on and off at the correct times, and to make sure the furnace operates properly within its guidelines for heat production.

A fuel oil furnace requires some tuneup parts. Nozzles need to be disassembled and changed, and oil filters need changing, motors need to be oiled—and then an oil furnace, too, will be cycled to be sure it is operating properly.

What are the Benefits of Regular Maintenance?

Timely preventive maintenance will improve the efficiency of your system, resulting in longer life and lower fuel bills.

You'll also avoid a hardship nobody wants to experience—no heat on a cold winter night. An unexpected furnace failure is uncomfortable, inconvenient, and likely to cost you a time-and-a-half emergency call.

Maintenance will protect the quality of the air you breathe. An improperly operating furnace can cause carbon monoxide poisoning and add other harmful pollutants to the atmosphere in your home.

Air filters protect both air quality and furnace performance. Your heating professional can recommend the most effective filters for your system and also advise you how often to change them.

Finally, you'll be protecting against the possibility of fire caused by late ignition or another furnace malfunction.

A professional can also advise you about proper housekeeping in the area around your furnace to minimize the danger of fire in case of a malfunction.

"You can improve the longevity of your equipment—and give yourself peace of mind, too—by making sure everything's taken care of," Jim Horn says. "And a heating professional should also be able to tell you something about the years of life left in your system, so that you can plan for budgeting down the road."

Danger Signs

Sometimes conditions in your home will tell you that your furnace needs service. If house plants aren't growing well, if you have excessive moisture on your windows, if you experience headaches or nausea, if you feel fine at work but not at home—those are signs of poor air quality caused by furnace malfunction. Black or sooting around the registers is another danger sign.

Unusual noise can also be a clue. A rumbling sound as your furnace starts up is a sign of late ignition and should trigger a service call.

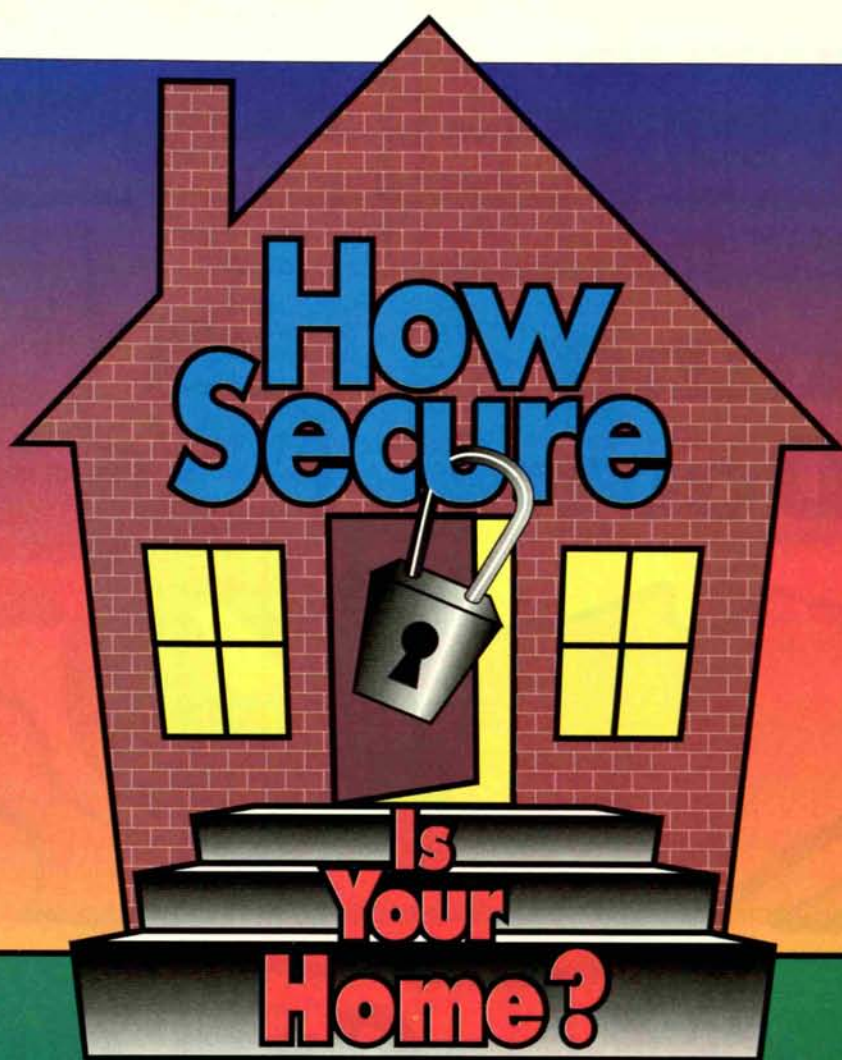
"Typically, the furnace comes on and off all winter long, and you hear it, and you tune it out," Horn says. "But if something doesn't sound right, you'll pick it up, because the normal sounds you hear aren't there."

Trust a Professional

There are some effective maintenance duties you can perform on your own—changing filters, for example. You can also maintain the area around the furnace properly, providing proper clearances and keeping flammable substances away. But in almost all cases, furnace installation, repair, and adjustment are best left to licensed professionals. Tampering by unqualified individuals can result in malfunction or tragedy.

Choose a contractor with experience and a good reputation, one with whom you can establish good rapport. A qualified heating professional will take good care of you—and work with you to maintain comfortable, safe conditions in your home this winter and for years to come.

From Farm Bureau Insurance



There are a number of simple, yet effective, steps you can take to improve the security of your home and stop would-be intruders. Use this checklist to see if there are some areas you can improve.

Doors

- All outside doors are constructed of solid wood or metal.
- Door locks are in good working order.
- Deadbolts are installed on outside doors.
- Screen and storm doors are equipped with locks.
- Door frames are solidly constructed with no spaces to allow prying or spreading.
- Strike plates are equipped with long screws reaching through the frame into the wall.
- Door hinges cannot be removed from outside.
- Outward-opening doors are protected with interlocking hinges, which keep a door in its frame even if hinge pins are removed.
- Door locks are not accessible through nearby panes of glass or thin wood panels.
- Mail slots, pet entrances, and other unlocked openings are not within reach of door locks.
- Sliding doors are equipped with adequate auxiliary locks.
- Sliding doors are secured so that they cannot be lifted from their tracks.

Windows

- All windows have adequate working locks.
- Windows have screens or storm windows that lock from the inside.
- Basement, garage, and second-story windows are as adequately protected as first-floor windows.

Garage

- The garage door has a secure lock.
- The garage door is kept closed and locked.
- Other garage entrances—doors and windows—are secure.
- Tools and ladders are kept locked in the garage when not in use.

Exterior

- All entrances are visible to neighbors, police, or passers-by.
- All entrances, including the garage door, are lighted at night by at least a 40-watt bulb.
- All doors and windows are kept clear of shrubbery or other obstacles that could hide a burglar.
- All windows are adequately lighted by outdoor lighting.
- Tree limbs are trimmed back from upper floor windows.

NAFTA:

Opening the Doors...



So **Mexico** Can Buy What **Michigan** Sells.

From the 1950s until 1987, Mexico shut the door to trade with Michigan and the rest of the United States. High tariffs, quotas and other non-tariff barriers that sometimes doubled the price of goods, made it nearly impossible for American-made goods to be sold in Mexico, despite the need for high-quality American-made tools and products.

Indeed, the best way for American companies to sell goods to Mexico and get around Mexico's high tariffs was to move plants and yes, jobs, to that country. But in 1987, the Mexican government started lowering some of its tariffs. The result: A startling increase in exports from the U.S. to Mexico. In Michigan alone, exports have grown by 51 percent in the last five years, from \$1.1 billion at year to \$1.6 billion. A significant share of these increased exports came from small and medium-sized companies, at last able to sell their products in Mexico without having to suffer sky-high tariffs.

The North American Free Trade Agreement (NAFTA) will continue that progress by lowering and eventually eliminating tariffs and other barriers on hundreds of products, from automobiles to industrial machinery to agricultural products. Though these tariffs and other barriers will be eliminated for the U.S. and Canada, other nations that trade with Mexico, such as Japan, will have to pay high tariffs on exports going into Mexico. With the passage of NAFTA, the U.S., Canada and Mexico will represent a combined free market potential of 364 million people and \$6.2 trillion. The result will be a growth of jobs in the United States and Michigan. Vital Michigan industries will benefit from NAFTA, including:

*** Transportation equipment:** The NAFTA will totally eliminate tariffs on U.S. auto parts exports to Mexico over 10 years. A major reason for Michigan companies to move to Mexico will be eliminated.

*** Industrial machinery and computers:** A top Michigan export, NAFTA will eliminate Mexico's 10 to 20 percent tariffs on computers.

*** Fabricated metal products:** Tariffs of up to 20 percent will be eliminated, paving the way for increased exports of these high-value goods to Mexico.

*** Service industries:** NAFTA will open Mexico's \$146 billion service market for U.S. telecommunications companies, banks, insurance firms, law and account firms, and transportation companies. NAFTA will also improve access to Canada's \$285 billion service market.

The potential for Michigan jobs is enormous. Every billion dollars of export sales generates 20,000 jobs, according to U.S. Department of Commerce estimates. Over 31,000 Michigan jobs depend on exports to Mexico, which represents a 46 percent increase in export-related jobs since 1987. The NAFTA will accelerate this positive momentum.

NAFTA: Myths & Realities

Myth: NAFTA will make it easier for U.S. companies to move to Mexico.

Reality: NAFTA will not make it any easier for U.S. companies to move to Mexico than it is today. Indeed, NAFTA will remove a major reason for U.S. companies moving to Mexico today: high tariffs, quotas and other non-tariff barriers. Failure to pass NAFTA and lower trade barriers would mean U.S. companies would have more reasons than ever to move to Mexico, since its economy is growing faster than that of the U.S.

Myth: Labor costs in Mexico are so cheap that U.S. workers will have to take pay cuts if their companies are to compete.

Reality: Although Mexican wages are lower, the cost of labor is only one of several variables in investment decisions by U.S. manufacturers. Michigan enjoys clear comparative advantages in transportation, communications infrastructure, financial business services, high-quality and reliable suppliers and an educated, skilled and productive work force. With the passage of

NAFTA and as Mexico's economy continues to develop, Mexican wage rates and labor costs will increase substantially.

Myth: Mexico is too poor to buy our products.

Reality: In the last six years, U.S. exports to Mexico have increased by \$31.6 billion, from \$12.4 to \$44 billion annually. We now have a trade surplus with Mexico of \$8.3 billion. In Michigan, exports to Mexico have grown by nearly \$500 million in the last five years. Mexico is our fastest growing market, and has more room to grow - if trade barriers are reduced.

Myth: NAFTA's passage will weaken environmental standards.

Reality: In the last two years, Mexico has dramatically increased its environmental enforcement activities, closing permanently or temporarily over 1,000 polluting firms, boosting its enforcement budget from \$6.6 million to \$77 million in 1992, and increasing the number of border area environmental inspectors from 50 to 200.

NAFTA's provision on standards and health and safety measures explicitly ensure our right to safeguard the environment, while also encouraging NAFTA parties to strengthen environmental standards. NAFTA will maintain existing U.S. health, safety and environmental standards by allowing the U.S. to continue to prohibit entry of goods that do not meet U.S. standards. NAFTA will also allow the parties, including states and cities, to enact even tougher standards and encourage NAFTA parties to harmonize their standards upward.

Economic development attributed to NAFTA will also provide the Mexican government with additional resources of environmental protection and environmental infrastructure development. This is a major opportunity for environmental control technology companies in Michigan.

Success Stories

Detroit Diesel

Detroit Diesel, in Detroit, tops the list of companies now engaged in successful trade with Mexico. Since Detroit Diesel has been trading with Mexico, it has seen a steady increase in sales and employment here in Michigan. According to Ursel Dougherty, vice president of business development and corporate affairs for the Penske Corporation - parent company of Detroit Diesel - Detroit Diesel's sales to Mexico in 1992 were in excess of \$65 million.

That's an increase of 80 percent over 1991 sales. Dougherty said, "A large portion of the increase in our sales to Mexico is related to the Detroit Diesel heavy-duty, low-emission electronic diesel engine which now holds 26 percent of the heavy truck market in the United States."

Along with increasing its sales, Detroit Diesel has added Michigan workers. According to Dougherty, total employment at Detroit Diesel increased seven percent in 1992 compared to 1990. Employment directly related to the company's Mexican business increased 46 percent. Company officials say 26 percent of the increase in total new jobs at Detroit Diesel is due to business with Mexico during the past two years.

In addition to Detroit Diesel's increase in sales and expansion of its Michigan work force, Detroit Diesel has made a considerable contribution to the environment. "Detroit Diesel engines, both our low-emission diesel and, lately, our alternative fuel engines, increasingly power

Mexican buses and are beginning to make a decisive contribution to cleaner air in Mexico City," said Dougherty.

Co-Op Elevator Company

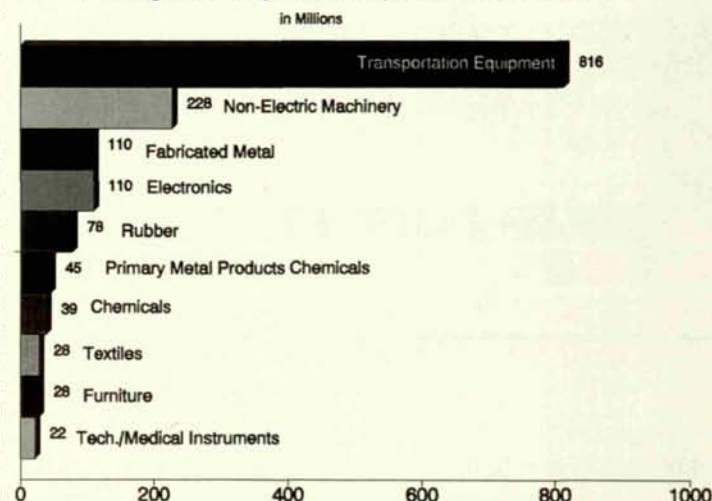
Ted Leipprandt, marketing specialist from Co-op Elevator Company in Pigeon, MI, said that Co-op's trade with Mexico has helped add to Michigan's job base. If not for Co-op's trade contract with Mexico, the company wouldn't have built its bean plant in Pigeon. "The addition of the (Pigeon) bean plant has increased our staff by 10 percent and has maintained those full time jobs since it opened in 1981," said Leipprandt.

Along with adding employees, Leipprandt said that trade with Mexico has helped the local farmers who sell beans through Co-Op. Farmers in the Thumb area used to grow only pinto beans, but now black beans, red kidneys, and Great Northerns are also being farmed for sale to Mexico. According to Leipprandt, the black bean industry has flourished since Co-Op started trading with Mexico. The trade would increase with

the passage of the NAFTA.

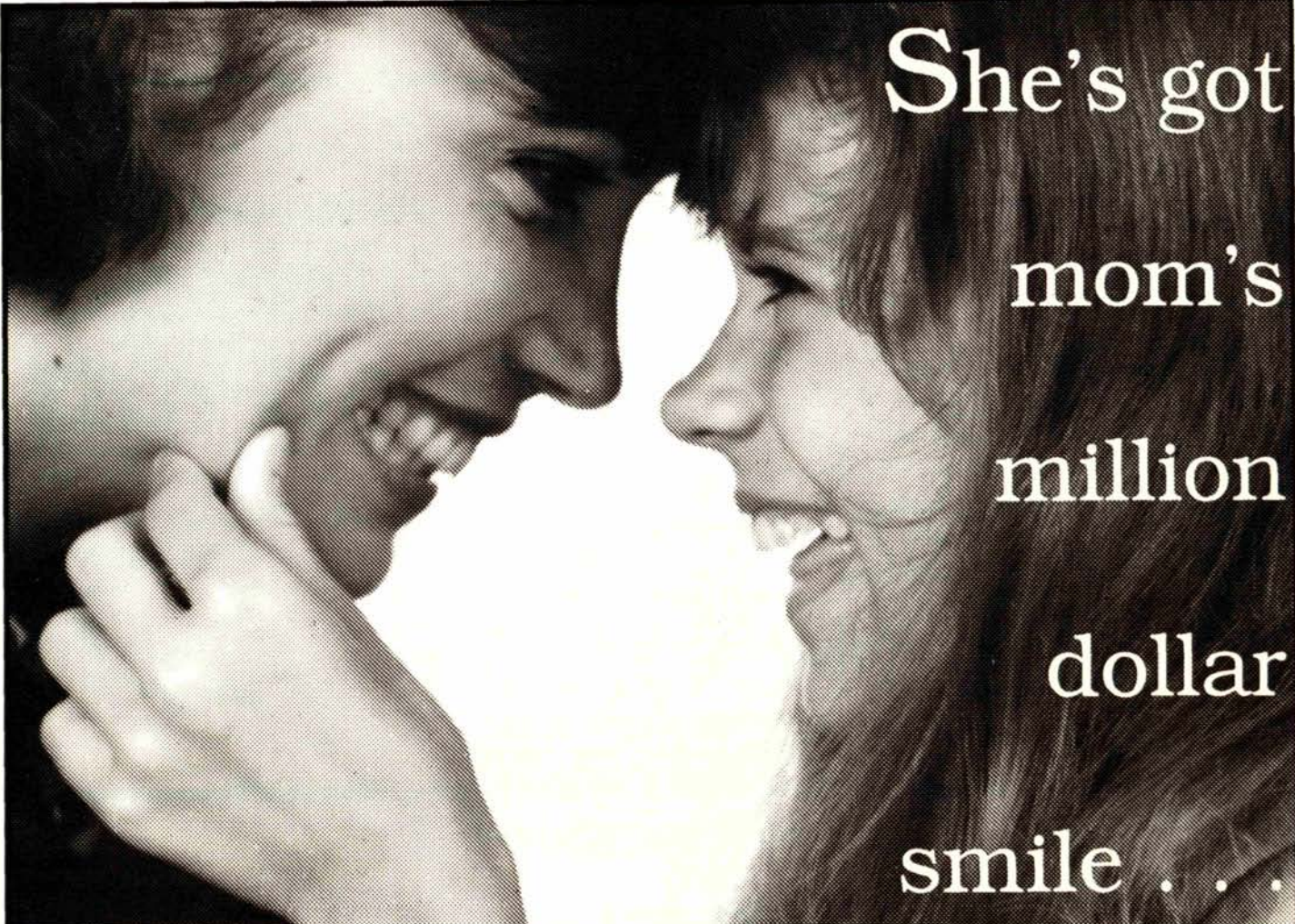
John McGill, executive vice-president of the Michigan Bean Shippers Association, also sees a possible boom in Michigan's black bean trade with Mexico. McGill said that Mexicans consume an average of 35 pounds of beans per person each year, compared to 6.8 pounds in the U.S. However, Mexico traditionally has been unable to grow enough beans to satisfy its domestic demand. "If we were allowed, we could ship twice as many black beans to Mexico," said McGill.

Michigan's Top Ten Exports to Mexico



Source: U.S. Department of Commerce

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