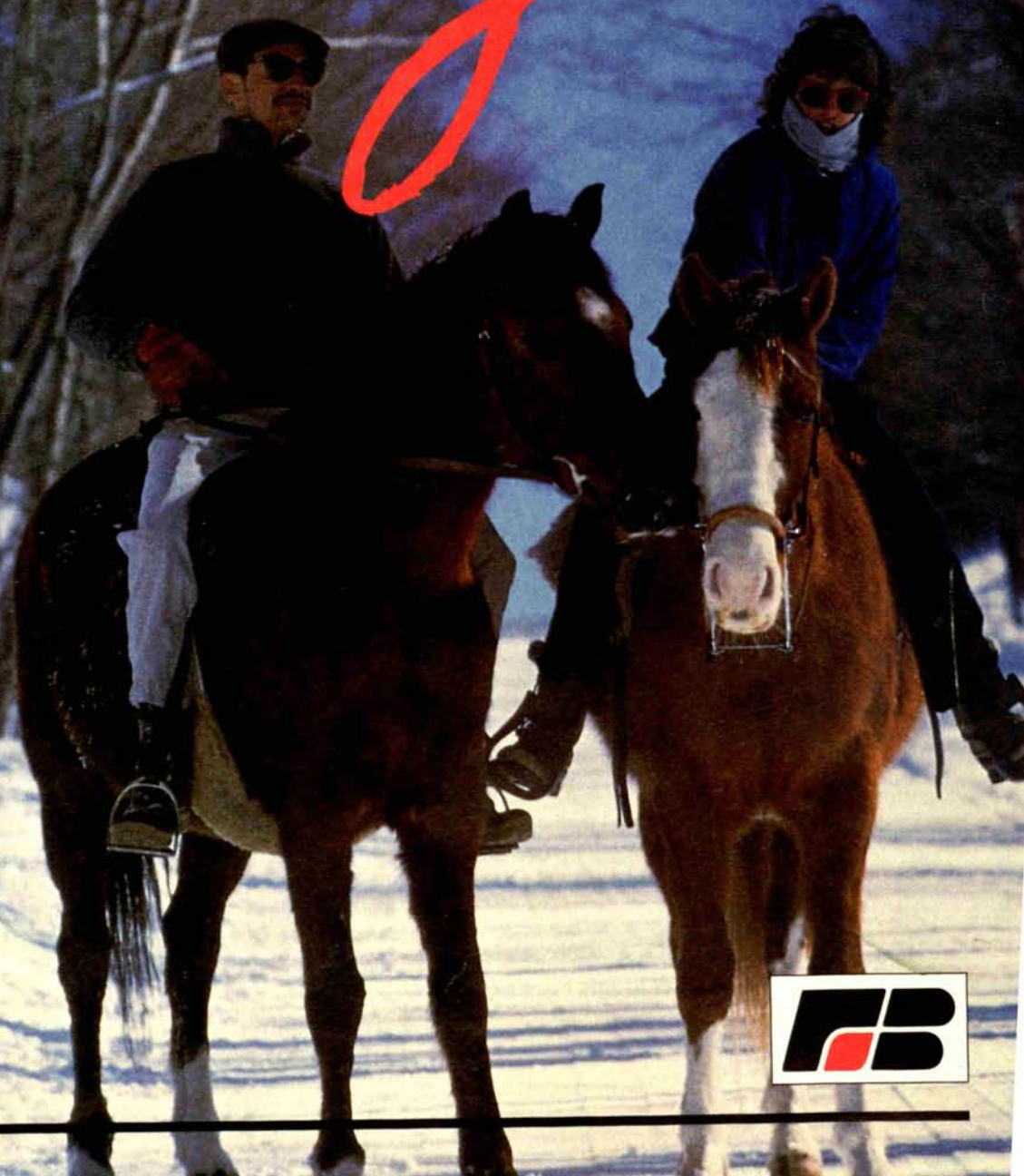


MICHIGAN FARM BUREAU

# RURAL

*Living*





## UNLEASHING AGRICULTURE'S PRODUCTIVITY AND POTENTIAL

*(Excerpted from President's Address at MFB Annual Meeting)*

*The agricultural industry can't afford to be a bound giant. Too much is at stake for us, and for the people we feed here in the U.S. and across the world.*

*There is a tremendous challenge ahead for agriculture. Demand for food is going to continue to rise in tandem with world population increases and greater affluence in the formerly impoverished nations of Eastern Europe. By the year 2020, I believe farmers will have to more than double the production of food in order to feed more people demanding better nutrition than ever before. In some developing countries, food demand will increase as much as four percent a year.*

*Before the 20th century, almost all of the increases in food production came from bringing more land into production. In the past 90 years, technology has helped make productivity soar and more than keep up with population growth.*

*But, despite this record of success, can agriculture keep up with the explosion of demand that we see coming in the future? Can farmers continue to boost their productivity to meet the food demands of the 21st century? I think we can. But there are significant "chains" that have to be cast aside if we are to be successful.*

*First of all, environmental and land use constraints will make it more difficult to improve productivity in the future simply by adding inputs or putting more land into production. The environmental movement is strong, aggressive and beginning to target agricultural practices. Last year, contributions to environmental groups hit \$2 billion, double the amount they received in 1987.*

*Before the election, the Gallup poll reported that 57 percent of voting-age Americans wanted to elect politicians who would impose more environmental restrictions on business. And 59 percent of the respondents, if forced to choose, would take environmental quality over economic growth. Right or wrong, consumers feel very strongly about the environment.*

*The second major hobble for agriculture is profitability. Unless farming becomes more profitable, it's going to be difficult to maintain the vibrant agricultural economic base needed to meet the food needs of the 21st century. If we are to respond to rising demand for agricultural products, an investment is needed in research, marketing and production. Our industry can't afford to do that unless it increases its profitability.*

*So what's the solution? I think that farmers must strive more than ever before to help themselves. We are going to have to work smarter, not just harder, in order to be productive and "environmentally correct" in a complex world. One of the ways we can do this is by applying the fruits of biotechnology and expanding our knowledge.*

*Jack Laurie*

**Jack Laurie, President**  
*Michigan Farm Bureau*

## Michigan State University Home of New Food Safety Center

Construction of the first phase of the National Food Safety and Toxicology Center at Michigan State University is now a certainty, reports Percy A. Pierre, vice president for research and graduate studies.

The center, expected to be fully developed in 1996, will focus on research and teaching designed to help farmers, food processors, and government ensure the safety of all foods, including fish, meats, and plant products. Emphasis will be on reducing risks of chemical contamination.

Planning is being coordinated by Robert Hollingworth, acting director of the Food Safety and Toxicology Center. Hollingworth is also director of MSU's Pesticide Research Center. The project was initiated under the guidance of Robert Leader, professor emeritus, and Lawrence Fischer, director, Institute for Environmental Toxicology.

"Although many universities as well as the U.S. Department of Agriculture carry out food safety research in specific areas, the scope of the MSU center will make it a unique national facility," explained Hollingworth.

More than \$9 million has been granted for the project by the USDA, Hollingworth says, and an additional \$14.6 million has been appropriated by Congress and awaits USDA approval.

The first phase will be a 22,000-square-foot Animal Containment Facility to be located next to the Veterinary Research Facility. Sewer lines have been extended to the area and construction is scheduled to begin in the spring and will be completed by the end of 1993.

The facility will be used to house livestock for research, and there will be a large aquatic facility for research on food fish of the Great Lakes region.

The next phase will be construction of the center's 49,000-square-foot main laboratory building, with construction expected to be completed by the end of 1995.



Photo: Michigan Travel Bureau

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## Of Special Interest

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MICHIGAN FARM BUREAU 73<sup>RD</sup> ANNUAL

County Farm Bureaus  
Michigan Farm Bureau  
FORCES

Headlining

MFB Annual Meeting

# Policy Development



▲ Michigan Governor John Engler told Michigan Farm Bureau members to "fasten their seat belts" and expect changes from Lansing during the next legislative session.



◀ Katrina Roy, a delegate from Macomb County Farm Bureau, makes a point during the four days of policy discussion at the Michigan Farm Bureau annual meeting. In total, the 460 farmer-delegates took action on 160 policy issues.

**D**uring the annual meeting of the Michigan Farm Bureau, held Dec. 1–4 in Grand Rapids at the Amway Grand Plaza, 460 farmer-delegates considered a slate of proposed policy resolutions presented by the MFB 20-member policy development committee, in addition to being addressed by Michigan Governor John Engler and a host of other activities.

### Policy Development Highlights

The policy recommendations were the consolidated efforts of 69 county Farm Bureaus. Among the policies presented, discussed, and eventually adopted, was a school finance policy that supports reduction in property taxes with a shift to other sources to replace the lost revenue. Those sources of revenue could include an increase in the state income tax, sales tax or other taxes.

The delegates also approved policy encouraging the closing of the State Police Detroit freeway patrol post and redistributing those personnel and resources to rural posts that are suffering from budget problems.

Another policy approved by delegates calls for the development of an "Agricultural Disclosure Statement." The statement would require a notice be given a perspective buyer listing conditions which may be experienced in a farming community, such as dust, odors, noise and farm equipment operating around the clock in some cases. The buyer would then be on notice prior to moving into a farming area of pre-existing conditions and activities.

Policy was also approved asking for total repeal of the state inheritance tax. Delegates also voted to oppose mandated auto insurance premium rollbacks, unless they're offset by reforms and reduced costs.

On national issues, the delegates recommended that the American Farm Bureau Federation support NAFTA, oppose national health insurance, support restructured crop insurance and oppose a National Academy of Sciences study of the federal wetlands delineation manual. They also recommended that any reorganization of local USDA offices be apportioned according to benefits delivered and geographic locations.

### Engler Promises Action on Property Taxes

Gov. John Engler addressed nearly 600 members during the annual AgriPAC breakfast, saying that property tax reform would definitely be on the agenda in the new legislative session.

"I do not interpret the defeat of proposal C, the Cut and Cap plan, as a defense or an affirmation of 'business as usual' as far as property taxes are concerned," Engler said. "There is a demand and a need, in my judgement, to both limit the rate of increases in assessments and actually reduce the property tax burden as a means of funding education."

Engler went on to say that he didn't believe the citizens of Michigan would be satisfied with status quo any longer, adding that it meant the legislators would finally have to make the tough choices that would lead to a fairer tax structure.

"I think the property tax, of all the taxes that people are faced with today, is the most unfair and the most arbitrary and the one in need of change," claimed Engler. "I believe the new Legislature will deal with that."

Engler also said that 1993 will be a year of incredible activism, because, "the gridlock is broken."

"We're going to be a state that is going to be very much on the move, very reform-minded...I would say that Michigan ought to fasten some seatbelts and get ready, because we're going to roll in Lansing on some of the issues that for too long have been languishing and been left unresolved," Engler said. It's time to really write a record that allows Michigan to approach, with a great deal of confidence, the 21st Century."

# MAGNIFICENT MICHIGAN STATE CAPITOL



Photo: Dietrich Floeter

## WINS NATIONAL PRESERVATION AWARD

*Restoration of the Senate Chamber was completed in January 1990. Although nearly identical architecturally to the House Chamber, the Senate's very different color scheme has rendered each chamber unique. Vibrant blues and golds, elaborately stencilled designs and gold leaf sparkle from the walls and ceilings. As in the House, skylights once again allow light to stream into the chamber through beautifully etched glass panels in the coffered ceiling.*

The Michigan State Capitol, resplendent following a \$58 million interior, exterior and landscape restoration, has received a 1992 National Preservation Honor Award, from the National Trust for Historic Preservation.

Chosen from hundreds of contenders and representative of exemplary historic preservation projects nationwide, the award goes to the team behind the Capitol's meticulous, dazzling rehabilitation: The Michigan Capitol Committee; The Christman Company; Richard C. Frank, FAIA; Ar-

chitects Four, Inc.; Wigen Tincknell Meyer and Associates; Quinn Evans/Architects; Dara Olson; William J. Johnson and Associates; SWS Engineering; Robert Darvas and Associates; William Seale; Gary Steffy Lighting Design, Inc.; Washington University Technology Associates, Inc.; Jaffe Acoustics, Inc.; Imero Fiorentino Associates; and Corbin Design.

Although a cherished landmark and the seat of Michigan government for more than a century, the Capitol had suffered from decades of continuous use and neglect.

The challenge for a bipartisan committee was to modernize the building and restore it to its original beauty while still keeping it open to lawmakers, staff and 100,000 annual tourists. After three years of painstaking effort, including matching original, 19th-century paint colors and patterns on nine acres of walls and ceilings and researching and replicating period fixtures, carpets and etched

glass, the building was rededicated last year.

"The 1992 Honor Award winners reflect the diverse character and meaning of our American cultural heritage," says Robert M. Bass, chairman, National Trust for Historic Preservation. "The men and women behind these projects know that by caring for their community, they preserve its unique identity, its sense of place and their own heritage. This is grassroots preservation at its best."

The National Trust for Historic Preservation, chartered by Congress in 1949, is a nonprofit organization with more than 250,000 members. As the leader of the national preservation movement, it is committed to saving America's diverse historic environments and to preserving and revitalizing the livability of communities nationwide. It has seven regional offices, owns eighteen historic house museums and works with thousands of local community groups in all 50 states.

Winter is here—a time when Michigan sparkles with snow and ice, when skis and sleds and skates and snowmobiles come into their own. But it's a tough time for your car, and a time when getting from here to there by automobile can be difficult, dangerous, or even impossible.

"Driving in winter demands special care," says Luke Schafer, spokesperson for Farm Bureau Insurance in Lansing. "But if you get your car in shape, prepare for emergencies, plan your route, and take your time, you can avoid all kinds of problems as you travel through the season."

Here are some tips for safe wintertime travel in your car:

### MAINTENANCE

- ❖ If you haven't done so already, have a mechanic inspect your battery and electrical system—the spark plugs, distributor, alternator belt, and ignition—and replace any damaged or worn parts.
- ❖ Have your cooling system checked, and flushed if necessary. Be sure your antifreeze provides sufficient protection.
- ❖ Examine your tires for wear.

### DRIVING

- ❖ Slow down and keep your distance from other vehicles. Falling temperatures, icy roads, strong winds, blowing snow, and poor visibility make handling and stopping your car difficult.
- ❖ Try to use interstate highways and main roads for long trips. They are better maintained and better patrolled than rural roads.
- ❖ Watch out for snow plows. While they clear your path, they may also create visibility problems.

### HANDLING EMERGENCIES

No matter how well you maintain your car, and no matter how safely you drive, you may stall or get stuck in bad winter weather. Knowing what to do under those circumstances—particularly on longer trips—might save your life.

- ❖ If blizzardlike conditions prevent you from seeing road signs, road lines, or other cars, it's probably time to pull over and stop. Turn on your flashers, slowly edge to the shoulder, and stop. Be sure you're out of the traffic lane. If there's a rest area, parking area, or gas station in sight, stop there. When the snow subsides, you can return to the highway. But if conditions don't improve, stay where you are and wait for an emergency road crew to give you guidance.

# WINTER DRIVING TAKES SPECIAL CARE

- ❖ Determine if anyone is injured, and contact the police.

- ❖ Get the names, addresses, auto license numbers, and names of the insurance companies of the other drivers involved. If possible, write down the names and addresses of any witnesses.

- ❖ Do not admit being at fault or discuss the amounts of liability insurance you carry.

- ❖ Contact your insurance agent, who will contact an adjuster for prompt handling of your loss and assist you in any way possible.

- ❖ If you are out of town when an accident occurs, place a call (collect, if long distance) to your agent or the nearest Farm Bureau office.

If you are outside the state, contact your agent or place a collect call to the Farm Bureau Insurance home office Claims Department in Lansing (517-323-7000). Office hours are 8 a.m. to 4:30 p.m., Monday through Friday. If you are outside the state and it is after hours, you may report your claim by calling 1-800-241-2541, or wait until the next business day.

day through Friday. If you are outside the state and it is after hours, you may report your claim by calling 1-800-241-2541, or wait until the next business day.

### JUMP STARTING

Here's how to jump start a car that has a weak battery:

- ❖ Park the operable car close to the stalled car, but not touching it. Set both parking brakes. Put automatic transmissions in PARK, manuals in NEUTRAL. Turn off all accessories and both cars' ignitions. Be sure to wear gloves and have eye protection.
- ❖ Attach the clamp on the end of the booster cable designated positive to the weak battery's positive terminal.
- ❖ Next, attach the clamp on the other end of that same cable to the good battery's positive terminal.
- ❖ Then attach one clamp from the second (negative) cable to the negative terminal of the good battery.
- ❖ Finally, attach the clamp on the other end of that cable to the engine block of the stalled car, away from the battery.
- ❖ Start the car with the good battery, rev the engine gently, and then start the stalled car.
- ❖ Remove the jumper cables in the reverse order that you attached them.

- ❖ If you get stuck, stay with your car unless you see shelter nearby. Tie a bright cloth to your antenna.

- ❖ If you're stuck or stranded, turn your engine on and off for brief periods of time to provide heat—but always leave a window slightly open to let fresh air in and carbon monoxide out. Be sure the exhaust pipe is clear of snow.

- ❖ Keep a winter survival kit in your car, including:

- ❖ Flares or reflective triangles.
- ❖ A shovel.
- ❖ Jumper cables.
- ❖ A box of abrasive material—salt, sand, or cat box filler.
- ❖ A window scraper and brush.
- ❖ A flashlight.
- ❖ Two or more wool blankets, and plastic trash bags for insulating warmth.
- ❖ A coffee can with candle and matches.
- ❖ Some nonperishable food.

### IF YOU HAVE AN ACCIDENT

Here's what Farm Bureau Insurance advises its auto insurance customers to do if they are involved in an accident:

# A Juicy Bit of History in the Making

Recently, a tomato became the first genetically engineered whole food reviewed for safety by the Food and Drug Administration (FDA). The tomato is known as the FLAVR SAVR. It was genetically engineered by Calgene, Inc., a small agricultural biotechnology company headquartered in Davis, California. In the modified tomato, the gene responsible for an enzyme that softens the fruit by breaking down cell walls has been blocked. With less of this enzyme, the FLAVR SAVR variety ripens, but spoils and bruises much more slowly than traditional varieties. It can stay on the vine longer and develop more taste before it is picked and shipped.

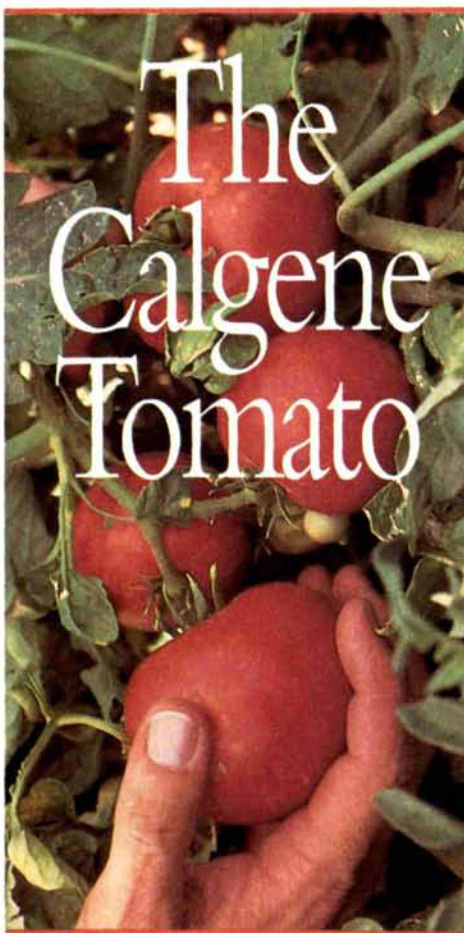
The story of the Calgene tomato is fascinating. It starts with the fruit itself. Although the tomato is really the fruit of the tomato plant, it is generally regarded as a vegetable. The origin of the fruit dates back to Aztecs who cultivated it. Spaniards carried it back to Europe.

Many considered the tomato poisonous. After all, it is a member of the nightshade family. Tomatoes really didn't catch on until the turn of the 20th century. Since the 1950s, demand for tomatoes in this country has been steady and is growing. Most people now choose their supermarket by the quality of its produce and the produce by the quality of the tomatoes. The tomato industry is now worth over \$6 billion at the end-user level.

The industry is split into processing and fresh market tomatoes. Florida, California and Mexico provide fresh tomatoes year-round while California dominates the processed tomato business with 85 percent of the production.

With fresh market tomatoes, perishability dictates how the fruit is harvested, marketed and bred. Conventional breeders have concentrated on developing a tomato with a tough skin, an easy-to-harvest shape, high yields and, according to many disgruntled consumers, very little taste.

Fresh market tomatoes are currently picked green to reduce chances of bruising during shipping, gassed with ethylene (a natural plant hormone) to turn red and sold. Spoilage rates of up to 40 percent are not uncommon. The perfect tomato for fresh market is one that doesn't ripen as quickly, but tastes good - properties



beyond the abilities of conventional breeding methods.

In contrast, processing tomatoes are allowed to ripen fully and sent quickly to processing plants near the fields. Eighty percent of processed tomatoes are grown under contract (only 20 percent of the fresh market tomatoes are under contract).

Processors are interested in the flesh of the tomato, not the juice, and their perfect tomato is one that has high solids. Here, too, conventional breeding has fallen short, unable to overcome the inverse ratio between higher solids and lower yields.

Enter biotechnology. In general, the tomato is ideally suited for genetic engineering techniques. Tomatoes are fairly easy to manipulate genetically. Their genetic structure is fairly well characterized, and the tomato is easy to work with since it self-pollinates naturally and produces many seeds per plant.

More importantly, the market for improved tomatoes appears large enough to offer a profit to companies with a successful variety especially companies that aim at a share of the retail and processed markets.

Calgene is one of at least five companies trying to genetically engineer tomatoes. Four of these companies, including Calgene, are dedicated agricultural biotechnology companies (that is, biotechnology is all they do).

Interestingly, the big names in tomatoes, for the most part, are not involved with genetic engineering. These are the large food processing companies with brand name products using tomatoes: Hunt-Wesson (20 percent of the market), Heinz, Campbell's, Del Monte, and Contadina (all with 10 percent shares).

The only one heavily involved in genetically engineering tomatoes is Campbell's. They control 80 percent of all can-ned soup sales and they are Calgene's commercialization partner for processed tomato products developed from biotechnology.

Bent on improving tomato quality and working with Campbell's and other proprietary tomato lines, Calgene researchers were able to make several significant research break-throughs and, more importantly, secure patents on their new genetic engineering techniques.

They've been working on both processed and fresh market varieties. For the processed tomato, which will have a higher solid content, Calgene will receive payments from Campbell's based on their savings in processing costs. On fresh tomatoes, Campbell's will receive royalties on sales and the FLAVR SAVR will be marketed by Calgene Fresh, a newly formed wholly owned Calgene subsidiary located in Evanston, Ill.

Creating an improved variety and finding the funding to do so are reasons enough to find the

Continued on page 17... see "Calgene"



# Increase in Consumer Price Index for Food

## Smallest in 25 Years

Food remains a real bargain in the United States. The rise in the consumer price index (CPI) for food in 1992 was the smallest in 25 years, according to the U.S. Department of Agriculture.

In 1967, the CPI for food rose 0.9 percent, and this year's increase is expected to be around 1 percent. That is down from last year's gain of 2.9 percent.

Food price increases were held to a minimum by several factors cited by USDA's Economic Research Service. Increased supplies of meats, particularly pork, have pushed retail beef, pork and poultry prices down. The overall CPI is expected to rise about 3 percent for 1992.

The low inflation rate has held down costs for processing and distributing food. Slow growth in consumers' real income is keeping demand fairly stagnant, particularly for ready-to-serve foods and restaurant meals. Prices of away-from-home meals were expected to rise only 2 percent in 1992; the lowest increase since the mid-1960s.

The price of meat, which accounts for a large share of consumer food budgets, is the primary reason behind the small rise in the CPI for all food. The CPI for meats in 1992 averaged about 2 percent below last year's levels. For all of 1992, pork prices averaged nearly 6 percent below 1991, while beef prices were more stable averaging less than 1 percent lower.

Meat prices were down, on average, during the first eight months of 1992 as pork and poultry production displayed solid gains. Although first-quarter commercial beef production rose nearly 4 percent over the previous year, the gain fell to less than 1 percent in the second quarter.

Retail beef prices will continue to be pressured by competing supplies of pork and poultry, but a seasonal decline in cattle slaughter near the end of the year may trigger some upward pressure on retail beef prices.

Dairy product prices averaged about 3 percent higher through August, 1992, due mostly to higher prices for raw milk. A reduction in cow numbers helped offset continued gains in milk per cow, holding the production increase to 2 percent for the 21 major milk-producing states.

Prices for poultry, eggs and fresh fruits also will average below 1991. Poultry prices have been declining since 1990, mainly because of production increases and large supplies. In 1992, however, while production gains in poultry were smaller than in recent years, the price declines were larger. Lower prices for pork competing with poultry for the consumer dollar also contribute to 1992's poultry price decline.

Egg prices were significantly lower in 1992, more than 10 percent below 1991. Consumer demand is down because of health concerns, particularly about cholesterol, and table-egg production has increased only slightly in recent years.

The CPI for fresh fruit was lower in 1992 simply because it was extremely high last year. Following a freeze in California in Dec. 1990, supplies of fresh-market oranges fell sharply in 1991. Prices increased 55.3 percent from the previous year, pulling up the CPI for all fresh fruit by 13.5 percent.

Orange production in 1992 had not totally recovered but was larger than expected with prices well below 1991. Fresh fruit prices averaged about 6 percent less through August as 1991-92 citrus production rose 9 percent.

## Food Labeling Differences Resolved

President Bush took a hand in the decision to put uniform labels on literally hundreds of thousands of food packages by 1994. The decision was due Nov. 1992, but was held up when differences arose between the Agriculture Department and the Department of Health and Human Services over how much information should be included on the labels.

Agriculture Secretary Edward Madigan said he was satisfied with President Bush's decision and could now work with the Health and Human Services Department to get the labels done quickly. "We will implement the rule as soon as possible. Our lawyers are working on it now," Madigan said.

The new labeling rule carries out the 1990 Nutrition Labeling and Education Act and will apply to all packaged foods regulated by the Food and Drug Administration.

Consumer groups praised the new rule calling it a victory for consumers over special interests. Health and Human Services Director Louis Sullivan said the new labeling requirements will cost the food industry about \$2 billion, but he said the amount will be offset by the many billions of savings in health costs resulting from improved nutrition.

The new rule is effective in 1994, but companies are expected to begin switching to the new labels by the middle of 1993, according to the *Wall Street Journal*.

The new rule will define such nutritional terms as light, lite, low fat and high fiber to become more accurately descriptive of the content of those components in each item and relate nutrient content to the average daily requirement, based on specified caloric content. The same requirements will apply to meats and poultry products regulated by the Agriculture Department as for other packaged foods regulated by the Food and Drug Administration. Restaurant menus and individual meals served at restaurants are exempt.

# With a Charitable Remainder Trust, Everyone Benefits

Dallas Lincoln, a Farm Bureau Insurance agent in the Lakeview area, wanted to give something back to his university for what he learned there and for the opportunity it gave him for success. So Dallas, who received his bachelor's degree from Ferris State University in 1959, and his wife, Nancy, began the Dallas and Nancy Lincoln Charitable Remainder Unitrust in the spring of 1990.

Why a charitable trust? Well, Dallas, who has completed specialized training in the area of trusts, says that it's a win-win-win situation. "First of all, you're able to do something for an organization you care about. That's a great feeling. But, there are financial benefits, too," he says. "Donors receive tax savings. They are able to make a large gift and there are no taxes on the monies they leave to survivors.

"And it works equally well for smaller donations. As an example, a couple who is no longer eligible to put \$2,000 each into an IRA could establish a charitable remainder trust with that \$4,000 and get a tax deduction annually. While they wouldn't have access to that money, they could use the income that is produced."

How does it work? A charitable remainder trust is a device that allows people with highly appreciated assets - land, homes, businesses, farms, stocks, bonds and mutual funds - to convert them into cash and eliminate potential capital gains tax problems.

For example, let's say that a person purchased stock for \$10 a share 30 years ago. Now that stock is worth \$100 per share. That \$90 gain would be taxed as a capital gain at ordinary income tax rates if that person sold them. If he or she set up a charitable remainder trust and gifted the stock to the trust, the trust could convert the stock to cash and the donors would eliminate the capital gains tax and receive the income from the reinvested cash within the trust.

Charitable trusts pay no taxes and allow the trustees — the donors — to use the income produced as long as they live. At the same time, the donors receive an upfront tax deduction for the contribution.



Are there any drawbacks? A charitable remainder trust is irrevocable. While you can select and retain the right to replace the trustees or investment advisors or change the charitable beneficiary at any time, you can't get your money back if you're not totally satisfied.

"This is an important decision," explained Dallas. "For that reason, we require that the person considering this course discuss it with his or her financial advisors, attorneys or accountants." Another consideration is that your donation can create anywhere from a 30 to 50 percent tax deduction of your adjusted gross income. You can also carry excess deductions forward to future tax returns for up to five years.

What about heirs? Dallas explains that the heirs can benefit from this type of trust, too. "This is where the idea gets clever," he says. "Even

when they want to do as much as they can for a certain charity or group, most people don't want to give the charity all of their assets because they want to leave them to their children, grandchildren, and people they love. With a charitable remainder trust, they can give as much as they would like to the charity, and with the tax savings, they can set up and pay for an irrevocable life insurance trust and give an equal amount to the kids.

"Let's say that I want to give \$100,000 to Ferris State. With the tax savings, I can buy a \$100,000 life insurance policy on myself. If I make the trust the owner and my small children the beneficiaries, I reduce my estate for tax purposes by \$100,000. At my subsequent death, the university receives the \$100,000 I've donated and my children receive \$100,000 from life insurance proceeds — 100 percent income tax free. But in the meantime, I've had the use of the income produced from the \$100,000 invested within the trust and directed by me."

Is a charitable remainder trust for you? Maybe. Dallas says that charitable remainder trusts are a great way for people who have been blessed — with family, friends, all the good things in life — to give something back to an organization that has been a part of their lives. Many people use them to make donations to churches, charities, and, like Dallas and Nancy Lincoln, to schools. "With a charitable remainder trust," Dallas says, "everyone wins."

According to Dallas, the donor wins by avoiding estate and capital gains taxes, while receiving substantial tax deductions. The charity wins because it receives a much larger donation. The heir wins because the value of the entire estate is passed to them by the use of tax free life insurance proceeds.

"Lots of people I talk to would like to leave a large amount to their church, for example, but usually don't because they don't know how to without short-changing their children," concluded Dallas.

If you would like more information on charitable remainder trusts, you can contact Dallas Lincoln at 517-352-6069.

# HEALTH HARVEST

A Health and Wellness Publication of Michigan Farm Bureau

Winter, 1992



FOODS "DESIGNED"  
TO PREVENT  
CANCER

..... continued



# Life



**THE word "designer" shows up these days on everything from jeans to genes. Now it may be showing up on the foods we eat. No, this isn't a plot to get children to eat their vegetables. "Designer foods" are the result of recent attempts by researchers to increase the positive, healthful qualities of certain foods and, in some cases, decrease negative qualities. You may already be familiar with broccoflower, a designer food that is now on the market. This new vegetable is a product of hybridization — a blend of the two vegetables broccoli and cauliflower. Here's a look at some "designer foods" that are still in the laboratory.**

## Genetically Designed Foods

**RESEARCHERS** are now using genetic engineering to improve the market and nutritional value of the nation's crops as well as to genetically strengthen them against disease and climate. In the process of such research, specialists at the U.S. Department of Agriculture have created tiny heads of lettuce the size of tennis balls, and miniature garbanzo beans the size of peas. The taste and texture of the lettuce is similar to iceberg lettuce, while the garbanzos have a nutty, peppery flavor. Although originally grown to withstand environmental stress and disease, the convenient sizes and interesting flavors may encourage people to eat more of these healthful foods.

**GENETIC** engineers are also working with plants to decrease components such as saturated fat and caffeine. A biotechnology company in California, Calgene, Inc., has genetically altered plant enzymes to reduce the amount of saturated fats in vegetable oils. And coffee lovers who prefer not to drink caffeine may soon have a few more options. Researchers at Escagenetics in California have used gene splicing to actually prevent caffeine from forming in coffee. Soon decaf lovers may be ordering "no-caf" coffee!

## Chemically Designed Foods

**DR. HERBERT PIERSON, Ph.D.**, a toxicologist at the National Cancer Institute first coined the phrase "designer food." He hopes to create foods that are specially enriched with naturally occurring plant chemicals called "phytochemicals." Some of the most promising phytochemicals occur in garlic, licorice root, flaxseed, citrus fruits and a group of vegetables that includes parsley, carrots, and celery. Laboratory research has already indicated that specific substances in these plants may help protect against cancer.

**DR. PIERSON** hopes to take advantage of the natural cancer-preventive effect of these plant foods by working with food manufacturers to develop new cancer-preventive foods for health conscious consumers. He hypothesizes that the new foods could be created by formulating a food high in protective phytochemicals, such as garlic, with another that may be low in phytochemicals, such as bread. Although more research needs to be done before these "designer foods" can be made available to consumers, Dr. Pierson's goal is to provide more food choices for those following a cancer-prevention diet.

**GENETICALLY** engineered foods won't be available at the grocery store for several years, and Dr. Pierson's designer foods may take even longer. In the meantime, the best way to lower cancer risk is to consume a diet low in fat and high in plant foods such as fruit, vegetables and whole grains.

# Style

## Warm Up With Nutritious

# Chili

Whether it's hot from five alarm peppers, or just piping hot from the stove, chili makes a warm and wholesome meal to fight the chill of winter days. There are as many recipes for this Southwestern specialty as there are chili cooks. Most feature a hearty, spicy combination of meat, beans, tomatoes and seasonings — an ensemble replete with possibilities for making a lowfat dish that's a good source of vitamins A and C, protein and fiber.

### Make Homemade Healthier

✦ Try more beans! The ratio of meat to beans will determine the amount of fat—more beans means less fat. Red kidney beans, black beans, pinto beans, chick peas, or other legumes are excellent sources of fiber, lowfat protein and other nutrients. An added bonus: They make the dish more economical to prepare.

✦ If you're going to include ground meat, make it lean. Three ounces of regular ground beef provide about 18 grams of fat, while the same amount of extra lean ground beef provides 10-12 grams. Ground turkey is also a good choice, but check the package with the butcher for a selection that's no more than 10-15 percent fat by weight. Whatever your preference, fat content can be further reduced by draining off fat after browning.

✦ Extra vegetables provide extra nutrition, so consider adding more chopped green pepper, tomatoes, onion, and celery to the pot. With the highly seasoned taste of chili, it's easy to prepare a delicious dish without any meat at all!

It is estimated that at any one time, 75% of Alzheimer's patients are being cared for at home, yet as few as 25% of family member/caregivers utilize services that will help them provide this care.

Respite care is a term used to describe time away from the constant care of a loved one. It can be provided in a variety of ways including: paid or volunteer home companions or home health aides, adult day care, overnight or short term stays in facilities such as nursing homes or adult foster care facilities, and other family members providing relief.

According to the West Central Michigan Chapter of the Alzheimer's Association, several studies are underway that will examine the reasons why family members do not utilize respite services more frequently. The results may mean better designed services or improved public awareness.

What are the possible reasons for not taking advantage of respite care resources? Researchers speculate that there is a lack of awareness that services are available; the cost of service may deter families or the caregiver; reluctance to request a "sitter" or day care for an adult who was once fully capable; lack of transportation; or the caregiver is overwhelmed and overly tired by the physical and mental demands of their task to make a decision.

Why is relief for the caregiver so important? Just as an athlete doesn't try to play the entire game without a time out, the Alzheimer's family member needs a time out to regroup and relax so that emotional and physical strength can be maintained. Sleep, balanced diet and socialization are essential ingredients for keeping a caregiver health enough to "stay in the game."

Sometimes it is easier to seek respite services with a support person to act as partner, helping to make phone calls or visits. Asking a friend or family member is a way to include them at a time when they want to help but aren't sure how to offer assistance. Once they understand the tasks, people usually feel relieved that there is something concrete and helpful to do. Support group members are excellent helpers and sources of information.

Finding respite care that is affordable and convenient can be frustrating, but the relief and energizing effects of getting out a few days a week makes home care more manageable and could keep an Alzheimer's patient at home with the family a little longer.

### Finding and Using Respite Care Services

The Michigan Commission on Aging, a state agency with office locations in many counties, may provide home respite care or will provide a listing of available private care respite providers. In several Michigan communities, volunteers in the Retired Senior Volunteer Program (RSVP) are assigned as available to provide respite care. Check the yellow pages for these agency listings.

Churches often have groups or individuals available to help. And many community hospitals, nursing homes and adult foster care centers offer respite on an overnight, weekend or short term basis. Contact them directly to inquire about costs.

Private care nursing or companion services are also available and listed under "Nursing" in the yellow pages. Average cost is \$8-9 per hour for an aide, higher for a nurse. Average minimum length of stay is three to four hours.

For more specific information, contact the nearest Alzheimer's Association chapter. Chapter listings are available by calling the National Alzheimer's Association at 1-800-272-3900.

# CAREing

for the caregiver



# PNEUMONIA

## Vaccine Grants Lifetime Immunity

**D**espite modern medicine, pneumonia still kills thousands yearly. Nearly nine out of ten older Americans are unnecessarily leaving themselves open to a deadly disease. Pneumonia, a lung disease which ends the lives of 66,000 seniors annually, is the leading cause of death by infectious disease in the United States. It has been estimated that 400,000-500,000 cases of pneumococcal pneumonia may occur annually in the United States.

Now a pneumonia vaccine can change those numbers! The one-time shot, which for most people grants a lifetime immunity against pneumonia, is available from physicians and at health centers around the country.

"The common misconception is that AIDS is the leading killer by infectious disease. This is just not so," said Lee Reichman, M.D., president of the American Lung Association. "Pneumonia is killing more people."

The disease, which often starts out as the flu in the respiratory system, killed 74,957 Americans in 1989. Nearly 9 out of 10, or 66,000 of its victims, were 65 and older.

Pneumonia begins when invading bacteria or virus gain a foothold in the respiratory system and multiply. White blood cells, one of the body's weapons against infection, try to fend off the invading disease within the lungs. This leaves little room for oxygen to pass through and, subsequently, does not allow the sufferer to

breathe freely. In an effort to clear the lung passageway, people with pneumonia cough continuously and when the disease progresses, they gasp for every breath.

### Who Should Be Vaccinated?

#### • Older Adults

Senior citizens and others susceptible to pneumonia are advised to get the immunization now. The pneumonia vaccine is available year around and vaccination can take place at any time. Unlike the influenza vaccination, which is an annual procedure, the pneumococcal vaccine

nated at least 2 weeks before elective splenectomy, cancer chemotherapy or immunosuppressive therapy.

Adults and children under two years old should be vaccinated if diagnosed with chronic illnesses specifically associated with increased risk of pneumococcal disease or its complications, nephrotic syndrome, cerebrospinal fluid leaks and conditions associated with immunosuppression, or HIV infection.

### Who Shouldn't Be Vaccinated?

The vaccination should be delayed if an active infection or res-

piratory infection with fever is present.

The current vaccine is not recommended for the treatment of people having only recurrent upper respiratory tract disease, including otitis media and sinusitis.

Pregnant, high risk women should delay vaccination or be vaccinated before pregnancy since safety has not been evaluated during pregnancy.

Individuals who have had allergic reactions to the vaccine in the past should not attempt to be vaccinated.

# MEDICAL FOCUS

### SIDE EFFECTS AND ADVERSE REACTIONS\*

- **The vaccine cannot cause pneumococcal infections because this vaccine contains only noninfectious capsular polysaccharides of 23 of the most prevalent serotypes responsible for infection.**
- **About half of those who are given pneumococcal vaccine have very mild side effects, such as redness and pain at the injection site.**
- **Fever, muscle aches, and severe local reactions have been reported in less than one percent of those vaccinated.**
- **Severe systemic reactions, such as anaphylaxis, are rare.**
- **In adults and children, revaccination after four or more years has found an incidence of local reactions similar to those after initial vaccination, i.e., less than one percent**

is long term with revaccination occurring only under special circumstances.

Recent studies also show that adults over 50 years old would benefit from immunization and would produce significant antibody response.

### • Adults and Children

Other adults with high-risk of pneumonia infection are people with chronic lung disease, such as asthma or emphysema. In addition those with chronic disorders of the pulmonary or cardiovascular systems, diabetes mellitus, alcoholism, cirrhosis or cerebrospinal fluid leaks would benefit from vaccination.

Those with chronic illnesses such as Hodgkin's Disease may require future reimmunization. Patients should also be vacci-

\* Source: The American Lung Association

## When Is A Ham A Ham ?

Have you ever looked at a ham's label and wondered exactly what it meant? If so, you're not alone, says Beverly Mair, a Macomb County Extension Home Economist. Many consumers find that shopping for a ham can raise all kinds of nutrition, cooking and storage questions. Here are a few of the more common questions.

Q. What is lower sodium ham?

A. If a ham is labeled "lower sodium" or "lower salt" it contains 25 percent less sodium than other hams. Processors use less salt in the curing solution. The reduced salt makes the hams more susceptible to bacterial growth, so refrigeration and cooking directions must be followed carefully.

Q. Do hams differ in nutritional content?

A. There are many types of hams on the market. Those labeled "ham" provide the most protein. Those labeled "ham with natural juices" are next in protein content. Those labeled "ham — water added" have the least protein. Each label has additional corresponding requirements set forth by the U.S. Department of Agriculture.

Q. How long do you cook ham?

A. If you don't want to spend a lot of time cooking a ham, you may want to buy a fully cooked ham. These are available in either plastic wrapping or in cans. They're fully cooked during processing and may be eaten cold or heated. A fully-cooked ham should be heated to an internal temperature of 140 degrees F before serving. Hams labeled "cook before eating" should be cooked to an internal temperature of 170 degrees F. Place the uncovered ham on a rack or in a shallow pan in a 325 degree F oven. Allow 10 to 20 minutes per pound for a 10 to 15 pound ham, and 20 minutes per pound for a half

ham weighing 5 to 7 pounds.

Q. How long will hams keep in the refrigerator?

A. A ham wrapped in plastic may be stored in the original wrapping in the refrigerator for one week. Some canned hams also need to be refrigerated. Check the label and make sure the can has no bulges, cracks, dents or rust. Usually canned hams can be stored for up to six months. If you purchase a ham that was stored on a shelf and the label states that it should have been refrigerated, return it do not cook it or taste it.

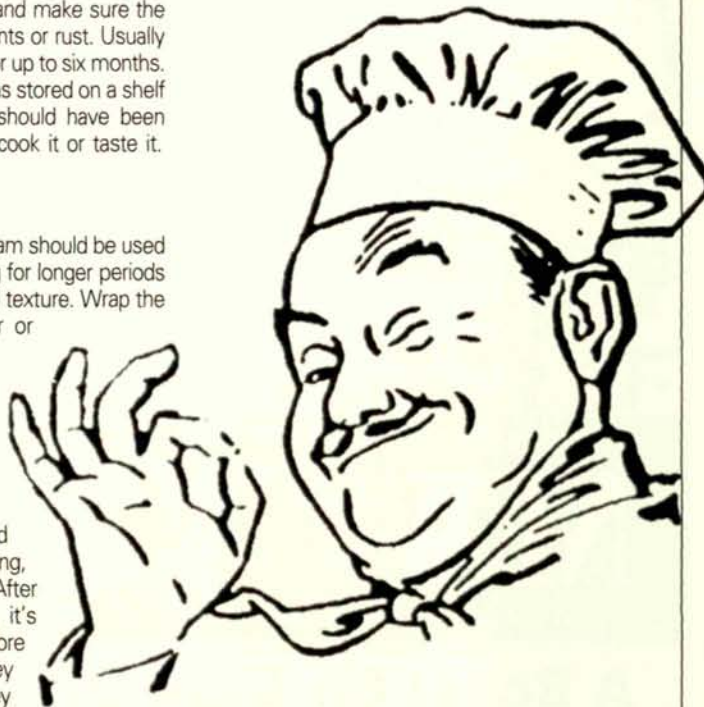
Q. Can you freeze ham?

A. Yes. For best results, the ham should be used within two months. Freezing for longer periods can result in loss of flavor and texture. Wrap the ham tightly in freezer paper or plastic wrap.

Q. What's a country ham?

A. A country ham, also called a country-style or dry-cured ham, is dried and cured with salt, then smoked and aged. Because of its processing, it does not need refrigeration. After cutting into a country ham, it's best to use it right away or store in the refrigerator. Because they tend to be dry and salty, they

may require extra preparation, such as soaking and simmering in the water. Be sure to check the label.



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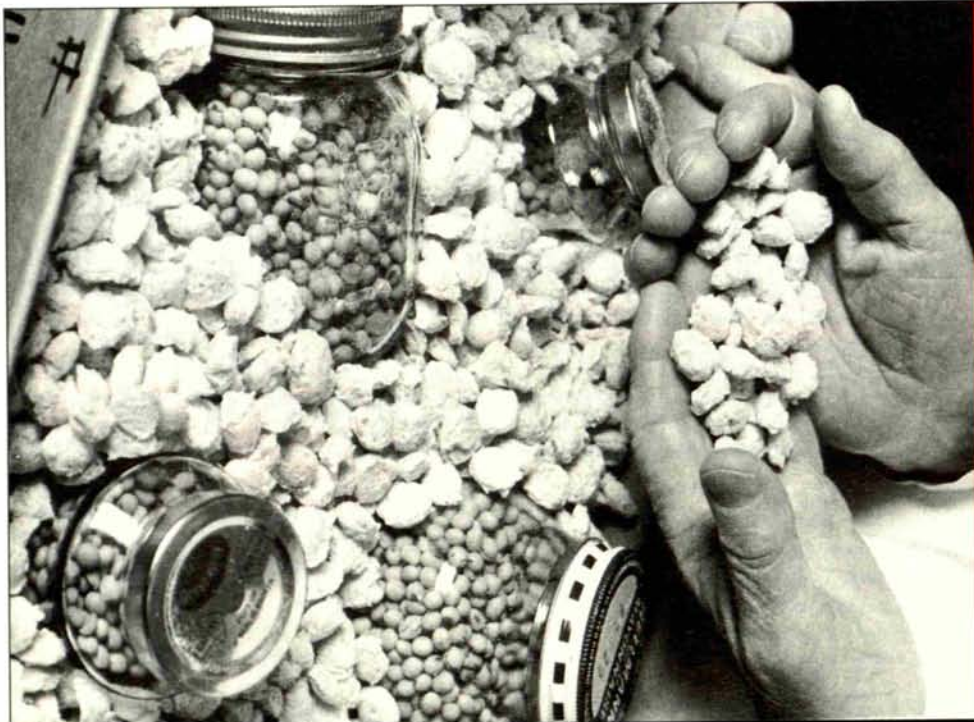
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RL193



With more and more communities passing laws restricting the disposal of styrofoam in landfills, industry is being pressured into finding an affordable substitute. U.S. packers and shippers currently use over 78 million pounds of styrofoam loose-fill packing each year. Rodda says that if only 20 percent were replaced with CornPak, it would create a market for an additional 2.5 million bushels of U.S. farmers' corn.

CornPak is offered at about the same cost as styrofoam peanuts and about one-half of the cost of some other environmentally friendly packing materials. For more information, contact Innovative Packaging Corporation, 304 W. Hill, Champaign, IL 61820 (phone: 217-352-0095).

*The manufacturing of CornPak can be used as feed for wildlife or livestock, composted, or tilled into a garden. Moisture completely decomposes the material and returns it to the soil.*

# NEW CORNPAK PACKING

## A Boost for Corn Growers and the Environment

A potentially profitable new market for corn — and a solution to a major environmental waste problem — is now available with the introduction of CornPak, a new loose-fill packing material developed by two University of Illinois agricultural researchers.

Made of "puffed" ground corn, CornPak is attracting the attention of industry and environmental groups because it's both affordable and completely safe for the environment. It's the first heavy-duty, 100 percent biodegradable alternative to styrofoam loose-fill packing, which has long been a concern because of the environmental problems caused by its manufacturing and disposal. And CornPak is receiving a special welcome from farmers because it uses their abundant, renewable and edible resource: U.S. corn.

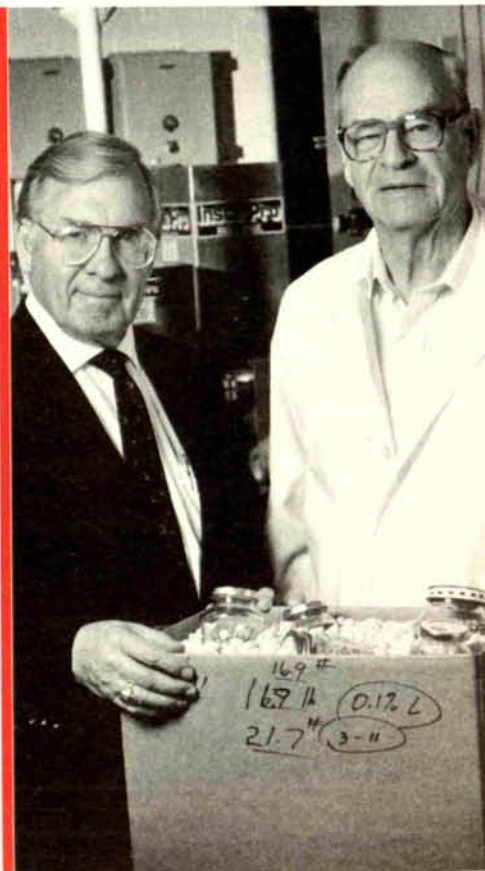
CornPak is manufactured in approximately 1" spheres that offer similar packing properties to styrofoam "peanuts." It contains no chemicals or synthetic ingredients (the only additives are soybean lecithin, also a food product, and a small amount of newspaper), so disposal is easy and environmentally safe.

CornPak can be used as feed for wildlife or livestock, composted, or tilled into a garden. Moisture completely decomposes the material and returns it to the soil.

The manufacturing of CornPak is also environmentally sound and energy efficient. Unlike styrofoam production, CornPak requires no petroleum-based CFCs or blowing agents, which have been shown to damage the earth's ozone layer. The spheres are formed by the same low-energy process used to make breakfast cereals and snack foods. Ground corn is heated quickly, which puffs up the corn starch and gives CornPak its desirable shape and cushioning properties.

CornPak offers the shipping and mail order industries a number of performance advantages over other packing products. CornPak doesn't conduct static electricity, an advantage when shipping sensitive electronics. Its natural absorbency can also protect the packed product from moisture and spills during shipping.

*According to developers Errol Rodda, UI Professor of Agricultural Engineering, and Alvin Nelson, professor emeritus of Food Science, industry has a critical need for a product like CornPak.*





"Calgene" continued

Calgene story fascinating. But it doesn't end there. Obtaining regulatory approval to test and market a product created by new technologies was even more challenging.

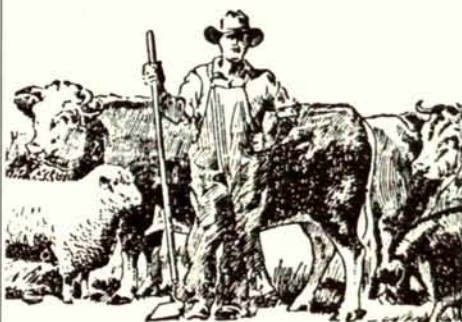
At the time Calgene had a product ready to test (1989), federal agencies were still in the process of deciding how to treat products arising from biotechnology. Calgene realized its product could help in the development of a regulatory process for genetically engineered whole foods.

Simultaneously, the Food and Drug Administration (FDA) needed a "pilot product" so they could fully understand the issues and develop a sound, scientifically-based policy.

The two needs merged. The Calgene tomato became the whole food test case for FDA. Mindful of the precedent being set, Calgene and FDA chose to publish the steps they took in gaining regulatory approval for the tomato in the *Federal Register*. This gave the public a chance to comment on the process as well. In addition, they published their data and analysis of the modified tomato in a book published by CRC Press.

Now, both the FDA policy on genetically engineered food and the approval of the first genetically engineered whole food product are approaching completion.

When the FLAVR SAVR tomato receives final FDA approval, it will be less than a year before the tomato reaches the market. When it does, as you bite into one, you'll be experiencing more than just a juicy ripe tasty tomato. You'll be savoring a piece of history.



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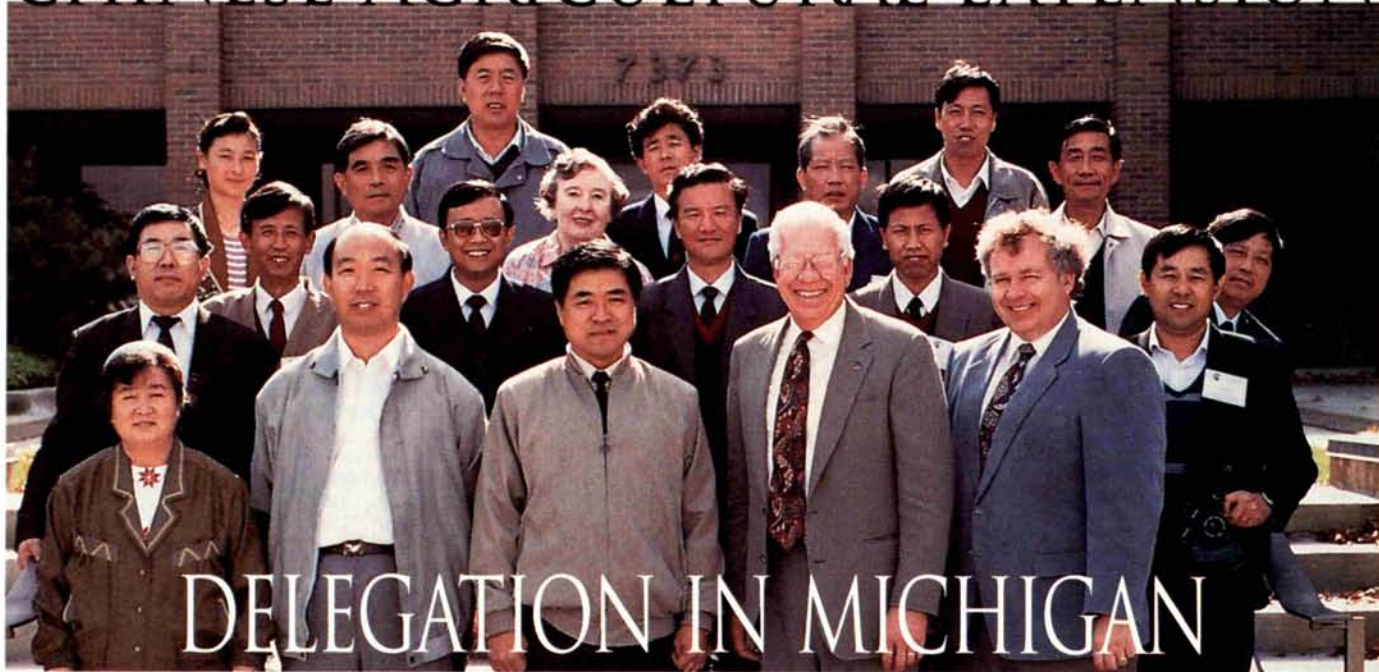
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# CHINESE AGRICULTURAL EXTENSION



*While in Michigan, the Chinese delegation toured the Michigan Farm Bureau and met with several staff members to discuss Farm Bureau's organizational structure and operation. Pictured with the group is MFB Administrative Director Chuck Burkett, and MSU Professor Dr. Frank Brewer (third and second from right, respectively, front row).*

Two of the biggest communist party systems have experienced change. The former U.S.S.R. underwent change overnight that shocked even the most optimistic.

China, on the other hand, is undergoing a much more subtle change, but it is change nonetheless, and it's been underway for over 10 years. It's allowing joint ventures to take place. It's allowing more freedoms in decision making at the farm level and it's improving the standard of living and the diets of the Chinese people.

Sixteen Extension specialists from the National Agriculture Technological Extension Center in China spent 20 days in Michigan, looking at the MSU Extension Service's structure and relationship with agricultural producers and consumers, in an effort to tap into some of our democratic processes, according to MSU Agriculture and Extension professor, Dr. Frank Brewer.

Their impression of Michigan agriculture? "Big—very big, much bigger than Chinese agriculture," said Nie Chung, deputy division chief in the Chinese Agriculture Technological Center and interpreter for the group. "Your farmers use many large pieces of farm equipment — that's different from China."

How different? According to the Chung, the average Chinese farm is just one hectare (roughly 2-1/2 acres), a majority of the farming is still done

by hand, and the average dairy farm consists of just 10 cows, compared to the average Michigan herd size of 80 cows.

Despite those facts, Chinese agricultural production has nearly doubled in the last 10 years, thanks in large part to major reform efforts, that should remind all of us about the merits of free enterprise.

"Ten years ago, we adopted the household responsibility system, which means that each farmer can get land from the state and they have the right to decide which crop to plant," explained Chung. "That's why the Chinese can produce enough food to feed our people and still export food products to the U.S.S.R. and other countries."

Just how much trading the Chinese do surprises many. China's trade surplus with the U.S. in 1992 was expected to top \$20 billion. A recent trade agreement between China and the U.S. will eliminate China's import licensing requirements, quotas, and other trade barriers over the next five years, averting the threat of a trade war between the two nations.

In addition to trade, Chinese agriculture is attempting to cope with other issues, such as biotechnology, environmental concerns and conservation techniques. "The government has issued several laws to protect the water and the environment by regulating the chemical and fertilizer use," said Chung. "We have recently begun using no-till farming methods, which have provided a number of benefits for our soil structure."

Chinese agriculture has made use of fertilizers and chemicals for quite sometime but, according to Brewer, the amount available is far short of the amount usually required. "That's especially im-

portant when you recognize that they're taking as many as three crops off their ground and they're taking the entire plant in many cases," he said. "They'll take the entire corn plant for example, not just the ear, and they'll even take the roots of the plant to use as a fuel in their stoves."

Brewer explained that the Chinese will often interplant new crops among maturing crops, since planting and harvesting is all done by hand, allowing for triple cropping in many cases, except in northern China. "They can plant corn in wheat, for example, harvest the wheat, and then turn around and plant snap beans around the corn plant," Brewer explained.

With such a labor intensive agriculture, nearly 40 percent of China's population is engaged in production agriculture, compared to 2 percent in the U.S., requiring a large Extension staff as well. There are nearly 300,000 Extension workers in China, accounting for over half of the world's Extension workers according to Brewer.

"Extension is run through a centrally planned economy, at least in the past — it's part of the government," said Brewer. "But they're very interested in adapting some of our techniques to provide more freedom of discussion in terms of what the local communities want; what the farmers would like to do in planting, raising and selling crops; and determining which inputs they're going to use."

"These Extensionists now see that they can work with these communities with a different model than the top down model that they've used in the past. They'll be allowing the Chinese communities to determine their needs and trying to let them make decisions they've never made before," Brewer concluded.

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**August 14-25, 1993**

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

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

## **Heritage of America**

**September 25 — October 3, 1993**

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

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

## **Copenhagen Plus**

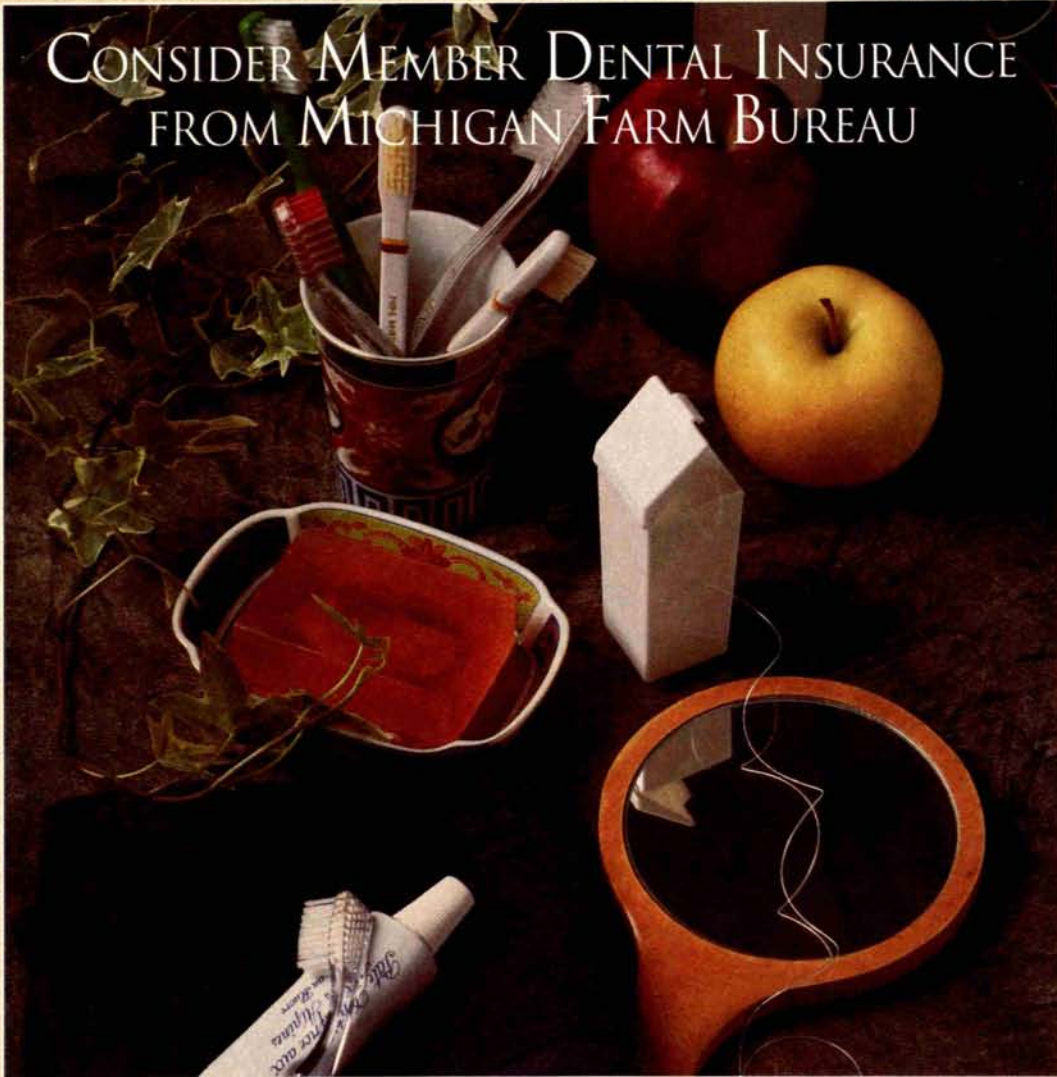
**October 9-16, 1993**

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

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

# 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 mail to:

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

Please Print

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

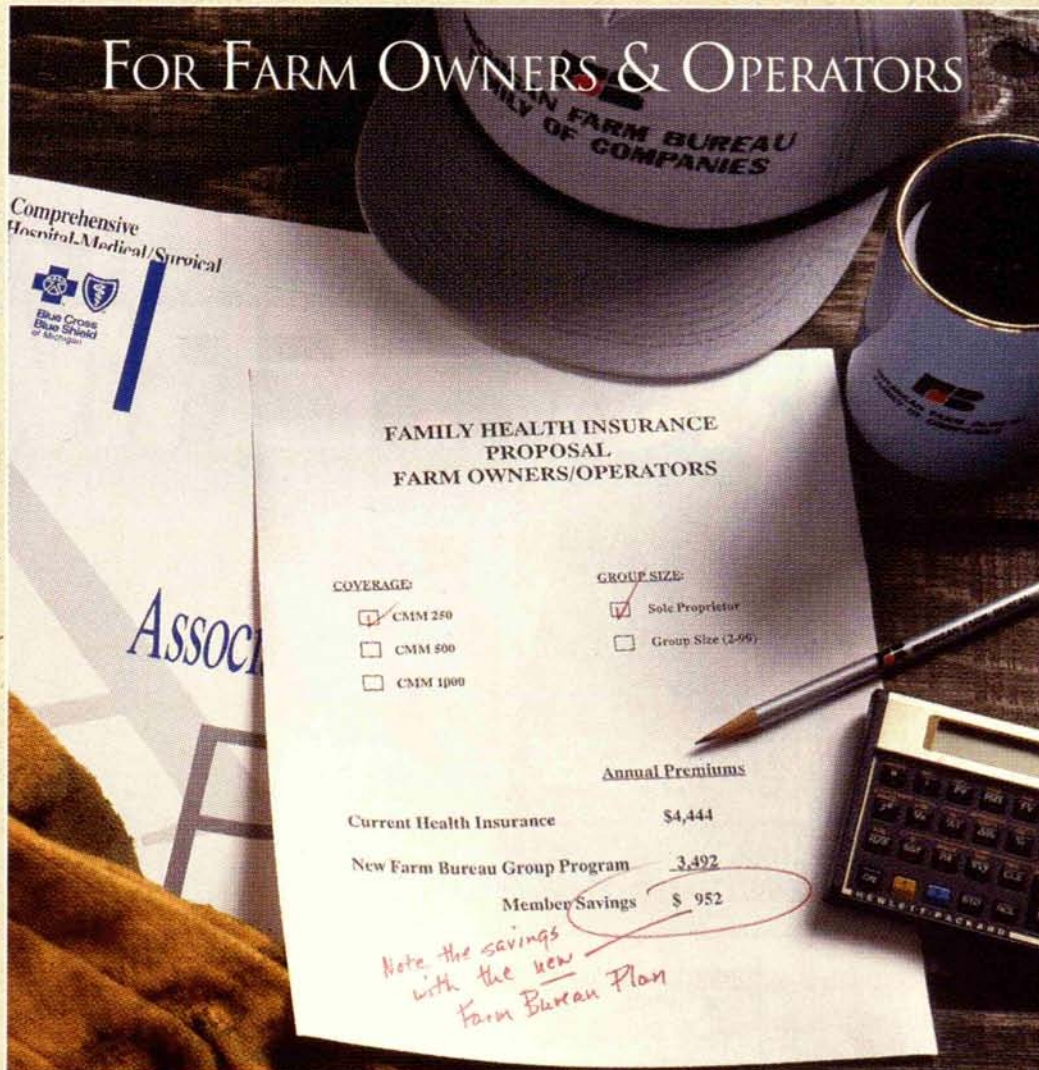
ZIP \_\_\_\_\_

Phone \_\_\_\_\_

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# A NEW MONEY SAVING HEALTH PLAN

## FOR FARM OWNERS & OPERATORS



In these tough economic times all business owners are looking for ways to improve their bottom line. Now Farm Bureau can help with a new money saving group Health Plan from Blue Cross Blue Shield of Michigan.

These new plans are guaranteed issue no matter what your health history, locally serviced by our 69 county offices and 400 agents statewide, and competitively priced to save farm owners and operators hundreds or even thousands of dollars off their health insurance bill. So, if you're a sole proprietor or if you have one or more employees, you should call Farm Bureau today for benefit and rate information.



FOR A FREE, NO OBLIGATION RATE QUOTE — FILL OUT THE COUPON BELOW OR CALL DIRECT 1-800-292-2680, EXT. 3239 OR 3240.

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Please Print

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

County \_\_\_\_\_

Type of Farm/Business \_\_\_\_\_

Current Health Insurance \_\_\_\_\_

Number of Full Time Employees \_\_\_\_\_

- Sole proprietor (1 person group)
- 2-4     5-9
- 10-24     25 and over

RLVG

# AMEX

## LONG-TERM

# Care

Available Exclusively to Michigan Farm Bureau Members

*Last year, senior Americans spent over \$600 billion on long-term care. Nearly half of that amount came directly out of the pockets of patients or their families.*

A new Michigan Farm Bureau member service program can now help keep you from becoming one of those families, according to MFB Member Services Department Manager Doug Fleming. Available through Farm Bureau Insurance agents, the policies are underwritten by AMEX Life Assurance Company, a subsidiary of American Express.

According to a *U.S. News & World Report*, one out of every two people age 65 and older are likely to need long-term care in their lifetimes. The costs can destroy the financial security of

many families that were built over a lifetime, says Fleming.

"Today many qualified nursing home facilities cost \$60 to in excess of \$150 per day — and those costs grow dramatically every year," said Fleming. "Statistically, half of the people entering a nursing home will stay an average of 2.5 years. At the current estimated cost of \$80 per day, it will cost \$79,360 for the average 2.5 years of long-term care."

Unfortunately, many people are surprised to learn that Medicare pays only about 2 percent of the nation's long-term care expenses, and that Medicaid coverage begins only after most assets have been depleted.

With MFB's new longterm care program, members can select the plan best suited to their specific needs. You can select the length of nursing home coverage to help pay for care and assistance — two years, three years, four years, even for life. Members can also choose whether to have daily benefit amounts increase automatically to cover rising costs, due to inflation.

Ideally, members age 40 to 84 may want to discuss the feasibility of a long-term care plan with their Farm Bureau Insurance agent. Once

you're covered, you will be protected for life, says Fleming, meaning your insurance is guaranteed renewable for life.

Your premiums will never increase because of your age or changing health, and there's no requirement of prior hospitalization for nursing home or home care benefits. In addition the policy doesn't exclude pre-existing conditions, and benefits are provided for Alzheimer disease as well as other forms of senility.

"MFB members can also take comfort in knowing that this plan is provided by AMEX Life Assurance Company, which pioneered the development of long-term care insurance," explained Fleming. "AMEX is also rated A+ by A.M. Best Company (independent analyst of the insurance industry who base their analysis on financial position and operating performance), and is widely recognized as an industry leader in the field of long-term care. It's no coincidence that AMEX is also endorsed by the American Health Care Association."

To learn more about this newest MFB Member Service, available exclusively in Michigan through Farm Bureau Insurance agents, call your local Farm Bureau Insurance agent or fill out and mail the coupon on page 23.

WORRIED  
FACES  
OF OUR  
INSUREDS.



Worry? Not them.

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

Regrettably, two in five older adults will require nursing home care.<sup>1</sup> With costs averaging about \$30,000 per year<sup>2</sup> it's easy to see just how devastating this can be.

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

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

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

Representing:

**AMEX** Life Assurance Company ®

a subsidiary of



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

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

3. Independent analysts of the insurance industry who base their analysis on financial strength and operating performance.

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A  
COMPANY  
SO GOOD,  
PEOPLE  
CLING TO US  
FOR LIFE

Why do so many Michigan families stay with us year after year, decade after decade?

Because Farm Bureau Life Insurance Company of Michigan has the financial strength and stability to guarantee family security for generations to come.

We are the only Michigan-based company to make the latest list of America's top 50 outstanding insurers, as prepared by Ward Financial Group. Based on five-year results, Farm Bureau Life was praised for attaining superior financial performance without sacrificing safety and security.

Our investments are safe and secure (we have never purchased junk bonds) and our yields have outperformed the life insurance industry average in six of the last seven years.

Farm Bureau Life has received the A+ (Superior) rating from the A.M. Best Company every year since 1976, one of only a few life insurance companies so honored.

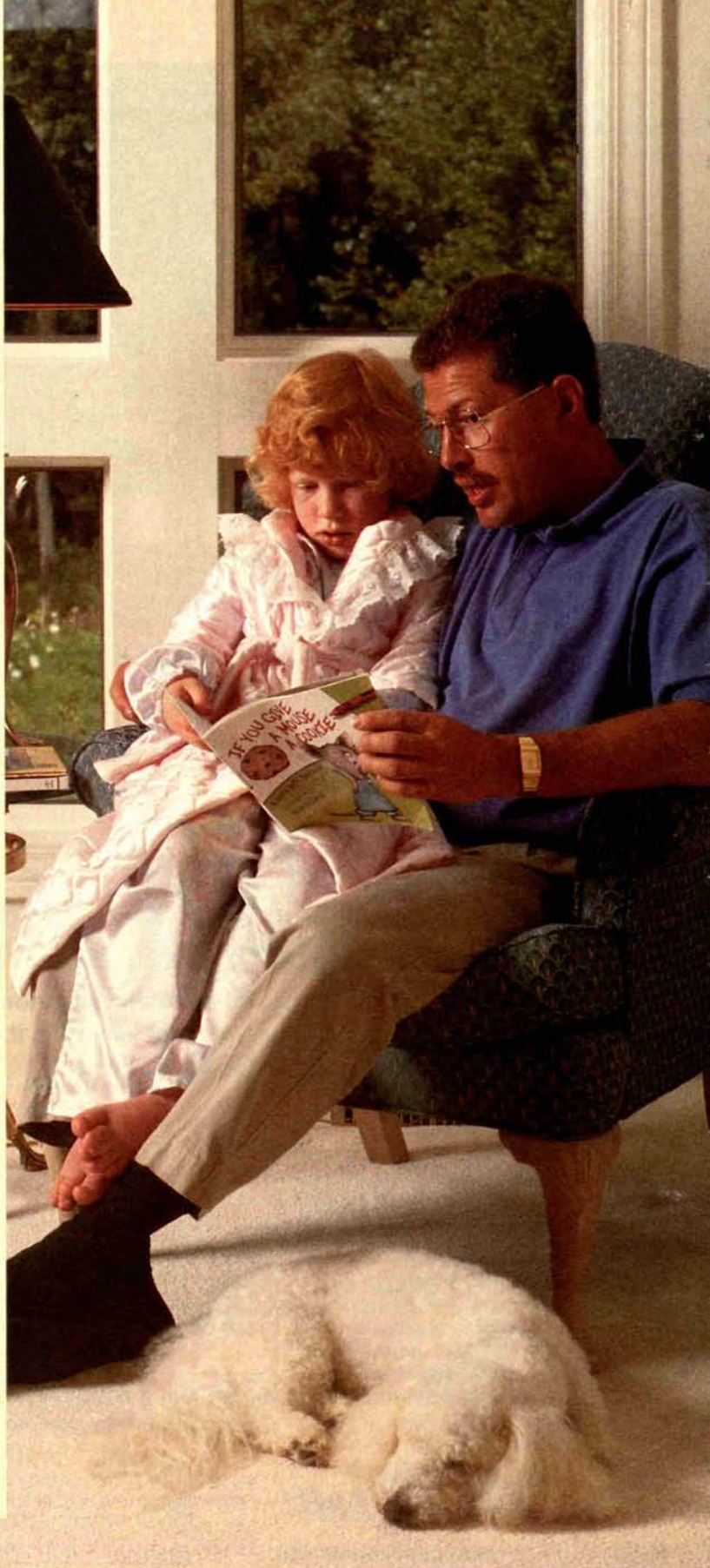
When you want to protect your family, build a college fund, or create a lifetime retirement income, just call your local Farm Bureau Insurance agent.

We're the company you can depend on for life.

Making your future more predictable

**FBI** FARM BUREAU  
INSURANCE

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



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