# ICHIGAN FARM N

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#### Election '94 Results -Good News For Michigan Agriculture

Gov. Engler's overwhelming victory exemplifies what farmers have been calling for all along, according to MFB President Jack Laurie. "There needs to be fiscal responsibility and the role that government plays should be to support people's lives rather than lead people's lives," he said.

Other big wins for agriculture, as of presstime, according to MFB Public Affairs Director, Al Almy, include Spence Abraham's successful bid for the U.S. Senate, U.S. Rep. Nick Smith's (R-Addison) re-election to the U.S. House, and Benzie County fruit farmer Don Nugent's apparent victory to a seat on the Michigan State University Board of Trustees.

Rep. Nick Smith will likely remain on the U.S. House Ag Committee, which is critical for Michigan in light of the upcoming 1995 farm bill debate," Almy said. "Mr. Nugent will be an outstanding addition to the MSU Board of Trustees. He understands the role of the landgrant university and how it relates to production agriculture."

With the Republican takeover of both the House and Senate in Washington, D.C., Almy is expecting a more market-oriented approach to the 1995 farm bill, less emphasis on government mandated health care, private property rights legislation, and possible tax reform in the areas of capital gains and inheritance tax. "Whether or not they survive a possible signing at the White House, should they be passed, remains to be seen," Almy said.

On the loss side of the scoreboard, Michigan farmers lost big with the defeat of Proposal C, which would have reduced auto insurance rates by 16 percent and capped legal and medical fees. Almy blamed the defeat on misinformation by trial lawyers and a general distrust toward the insurance industry, which ultimately created a great deal of confusion.

"The defeat of Proposal C is unfortunate because farmers, as a whole, have a lot of vehicles - trucks and cars - that they need to insure," Almy said. "Proposal C would have certainly reduced that cost to farm owners and the general public as well. Clearly, opponents to Proposal C did not recognize that competition in the insurance industry does work.'

# Anthracnose Causing Scramble for Bean Seed

The wet summer of 1994 will be affecting Michigan dry bean producers long after the books have been closed for this year, thanks to a seed-borne fungus known as anthracnose. Although not a new problem to dry bean producers, abnormally wet and warm conditions throughout June and July created an ideal environment for rapid proliferation of the fungus throughout Michigan, according to Dale Kuenzli, executive director for the Michigan Bean Commission.

and Solutions

"The fungus inoculum is lying out there in fields all over Michigan at the moment," explained Kuenzli. "We're encouraging growers to make some immediate and radical departures from normal operating procedures to address this problem, including adapting a strict threeyear rotation schedule before planting dry beans back into a particular field. The other recommendation that we're making is for farmers to use the moldboard plow to bury the residue."

In its earliest stages, anthracnose will infect the vein of the leaf on the underside of the bean leaf, followed by diamond-shaped black-colored lesions on the skin of the leaf. The most tell-tale symptom, however, is the round, sunken and salmon-colored lesions that form on the pod. In a worst-case scenario, anthracnose will kill the plant, often causing producers to incorrectly diagnose the problem as just a wet or low spot

If any of these symptoms sound familiar to you, MSU Plant Pathologist Pat Hart suggests that field rotation, moldboard plowing and anthracnose resistant seed selection be made a priority in your 1995 management plans. Hart is currently researching chemical control options that could be applied as a seed treatment at

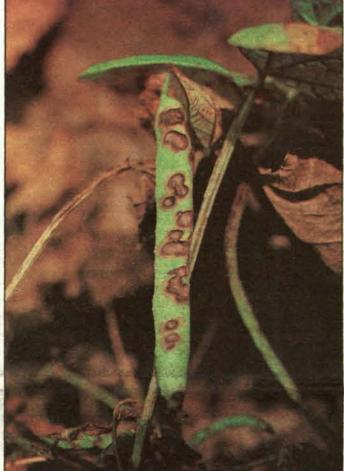
Hart says that growers who don't realize they had anthracnose this year could be in for a rude awakening next year if they attempt to plant bin-run seed. In one situation, Hart said a farmer unknowingly used bin-run seed this year from a field infected with anthracnose last year. The bitter lesson was a five bag yield as opposed to a normal 15 to 20

The "Alpha" race of anthracnose is the most common and costly race of anthracnose for Michigan producers. However, two new races, race 73 and race 7, which apparently can infect so-called resistant varieties, have been identified. "Their distribution seems very limited right now and we're trying to make sure they're not distributed," said Hart.

According to Greg Varner, research director for the Dry Bean Production Research Advisory Board, finding Michigan-produced dry bean seed could prove difficult this year, with nearly all black bean varie-

anthracnose either withdrawn or rejected by the inspectors from the Michigan Crop Improvement Association.

"With all the water that was running up and down these rows spreading anthracnose and bacteria blight, we have lost about 75 percent of our



This is what anthracnose infected seed pods look like. Flesh ties that are susceptible to colored spores appear in the center of the lesions.

navy bean seed as well," Varner said. "Fortunately, the western seed states of Idaho, Wyoming, California and Washington, all had pretty good crops this year. So the supply of western

Continued on page 4 see Anthracnose Causing...

# MLE/Thorn Apple Valley Sign Ten Year Marketing Agreement

In a move that MLE President Tom Reed called "checkmate" for the large corporate hog operations in the southeastern U.S., Michigan Livestock Exchange (MLE) and Thorn Apple Valley, Inc., closed the deal

on a 10-year exclusive marketing contract between the two organizations during a news conference at Thorn Apple Valley's headquarters in Southfield.

> Under the agreement, MLE will be the sole supplier of market hogs to Thorn Apple's Frederick Division processing plant in Detroit. The agreement is expected to require MLE to deliver 4.4 million hogs to Thorn Apple in 1995. With current market conditions, MLE President Tom Reed expects that goal to be a bit of a challenge.

> "In order to provide 4.4 million hogs in 1995 for Thom Apple Valley, MLE will have to increase its purchase of hogs to nearly 6 million, which is almost double what we're doing right now," explained Reed. "Combine that demand with the lower prices, a changing structure and genetics, and we're looking at losing over a million hogs in the next 12 months. So we've got to be a tremendous catalyst to promote growth."

> To help meet production demands, Thorn Apple Valley has also

agreed to commit dollars into MLE's wholly owned subsidiary, Michigan Livestock Credit Corporation, according to company CEO Joel Dorfman.

"We've made a commitment to MLE to provide funding so that we can enhance their loan portfolio and encourage more swine production in this state," Dorfman said. "It's important for us to have a single source responsible for the rocurement of hogs which will make MLE and Thorn Apple Valley both more efficient."

In addition to the Frederick processing plant, Thorn Apple also has other processing plants in Detroit, Grand Rapids, Chelsea, and Walker. The company also has a processing plant in North Carolina and another large plant in Utah. The company is nearing completion of a processing plant in northern Oklahoma. The company had sales of nearly \$800 million in 1993 of packaged pork, poultry and limited cattle

In addition to expecting 4.4 million hogs, Thorn Apple also has some quality expectations, says Dorfman. "We're looking for

Continued on page 6 see MLE and Thorn Apple...



Thorn Apple Valley CEO, Joel Dorfman, called the new agreement a win-win situation for everyone, during a news conference. Michigan Gov. John Engler was also on hand to commemorate the occasion.

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# "GATT Passage a Priority" This November

Congress is expected to vote at the end of this month on an issue of exceptional importance to the future prosperity of agriculture. The Uruguay Round of multilateral trade negotiations under the General Agreement on Tariffs and Trade (GATT) has been a seven-year effort to expand trade. If lawmakers approve the trade package, it could create new market opportunities valued at between \$5 billion to \$14 billion within five years by reducing or eliminating foreign obstacles to U.S. farm exports.

GATT's five main agricultural elements would: (1) Reduce subsidized agricultural exports 36 percent in budgetary outlays and 21 percent in volume terms over six years; (2) Cut overall import protection by 36 percent over six years and require that all non-tariff barriers be converted to tariff protection; (3) Require 20 percent reductions in some trade-distorting internal supports; (4) Establish a code to prevent the use of sanitary and phytosanitary regulations as disguised trade barriers; and (5) Improve the GATT's dispute settlement

These elements would do a great deal to level the trade playing field. For example, subsidized European Union (EU) exports will be reduced substantially from current levels by the year 2000, with required spending cuts in the vicinity of \$3 billion to \$4 billion annually. The EU currently uses export subsidies for wheat, flour, most other grains, dairy products, beef, pork, sugar, poultry, and a wide range of other products. U.S. export programs (whose aim has been to counter EU subsidies) will also be subject to the Uruguay Round disciplines, with required spending cuts in the vicinity of \$300 million annually by the year 2000.

In addition, non-tariff barriers, such as variable levies and quotas, will be converted to tariffs under a so-called "tariffication" plan. There are no exceptions, which means all non-tariff barriers (NTBs) will be eliminated, including Japan's rice prohibition, Canada's import quotas, the European Union's variable levies and U.S. Section 22 quotas. Replacing NTBs with tariffs will allow for greater market access opportunities for U.S. exports. Also, new dispute settlement procedures will work faster and better to resolve trade disagreements when they arise in the future.

The reforms in the agricultural sector did not go as far as many in the U.S. would have liked, but they represent a giant step toward reducing unfair trade practices and providing greater access for U.S. farm products to markets worldwide.

Finally, it's important to emphasize that nothing in the GATT agreement will impair U.S. sovereignty or permit any other nation or the new World Trade Organization to change our laws. For more information on this concern and the other details of GATT, see the GATT "Question and Answer" article on page three of this issue of Michigan Farm News.

This year's record corn and soybean harvests, together with continued large production of many other agricultural commodities, underscores the importance of maintaining and expanding foreign markets for U.S. agriculture. Make sure your congressman understands how important it is to Michigan farmers that the GATT implementing legislation is approved.

Jack Laurie, President
Michigan Farm Bureau

#### Grocery Store Pork Prices Not Making Cents

The lowest hog prices in 14 years has several U.S. Senators asking retailers and meat packers to explain why those lower prices aren't appearing in the grocery store, and why consumers are still paying the same price for pork that they did six months ago, according to Knight Ridder News.

In a letter to retailer and meat packer organizations, Sens. Tom Daschle (D-S.D.), Bob Kerry (D-Neb.), Tom Harkin (D-Iowa) and Charles Grassley (R-Iowa) said that the farmers' share of the consumer pork dollar has fallen 20 percent since Jan. 1, 1994, to an all-time low of 28 percent while packer and retailer shares have increased 10 percentage points. The letter also stressed farmers are now getting 13.8 cents less per pound compared to six months ago, while packers get 2.9 cents more per pound and packers get 7.2 cents more per pound.

The American Meat Institute's (AMI) logic? According to Jens Knutson of the AMI, a 10 percent increase in hog slaughtering had created a large supply which would be difficult to move. Besides, "How much pork can consumers buy?" he asked. Go figure.

#### Ag Department Putting Aside Poultry Rules

The U.S. Department of Agriculture has decided to delay tighter inspection rules for chickens and turkeys until it comes up with a broader proposal to overhaul inspections for all meats. The new, comprehensive food safety proposal is promised by mid-December.

The department, responding to criticism of outgoing Agriculture Secretary Mike Espy's connections to the poultry industry, proposed a separate set of poultry regulations last July. The decision to drop the poultry proposal came last week.

The new proposal would use a risk-based system known as "Hazard Analysis Critical Control Point" or HACCP. This system extends from farm through processing and relies on microbial testing, identifying possible sources of contamination, and record keeping to ensure safety precautions are followed.

#### Farm Prices Take a Dive

Driven by the lowest hog prices in 14 years, the overall index for U.S. farm prices dropped last month to its lowest level since April 1988, according to Agriculture Department figures. The report said falling cattle, corn and soybean prices offset increases in wheat, milk, grapefruit and strawberry prices, to bring the All Farm Products Index down 1.5 percent for October. The report showed hog prices down \$2.40 per hundredweight in October to \$32.90 -- the lowest since May 1980 -- compared to \$46.90 per cwt. at the same time last year.

### In Brief ... Ag Trade Surplus Up in August

The U.S. agricultural trade surplus rose to \$1.3 billion in August, an increase of \$65 million over July. Agricultural exports for the month rose 12 percent to \$3.5 billion, up 19 percent over the same month in 1993, but were held in check by imports at \$2.2 billion, up 17 percent over 1993, largely due in part to stimulated coffee prices.

For the fiscal year through August, the U.S. ag export surplus is down nearly \$1 billion over the same time last year, but overall exports are up 1 percent at nearly \$40 billion. Vegetable exports for the fiscal year are up 7 percent to \$3.2 billion, fruit exports are up 10 percent to \$2.3 billion, wheat exports are down 16 percent on the year-to-date figure at 27.9 million tons, corn exports also are down 21 percent at 30.1 million tons, and soybeans are down 22 percent at 15.2 million tons.

#### End-Use Certificate Proposed to Settle Wheat Dispute

USDA has proposed regulations that would govern an end-use certificate program to track the disposition of wheat and barley imported from Canada into the United States. The regulations would force importers and subsequent buyers to store the imported grain separately from U.S.-produced grain until it is delivered to the end user. NAFTA rules require the certificates for wheat and barley from any country that requires them for imports from the United States. Currently, Canada is the only such country.

#### Japanese Sue to Keep Apples Away

A group of Japanese farmers have sued in an effort to maintain a ban on importing American apples into Japan. The suit, filed against the agriculture ministry, claims the ministry did not take appropriate steps to check the safety of United States apples when it lifted the import ban in August. The Japanese apple and pear farmers are concerned about diseases, such as fire blight, coming into Japan on imported fruit.

The first U.S. apples are expected to arrive in December, and farmers say they will demand compensation from the government if the fruit is allowed into the country. The United States had cited the ban as evidence of general reluctance on the part of the Japanese to lift its import barriers. A dispute over the ban was settled in August.

#### What Goes Around Comes Around

Japanese apples, nearly ready for export to U.S. markets, are under quarantine, while U.S. and Japanese inspectors observe the fruit for signs of disease prior to an expected January shipment to American shores. A ban against apple exports, instituted by both Japanese and American agriculture officials, was lifted in August and the first American apple exports will arrive in Japan in December.

Elaborate quarantine and storage schemes await the produce, which must be held in near freezing conditions for 40 days and then fumigated before receiving certificates of approval. American apples are expected to be well received by Japanese consumers. Currently, fresh apples fetch nearly \$5 a piece in Japanese markets.

#### More Michigan Milk Produced in September

Dairy herds in Michigan produced 452 million pounds of milk during September, 8 million pounds more than a year ago, according to the Federal/State Michigan Agricultural Statistics Service. Milk per cow averaged 1,350 pounds, 40 pounds more than last year. Michigan's dairy herd was pegged at 335,000 head, down 4,000 head from September 1993. The preliminary value of milk sold averaged \$13.10 per hundredweight (cwt.) in September, \$.20 more than last year. Mid-month September slaughter cow prices averaged \$41.00 per cwt., \$7.30 less than the previous year.

Milk in the 21 major states totaled 10.5 billion pounds, 3 percent above production in these same states in September 1993. Production per cow averaged 1,301 pounds for September, 48 pounds more than September 1993. The number of cows on farms was 8.04 million head, 54,000 head less than September 1993 but 2,000 head above August 1994.

#### New Oct. 1 Diesel Requirements Raise Questions

Recent changes in requirements for dying diesel fuel have prompted several questions. A bulletin provided by the American Farm Bureau Federation gives additional information on regulatory changes which became effective Oct. 1, 1994. EPA regulations require that diesel fuel for use in motor vehicles for highway use meet a sulfur content standard. All diesel fuel meeting the sulfur standard for "on-highway" use is to be clear.

Beginning Oct. 1, EPA regulations required high sulfur diesel fuel for off-road uses, such as farm use, to be dyed red. EPA had previously allowed high-sulfur fuel to be dyed blue. Also beginning Oct. 1, IRS regulations required all tax exempt diesel fuel, regardless of sulfur content, to be dyed red.

IRS had allowed the fuel to be dyed blue. These changes were made to eliminate the possibility that blue-dyed diesel fuel would be confused with blue avgas used in aircraft. Blue-dyed diesel fuel already in the distribution network can continue to be sold until supplies are depleted.

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## What is GATT and What Will it do for You?

The U.S House and Senate are scheduled to return to Washington, D.C., in late November, specifically to vote under the so-called "fast track" rules to implement GATT. Fast track simply means that the legislators cannot amend the implementing langauge - they must either vote for or against the package in its entirety.

To provide you with a clearer understanding about a complicated issue, AFBF Trade Specialist Paul A. Drazek has compiled a series of questions and answers on what GATT is and isn't, and what it could mean to your pocket book in the years to come.

Q. What exactly is the GATT Uruguay Round?

A. The General Agreement on Tariffs and Trade (GATT) was created after World War II to establish rules and disciplines in world commerce to reduce unfair impediments to trade. Protectionism in the 1930s was viewed as one of the causes of the war, and a new multilateral trade agreement was considered essential to avoiding such a recurrence.

Under the GATT, there are periodic "rounds" of multilateral negotiations to reduce trade barriers. The Uruguay Round, started in 1986, is the eighth such round.

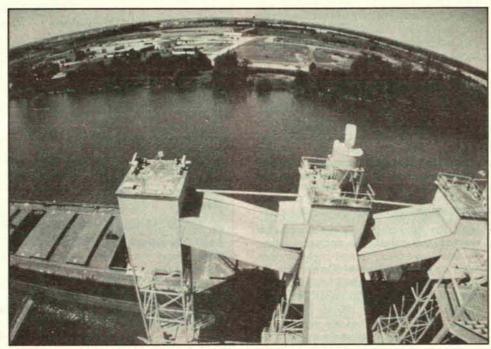
Q. What exactly will the Uruguay Round agreement accomplish?

A. The agreement will reduce worldwide tariffs and other trade barriers; it will establish new rules to protect intellectual property rights; it will enhance trade in services; it will require all countries to commit to the same rules the United States plays by; and it will greatly improve the dispute settlement process for trade complaints.

In agriculture, specifically, the agreement will reduce unfair subsidies, open new markets to U.S. farm exports, prevent the use of unjustified health and sanitary regulations as illegal trade barriers, and facilitate the ability for the United States to challenge unfair foreign trade practices.

Q. What will be the economic benefits?

A. For the U.S. economy as a whole, the agreement is expected to add 1.4 million new jobs by the tenth year it is in effect and increase gross national product by \$100 billion to \$200 billion over the same period.



For agriculture, the agreement will create substantial new foreign markets, thus expanding U.S. exports by \$5 billion to \$14 billion over the next five years. These new exports will raise farm income and, in doing so, will generate an additional \$10 billion to \$30 billion in economic activity in agriculture-related businesses and industries.

Q. Will the GATT agreement impair U.S. sovereignty?

A. No. There is nothing in the agreement that would permit any other nation to force changes in U.S. laws. Only the U.S. Congress can make or change U.S. laws.

Q. Isn't it true that the U.S. will lose its veto power under the new World Trade Organization (WTO) and that even small countries will have a vote equal to ours?

A. Actually, all countries have had an equal say under the current GATT system for the past 46 years. All countries, no matter how small, have had the power to veto or block any effort to challenge their unfair trade practices. This has been a major weakness of the current system and a serious problem for the U.S. over the years.

For example, when the U.S. tried to challenge the European Community's (EC) ban on U.S. beef under its hormone rules, the challenge was blocked unilaterally by the EC. Under the new rules, the U.S. would not have been prevented from seeking redress for this blatantly illegal trade barrier.

The fact that the new rules will not allow a single country to block such challenges will benefit U.S. interests because we file many more complaints than are filed against us. In any case, it is important to remember that even if a U.S. law is challenged in the WTO, there is no requirement that the U.S. give up that law.

Q. But isn't it true that other countries could fine us or apply sanctions against us if we did not give up the law.

A. No "fines" can be imposed on the United States or on U.S. taxpayers. This contention is simply not true. The only "sanctions" allowed under the new WTO are the same as have existed for 45 years under the GATT.

Such sanctions can only take the form of higher "retaliatory" tariffs on U.S. exports, and these tariffs are very limited; they cannot exceed the estimated trade effect of the "unfair" U.S. barrier. It is also worth noting that retaliatory tariffs would be paid by the foreign country's importers, not by U.S. exporters.

This type of GATT-authorized retaliation has been used, as stated earlier, for the past 45 years. It has seldom been used against the United States and, when it has, the U.S. has rarely felt compelled to "veto" the action. More often, the existing rules, which allow any country to block dispute settlement decisions, have been used by smaller countries to sidestep U.S. challenges to their unfair trade practices. This will no longer be possible under the WTO.

Q. But if no country is required to change their laws, even if they are successfully challenged, how can the United States force other countries to eliminate their unfair trade practices?

A. The only tool available to us is the tool available to all countries: the imposition of retaliatory tariffs on an equivalent value of imports from those countries. Neither we nor the WTO can "force" sovereign nations to change their laws, just as they cannot force us to change ours.

The change in the dispute settlement rules under the WTO should be viewed as a worth-while improvement in our ability to challenge foreign unfair trade practices, not as an attack on our sovereignty.

Q. Isn't it true that the new Sanitary and Phytosanitary Code will require the U.S. to lower its standards on agricultural imports?

A. No. The agreement clearly and explicitly allows countries to establish safety standards at levels necessary to protect human, plant or animal health. We are not required to weaken our regulations to harmonize them with "lower international standards," as some have suggested. There is nothing in the agreement that would require the U.S. to import products that do not meet current U.S. safety standards.

Q. What will happen to U.S. import protections currently available under Section 22?

A. In general, the Section 22 quotas currently applied to imports of dairy products, cotton, peanuts and sugar-containing products, will be replaced with tariffs that are substantially equivalent to the protective benefits of the quotas. Most of these tariffs will then be reduced by the minimum 15 percent required under the agreement, phased in over six years. Import restrictions under the Meat Import Law will be similarly replaced with tariffs.

# The GATT Bill and Its Impact on the U.S. Dairy Industry

by Ken Olson, AFBF Dairy Specialist

Dairy producers and industry supporters are concerned about the potential impact of the proposed GATT agreement on the future of the U.S. industry, The agreement will eliminate the Section 22 waiver that has limited dairy imports in the past, and replace it with a "Tariff-Rate Quota."

Initial access equal to a minimum of 3 percent of domestic consumption will be required. The level increases to 5 percent by the end of the implementation period in 2001.

This means that there are almost certain to be additional imports of dairy products that compete with domestic production. The agreement will also open other foreign markets to U.S. dairy exports and limit the use of export subsidies by the European Union and all other dairy subsidizing countries.

During discussions prior to the introduction of the enabling legislation, the dairy industry and many supporters suggested the inclusion of several provisions designed to address industry con-

The proponents recognized that the GATT agreement will not only allow added imports to the United States, but that it will also have the same effect in other nations. Their suggestions were designed to assist U.S. dairy producers in their efforts to capture a share of the expanded export opportunities.

The legislative language that has been introduced includes little to address concerns raised by the industry. Additional written commitments from President Clinton and his advisors provide at least some level of support to the industry.

The enabling legislation includes the following provisions: ☐ The Dairy Export Incentive Program (DEIP) is extended until 2001. Without this, it is scheduled to expire in 1995.

A mechanism to assure that the duty-paid wholesale price of imported cheese, that is subject to an in-quota rate of duty (formerly "quota cheese"), is not less than the domestic wholesale price of similar cheese.

☐ It also mandates two studies on the impact of GATT.

 An evaluation of Canada's compliance with the dairy and poultry provisions of the agreement.

2. An evaluation of the impact of the agreement on Federal Milk Orders.

The supporting letters from the administration include the following commitments:

☐ A refocusing of the Export Enhancement Program (EEP) and DEIP to allow them to be used for market expansion and promotion rather than just combating unfair trade practices.

☐ A promise to fund and use EEP, DEIP and other export programs, to the maximum level allowed under GATT and U.S. law.

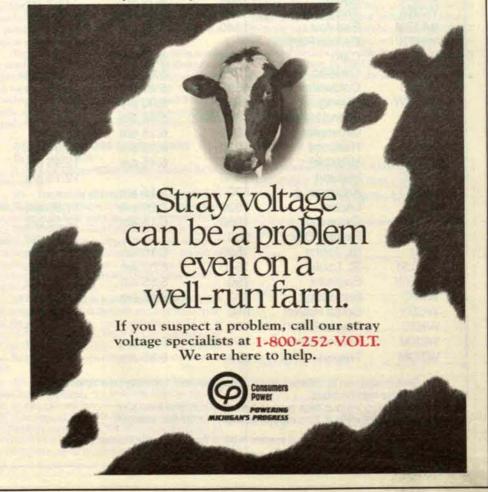
☐ To develop and use an expedited interagency review process to ensure that sales under EEP and DEIP are carried out in a prompt, marketsensitive manner.

☐ To propose increases in "greenbox" and other GATT-allowed agriculture programs by \$600 million over the next five years. This effort will include funding for the Market Promotion Program and other programs to benefit a wide range of commodities including dairy.

☐ To maintain total discretionary spending on USDA agricultural programs at or above the FY 1995 level for the next two fiscal years.

These provisions and commitments do not assure that U.S. dairy producers will gain from GATT, but they do provide some tools for the industry to work with.

If they are not used, the industry is likely to suffer in the short-term. If they are used, they can help the U.S. industry begin to take advantage of the new world-wide market opportunities that will be available. It is likely that the industry will seek additional tools to work with, but these commitments represent a start that can be built upon.





#### Michigan and Major Commodity Area Extended Weather Outlook

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T - Temp. 11/	15 11/30	11/151/31
P - Precip.	TP	TP
Michigan	AA	ВА
W. Corn Belt	BN	BN
E. Corn Belt	ВА	BN
Wint. Wheat Belt	BN	NN
Spr. Wheat Belt	NN	NN
Pac. NW Wheat	NB	AB
Delta	BN	N N
Southeast	BA	NA
San Joaquin	AB	AN

A-Above Average, B-Below Average, N-Normal, MA-Much Above, MB-Much Below, NP-No Precip. Source: National Weather Office

#### 30-Day Outlook - Above Average Temps. and Precip.

The 1994 growing season (defined as April through October) averaged warmer and drier than normal in northern sections of the state and wetter than normal with near normal temperatures in central and southern

The biggest weather stories of the season included torrential mid-season rainfall and flooding in the central lower peninsula, a series of damaging hail storms in west central lower Michigan, and a warm, dry September-October period which brought most summer crops to maturity prior to first killing freeze and favored fall harvest activities.

The official National Weather Service outlook for November is for somewhat warmer and wetter than normal weather. By late November, normal high temperatures range from the low 30s north to the low 40s south and normal lows from the low 20s north to mid to upper 20s south. Normal precipitation during the month ranges from 0.75 inches per week in the southwestern lower peninsula to near 0.50 inches in extreme northeastern lower Michigan.

Prospects for the November through January period are for a reversal, with cooler than normal temperatures and near normal precipitation expected.

		Michiga	n Weather	Summary		
10/1/94	Ter	nperature	Growing De	gree Days	Precip	pitation
	)bserved Mean	Dev. From Normal	Actual Accum.	Normal Accum.	Actual (inch.)	Normal (Inch)
Alpena	50.0	+ 2.2	2248	2159	1.36	2.40
Bad Axe	50.8	- 0.1	2346	2617	2.02	2.41
Detroit	54.1	+ 2.4	3265	2857	1.31	2.33
Escanaba	48.0	+ 0.1	1857	1697	0.54	2.57
Flint	52.1	+ 1.2	2680	2857	2.28	2.33
Grand Rapids		+ 2.0	2805	2918	3.54	2.99
Houghton	48.6	+ 3.6	1826	1947	1.73	2.57
Houghton Lak		+ 2.9	2474	2159	0.95	2.40
Jackson	51.6	- 0.8	2754	2831	1.98	2.41
Lansing	51.3	+ 0.6	2694	2831	2.61	2.41
Marguette	48.1	+3.7	1878	1947	1.55	2.57
Muskegon	52.5	+ 1.1	2537	2484	2.49	2.94
Pellston	49.6	+ 2.9	2134	2237	1.28	2.75
Saginaw	52.2	+ 1.2	2729	2617	1.91	2.41
Sault Ste. Mar		+ 1.9	1633	1697	2.19	2.57
South Bend	54.9	+ 2.0	3181	2918	3.43	2.99
Traverse City	51.3	+ 1.0	2446	2237	0.92	2.75
Vestaburg	49.2	- 1.3	2432	2561	1.65	2.59

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

The confidence in these outlooks is considered lower than normal, at least in part due to the resurgence of El Nino conditions in the equatorial Pacific. While oceanic/atmospheric conditions associated with El Nino usually lead to anomalous weather conditions in other parts of the world (such as the current severe drought in eastern and south Australia which has drastically cut wheat and other winter crop yields), there is only a weak link with weather conditions here in Michigan, with a slight trend towards milder and drier than normal conditions during winter.

#### Anthracnose Causing Scramble for Bean Seed and Solutions

Continued from page 1

seed should be reasonably good. The more arid conditions of the western states makes the likelihood of attracting seed-borne anthracnose highly unlikely."

Kuenzli echoes Varner's concerns about seed selection for Michigan's estimated 440,000 acres of dry beans next year, saying that farmers

should seek seed from fields that have, at a minimum, been field inspected, and had post harvest inspection as well. "We produce some darn good certified seed here in Michigan - we don't want to forget that - but we've had a high percentage of our certified seed bean fields rejected this year," Kuenzli said.

Adapting a good neighbor philosophy will be as crucial in controlling anthracnose as other management issues. In cases where a healthy field of beans, planted with seed from a western source borders a field planted with bin-run seed, producers can still suffer yield losses of three to five bags per acre just from water run-off from the adjoining field that's contaminated.

Likewise, inadequate tillage in an infected field can provide a host environment for anthracnose in old crop residue until a neighboring field is planted and growing.

Water, deer, equipment, wind and people can all help transport the disease from one field to the other in those situations, says Kuenzli.

"We all have an obligation as growers throughout this state to try to eradicate this problem, or manage our activities so that we reduce the risk of having anthracnose in 1995," Kuenzli

"It's possible that if we don't have ideal conditions for spreading of anthracnose that we could get away with poor management practices. But that's like saying if you get struck by lightening, you might not get hit hard enough to kill you," Kuenzli concluded.

#### Anthracnose Control Checklist

- Fall moldboard plow with total turnover. Burying the plant residue completely helps break the fungus cycle.
- Don't plant dry beans on dry bean ground. If you absolutely have to, then definitely plant a resistant variety. (Soybeans can be rotated since they don't host the same species of anthracnose as dry beans.)
- Do not save bin seed that hasn't been field inspected and lab tested for anthracnose. Priority seed does not carry a requirement for field inspection or post harvest lab test. Ask your supplier for the inspection reports to avoid planting the problem in
- Get your seed order in now.
- Save a sample of your seed when planting, along with the identifying lot numbers
- Attempt isolation whenever possible from other bean fields, including yours and your neighbors.
- Consider treating seed with a fungicide before planting if clearance is ob-
- Consider using Benlate as a fungicide if an infection is discovered early

Source: Michigan Bean Commission

# MICHIGAN FARM

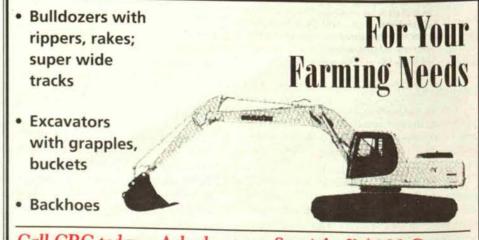
#### Serving Michigan Farm Families is **Our Only Business**

Since its beginning in 1971, Michigan Farm Radio Network's only objective has been to serve Michigan's farm families. This dedication to serve agriculture is shared by 29 local radio stations in Michigan. Through these stations, Michigan Farm Radio Network provides the latest in market analysis, weather and news to Farm Bureau members daily on the following stations:

Station	City	Frequency	Morning Farm	Noon Farm
WABJ	Adrian	1490	5:45 am	11:50 am
WATZ	Alpena	1450	5:30 am	11:30 am
WTKA	Ann Arbor	1050	6:05 am	12:05 pm
WLEW	Bad Axe	1340	6:30 am	12:50 pm
WHFB	Benton Harbor	ii .		12:30 pm
WKYO	Caro	1360	6:15 am	12:15 pm
WKJF	Cadillac	1370	5:55 am	11:20 am
WTVB	Coldwater	1590	5:45 am	12:20 pm
WDOW	Dowagiac	1440	6:05 am	12:15 pm
WGHN	Grand Haven	1370/92.1	5:45 am	12:15 pm
WPLB	Greenville	1380	6:15 am	11:45am
WBCH	Hastings	1220	6:15 am	12:30 pm
WCSR	Hillsdale	1340	6:45 am	12:45 pm
WHTC	Holland	1450		12:15 pm
WKZO	Kalamazoo	590	5:15 am	
WLSP	Lapeer	1530	7:20 am	11:50 am
WOAP	Owosso	1080	6:15 am	12:30 pm
WHAK	Rogers City	960		12:15 pm
WSJ	St. Johns	1580	6:15 am	12:15 pm
WMLM	St. Louis	1540	6:05 am	12:20 pm
WSGW	Saginaw	790	5:55 am	12:20 pm
WMIC	Sandusky	660	6:15 am	12:45 pm
WCSY	South Haven	940		12:15 pm
WKJC	Tawas City	104.7		12:45 pm
WLKM	Three Rivers	1510/95.9	6:15 am	12:15 pm
WTCM	Traverse City	580	5:55 am	11:20 am

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

Some stations carry additional market reports throughout the market day.



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#### IMPORTANT NOTICE OF PROPOSED SETTLEMENT OF CLASS ACTION AND FAIRNESS HEARING

IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF ALABAMA SOUTHERN DIVISION

Russell Price, et al vs. Ciba-Geigy Corporation NO. 94-0647-CB-S

### U.S. WORKERS WITH ON-THE-JOB EXPOSURE TO GALECRON®

and Their Spouses, Children, Other Relatives and Legal Representatives:

GALECRON® WAS A COMMERCIAL AGRICULTURAL PESTICIDE WHICH WAS MARKETED IN THE U.S. BY CIBA-GEIGY CORPORATION. IT WAS NOT MARKETED FOR RESIDENTIAL OR HOME GARDENING USE.

U.S. WORKERS WITH ON-THE-JOB EXPOSURE TO GALECRON® MAY BE ELIGIBLE FOR FREE MEDICAL MONITORING AND/OR CASH PAYMENTS UNDER A PROPOSED LEGAL SETTLEMENT.

You may belong to a class of people covered by a proposed settlement of a legal action ("Settlement"), and you may be entitled to receive the benefits of the Settlement. This Notice tells who is covered by the Settlement, and describes the litigation, the benefits of the proposed Settlement, and your legal rights. All Settlement Class members who do not timely exclude themselves from the lawsuit will be bound by the Settlement if it is approved.

#### PLEASE READ THIS NOTICE CAREFULLY -IT MAY AFFECT YOUR LEGAL RIGHTS -FOR MORE INFORMATION CALL 1-800-565-3126

By Order of the United States District Court for the Southern District of Alabama, a class action has been conditionally certified for settlement purposes on behalf of Settlement Class Members (as defined below) who may now or later have claims against Ciba-Geigy Corporation arising out of work-related exposure to Galecron®. On January 30, 1995, a fairness hearing will be held at the Courthouse, United States District Court, Southern District of Alabama, 113 St. Joseph St., Mobile, Alabama, 36602, at 9:00 a.m. Central Time, so the Court can determine if the class action should be finally certified and if the Settlement summarized in the Notice should be approved as fair, reasonable and adequate. This hearing may be continued without further notice

#### I. DEFINITION OF CLASS

Under the Settlement, Galecron® is defined as chlordimeform or any chlordimeform-containing product, either manufactured, formulated, packaged, distributed or sold by or on behalf of Ciba-Geigy Corporation or related parties, regardless of the trade name of the product; or any metabolite of Galecron®, including the substance known as 4-COT or 5-CAT.

The Settlement Class is defined as:

- All persons who fall into one of the following categories, and who reside in the United States as of the date of filing of the Class Action Complaint, who have been exposed in the United States to Galecron® ("Exposed Persons")
  - a. Plant Workers: An individual (whether or not employed by Ciba-Geigy Corporation) who in the course of his or her employment at Ciba-Geigy Corporation's St. Gabriel, Louisiana or McIntosh, Alabama sites, was exposed to Galecron®, including, without limitation, individuals who worked in manufacturing, formulating or packaging Galecron® or in the waste disposal of Galecron®, or worked in the construction, demolition or maintenance of any facilities used for the foregoing activities at such St. Gabriel, Louisiana or McIntosh, Alabama sites: or
  - b. Formulators: An individual (whether or not employed by Ciba-Geigy Corporation) who in the course of his or her employment was exposed to Galecron® while at a plant or site which was involved in mixing, blending, packaging, handling or otherwise formulating pesticides which contained, in whole or in part, Galecron®; or
  - c. Applicators: An individual (whether or not employed by Ciba-Geigy Corporation) who in the course of his or her employment, was exposed to Galecron® while involved in the application of pesticides which contained, in whole or in part, Galecron®, including, without limitation, aerial and land applicators, flagmen, mixers, blenders, loaders and other individuals who handled such pesticide prior to or during the application process; and
  - d. Other Covered Workers: An individual (whether or not employed by Ciba-Geigy Corporation) who in the course of his or her employment was exposed to Galecron® at the Clean Land, Air, Water Corporation or Environmental Purification Advancement, Inc. disposal sites located near Bayou Sorrel, Louisiana; at Empak, Inc. in Deer Park, Texas; or in a testing or research laboratory, whether or not owned by Ciba-Geigy Corporation; or
- The spouses, parents, children or other relatives of the Exposed Persons described above.

(Collectively "Settlement Class Members"). Note: If you are an Exposed Person, you are a Settlement Class Member whether or not you have been diagnosed with an illness. Spouses, parents, children or other relatives are Settlement Class Members but the claims they are settling are limited to those arising from an Exposed Person's exposure.

Relevant Dates

Galecron® was registered for use from 1968-1989. Some Exposed Persons may have been exposed before or after those dates.

# II. IMPORTANT MEDICAL NOTICE To Plant Workers, Formulators, Applicators and Other Covered Workers (as defined above):

You may have an increased risk of developing bladder cancer if you had on-the-job exposure to Galecron®. Workers exposed to Galecron® should participate in a medical monitoring program because early detection of bladder cancer can result in more effective treatment. As part of the Settlement, Ciba-Geigy has agreed to establish a medical monitoring program for the detection of bladder cancer for those individuals who do not exclude themselves from the lawsuit. Within six months, this program should be available free of charge to all Exposed Persons who do not exclude themselves from the lawsuit.

If you had on-the-job exposure to Galecron®, it is recommended that you or your doctor call 1-800-565-3126 to learn how you can obtain further medical information or enroll in the medical monitoring program.

#### III. BRIEF SUMMARY OF LITIGATION

On February 8, 1994, a class action lawsuit was filed against defendant, Ciba-Geigy Corporation ("Ciba-Geigy"), in Alabama State Court, which lawsuit was later removed to the United States District Court for the Southern District of Alabama. The Complaint, as amended, alleges that the Settlement Class as defined above is entitled to damages for medical monitoring and other compensation as a result of Exposed Persons' exposure to Galecron®.

Ciba-Geigy has filed an Answer denying all essential allegations of the Complaint, and asserting affirmative legal defenses. The Court has decided that the case can proceed as a class action for purposes of settlement only. This does not mean that the Class Representatives would have been successful had the case gone to trial. The Court has made no such determination, and the proposed Settlement is not to be construed as an expression of any opinion by the Court as to the merits of any of the claims asserted against Ciba-Geigy.

#### IV. PROPOSED SETTLEMENT

A Settlement has been entered into between the Class Representatives, Class Counsel and Ciba-Geigy, which will resolve all past, present and future claims against Ciba-Geigy arising out of Exposed Persons' exposure to Galecron®. The Settlement provides for the establishment by Ciba-Geigy of two funds to provide medical benefits and compensation to Exposed Persons or their legal representatives.

(1) The Medical Monitoring and Treatment Fund ("The MMT Fund"). If the Settlement is approved, Ciba-Geigy will make an initial deposit of \$5,000,000 into the MMT Fund, and will thereafter make additional deposits on an as-needed basis. There is no limit to the amount of money Ciba-Geigy can be required to contribute over the life of this Fund.

The MMT Fund will pay for a medical monitoring program designed to detect at an early stage the form of bladder cancer alleged to be associated with Galecron®: specifically, primary urothelial carcinoma of the urinary collecting system, i.e., renal pelvis, ureter, bladder and urethra. The MMT Fund also will pay for all medically necessary treatment not paid for by Medicare or Medicaid if the Exposed Person has been or in the future is diagnosed with such bladder cancer.

The MMT Fund will pay for medical monitoring to Exposed Persons for a period of 20 years, and will pay for medical treatment until one full year passes with no claims for treatment being filed but in no event less than 20 years. Ciba-Geigy will have no obligation to continue the medical monitoring and treatment program if the Settlement is not approved. Only Exposed Persons, i.e., eligible Plant Workers, Formulators, Applicators and Other Covered Workers, as defined in this Notice, will be entitled to medical monitoring and treatment.

(2) The Disease Compensation and Administration Fund ("The DCA Fund"). If the Settlement is approved, Ciba-Geigy will also make an initial deposit of \$30,000,000 into the DCA Fund. In addition to medical treatment paid for by the MMT Fund, the DCA Fund will make cash payments of up to \$410,000, as set forth in more detail below, on behalf of an Exposed Person who, after exposure to Galecron®, has developed or in the future develops the form of bladder cancer alleged to be associated with Galecron®; specifically, primary urothelial carcinoma of the urinary collecting system, i.e., renal pelvis, ureter, bladder and urethra. Cash payments will vary depending upon the Exposed Person's age, smoking status and participation in the health screening program. For Exposed Persons who are nonsmokers and participants in the health screening program, the cash payments will be as follows: (a) \$10,000 in the event of treatment involving an invasive procedure (this is a one-time payment regardless of the number of procedures); (b) up to \$150,000 in the event of a radical cystectomy (bladder removal) with diversion of the urinary tract, which amount will decrease with a person's age to a minimum of \$10,000 if the Exposed Person is 85 years or older; and (c) up to \$250,000 in the event an Exposed Person's death is found to be caused by bladder can-

cer, which amount will decrease with age to a minimum of \$17,500 if the Exposed Person is 85 years or older. An Exposed Person may collect separately for (a), (b) and (c) above, so that the maximum payment to an Exposed Person is \$410,000. The cash payments described above will be reduced by 12.5% if the Exposed Person had smoked in the five years prior to diagnosis. A separate 12.5% reduction will be made if he or she had failed to participate in the health screening program in each of the three years prior to diagnosis (or in each year that the program was available, if less than three years). The DCA Fund also will pay \$1,000 to any Exposed Person who was diagnosed with hemorrhagic cystitis within three months following exposure (this is a one-time payment regardless of the number of manifestations) In addition, the DCA Fund will pay for administrative costs, and class counsel's attorneys' fees, costs and expenses as determined by the Court. All cash payments from the DCA Fund are paid only on account of a compensable claim of an Exposed Person, i.e., an eligible Plant Worker, Formulator, Applicator or Other Covered Worker, as defined in this Notice. Cash payments to a spouse, parent, child or other relative will only be made if they are the legal representative of an Exposed Person.

The benefits of the DCA Fund will continue as long as the MMT Fund continues, or until the DCA Fund is exhausted as set forth below. Ciba-Geigy has agreed to pay up to a maximum of \$45,000,000 for the benefits afforded by that Fund. If the DCA Fund is exhausted, Ciba-Geigy may continue paying for compensable claims. If Ciba-Geigy does not continue to pay, Settlement Class Members will be able to opt-out of the DCA Fund and will regain their right to pursue any legal claims they may have, except for claims for medical monitoring, medical treatment, fear of illness or cancer, or increased risk of illness or cancer, because medical monitoring and treatment will continue

- (3) Other Conditions. The Stipulation of Settlement presently provides for medical monitoring, treatment and compensation payments for certain medical conditions set forth in this Notice. In the event, however, that a Court approved Epidemiology Panel determines to a reasonable medical certainty that any other medical condition is caused by Galecron® exposure, that condition will be deemed a compensable claim, and will be eligible for medical monitoring (if feasible); medical treatment; and cash payments. The cash payments will not exceed the maximum amounts payable for the covered medical conditions set forth above.
- (4) Administrator. A nationally recognized entity or entities with substantial investment and medical claims administration experience will be appointed by the Court to administer the Settlement. The Administrator will determine whether a Settlement Class Member is eligible for benefits under the settlement. Any disputes concerning a Settlement Class Member's entitlement to benefits will be resolved by a Medical Advisory Panel or by a single arbitrator, depending upon the issue in dispute. The decision of the Medical Advisory Panel or arbitrator each have the effect of an arbitration decision and shall be binding upon all parties, including the Settlement Class Member.
- (5) Release. Settlement Class Members who do not exclude themselves from the Class release all past, present and future claims: (i) relating to the covered medical conditions listed above; and (ii) relating to an Exposed Person's exposure to Galecron®, including all claims alleging that any other cancers, personal injuries or risks are caused by exposure to Galecron®. This means that claims that Galecron® exposure caused any condition other than those medical conditions listed above will be released, but will receive no compensation or treatment, unless the Court approved Epidemiology Panel finds that such other condition is caused by Galecron® exposure. The release is effective as against Ciba-Geigy and certain additional releasees as defined in the Stipulation of Settlement, including Ciba-Geigy, Ltd., the parent of Ciba-Geigy.

If you believe you are a member of the Settlement Class, and have any questions regarding any of the benefits set forth above, you are urged to call 1-800-565-3126 for further in-

#### V. CLASS REPRESENTATIVES AND CLASS COUNSEL

The Court has designated the following Settlement Class Members, Russell W. Price, Leslie E. Hoven, Grady W. Brown, Jennie Ropp Brown, Jack Harley Woodward, Alta Woodward, Joe H. Bowman and Martha Annie Bowman, as class representatives to represent all Settlement Class Members. The Court has also designated as Class Counsel the following individuals: Timothy E. Eble; J. Cecil Gardner; Joseph J. McKernan; S.C. Middlebrooks III; Charles W. Patrick, Jr.; and Patrick W. Pendley.

The Class Representatives and Class Counsel believe that the proposed Settlement is fair, reasonable and adequate. Class Representatives and Class Counsel have entered into the proposed Settlement after weighing the substantial benefits against the probabilities of success or failure, and the long delays that would be likely if the case proceeded to trial.

There has been no agreement between the parties regarding attorneys' fees. At the fairness hearing, Class Counsel will request the Court to award attorneys' fees and reimbursement of costs and expenses, to be paid from the DCA Fund. Class counsel will request a percentage fee award not to exceed 20% of the benefit conferred on the class, half of which will be requested to be paid over a 4-year period while legal work continues.

#### VI. RIGHTS AND OPTIONS OF SETTLEMENT CLASS MEMBERS

If you are a Settlement Class Member, you have the following options:

- (1) You may do nothing and remain a Settlement Class Member. If you choose to take no action, your interests as a member of the Settlement Class will be represented by the Class Representatives and Class Counsel, at no cost to you individually. You will be bound by any judgment or final disposition of the litigation, and may participate in the benefits available as a member of the Settlement Class. It is important, however, to fill out the REQUEST FOR INFORMATION FORM in order to learn how to receive benefits.
- (2) You may remain a Settlement Class Member and either represent yourself or hire your own attorney to represent you at your own cost. You or your attorney must file an Entry of Appearance with the Clerk of the Court and send a copy to Class Counsel and Ciba-Geigy, at the addresses set forth below. Such Entry of Appearance must be filed by December 16, 1994.
- (3) You may remain a Settlement Class Member and object to the Settlement. Any Settlement Class Member who does not elect exclusion from the Settlement Class and who objects to the proposed Settlement must mail such objections and any supporting papers to the Clerk of Court, at the address set forth below, on or before December 16, 1994. If the person filing the objection intends to appear personally at the January 30,

1995 Fairness Hearing described above, he or she must file with the Clerk, on or before December 16, 1994, a Notice of Intent to Appear. Any Settlement Class Member who does not file objections in the time and manner described above is forever foreclosed from raising any objection to such matters. Any Settlement Class Member whose objection is overruled will still be bound by any judgment or final disposition of the litigation. Copies of all objections and Notices of Intent to Appear that are mailed to the Clerk of Court must also be mailed to Class Counsel and to counsel for Ciba-Geigy at the following addresses:

Class Counsel Galecron Class Action P. O. Box 974 Charleston, SC 29402 Counsel for Ciba-Geigy Henry B. Alsobrook, Jr. Adams and Reese 4500 One Shell Square New Orleans, LA 70139

- (4) If you choose to remain a Settlement Class Member (under Options 1, 2 or 3 above), you may receive the benefits afforded by this Settlement within six months of the Court's Order directing this Notice. Ciba-Geigy has agreed to make all benefits afforded by this Settlement available to Settlement Class Members on an interim basis prior to final Court approval of the Settlement. The appropriate Proof of Claim forms will be required (see Section VII below), and an appropriate release will be required for any cash payments made. During this interim claims procedure, class counsel's fees and expenses will be paid upon approval of the Court and ultimately deducted from the DCA Fund initial deposit.
- (5) You may request exclusion from the Settlement Class. If you elect to be excluded from the Settlement Class, you will not be bound by any judgment, disposition, or settlement of the class action, but you also will not be able to participate in the Settlement. You will retain and be free to pursue any claims you may have. If you wish to exclude yourself from the Settlement Class, you must mail a request for exclusion to the following:

Clerk of Court United States District Court For the Southern District of Alabama 113 St. Joseph Street Mobile, Alabama 36602

Your exclusion request must set forth your full name and current address. Your written request for exclusion must be postmarked no later than December 16, 1994.

#### VII. PROOF OF CLAIM PROCEDURE

In order for an Exposed Person to receive medical monitoring, he or she will be required to submit proof of certain employment-related exposure to Galecron®. In order to receive medical treatment or the disease compensation outlined above, a Settlement Class Member will also be required to have been diagnosed, subsequent to exposure, with one of the covered medical conditions listed above. A Proof of Claim to participate in medical monitoring may be submitted at any time during the duration of the program. A Proof of Claim for a covered medical condition must be submitted within one year of diagnosis (or, if the condition has already been diagnosed, within one year after approval of the Settlement).

The Proof of Claim is designed so that you may complete it yourself. Class Counsel is available to answer questions you may have about claims procedures, without charge to you. If you desire legal assistance, you are free to retain an attorney of your choice.

To obtain a Proof of Claim Form for medical monitoring, medical treatment or disease compensation, please call 1-800-565-3126 or fill out the REQUEST FOR INFORMATION FORM below and mail it to Class Counsel at P.O. Box 974, Charleston, SC 29402. No benefits will be available to any member of the Settlement Class unless he or she submits the necessary Proof of Claim Form.

#### VIII. FOR FURTHER INFORMATION

THIS NOTICE IS ONLY A SUMMARY. The complete terms of the Settlement, and all other pleadings and relevant documents in this litigation, are on file and may be examined or copied during regular business hours at the offices of the Clerk of the Court, United States District Court, 113 St. Joseph Street, Mobile, Alabama 36602. DO NOT CALL THE CLERK OF COURT if you have any questions about this Notice or the Settlement. Address any questions regarding this Notice or Settlement in writing to the Class Counsel at P. O. Box 974, Charleston, SC 29402, or by calling 1-800-565-3126.

Any requests for additional information, like the Proof of Claims Forms or a complete copy of the Settlement, should be made by calling 1-800-565-3126, or by filling out the REQUEST FOR INFORMATION FORM below and mailing it to Class Counsel. It is recommended that all Settlement Class Members who do not wish to exclude themselves mail the REQUEST FOR INFORMATION FORM, as it will facilitate further communication if the Court approves the Settlement. If you do not mail the attached form, the Court may not be able to communicate with you directly and you may not learn how to receive your benefits.

Mobile, Alabama Date: September 1,1994 By Order of the Court Judge Charles R. Butler, Jr.

REQUEST FOR INFORMATION FORM     (This is not an Opt-Out Request)
I would like to have more detailed information of the     Settlement mailed to:
NAME:
ADDRESS:
CITY, STATE, ZIP
TELEPHONE NUMBER:
Mail this Request to:
Galecron Class Action P.O. Box 974 Charleston, SC 29402

# 6

#### CORN

Have we hit the bottom? What did the USDA Crop Production Report, released Nov. 9, say? If the report placed the corn production number near trade expectations, the answer is probably yes. If the report estimated the crop would be significantly larger than expectations, then we may still be hunting for the bottom, but we ought to hit it soon. The other concern is, how long will we stay down here? A partial answer is the bigger the crop, the longer the stay.

Strategy: At this point, with either answer above, the basis is very weak (wide) and this is telling you the market does not want the corn now and will pay you to store it if you choose. Be looking for a pricing tool that will allow you to take advantage of a strengthening (narrowing) basis. If we are at or near the bottom, be looking for a pricing tool that gives you upside potential. If you need or want to protect for downside risk, consider buying a put option.

The problem with storage for some is a need for cash flow. Consider using the government loan for this; interest rates are quite low. Everybody should be watching for opportunities to use the loan deficiency

#### WHEAT

The question on wheat is the opposite -- has it topped? As usual, the answer is maybe, maybe not. At this point, the market seems to feel that it knows the supply/demand situation pretty well. But there are still a number of things that could make the market rally again.

The crop in Australia is still not known, and the China and Russia situations are certainly not resolved. On the downside for

## Market Outlook...

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

#### Seasonal Commodity Price Trends

Corn	? BT
Soybeans	? BT
Wheat	?
Hogs	-
Cattle	

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

payments (LDP), but remember that makes that corn ineligible for the loan. If the corn is being sold and your county posted price is below the loan rate, make sure you use the LDP. Even if you feed your corn, check with your county ASCS office on how you can still take advantage of the LDP. And, if the market really dips, it may pay to take the LDP and find a loan elsewhere.

prices, a lot of wheat has gone in this fall and appears to be in pretty good condition, other than in Texas.

Strategy: If you're storing wheat, the weak basis says to keep storing it. If it's not hedged by either the futures or put options, consider doing so. If the price drops much in the near-term, consider getting back in the market by buying a call if you are in a hedge position.

#### EGGS

Henry Larzelere Dept. of Agricultural Economics, MSU

Egg prices in October varied from 3-10 cents a dozen less than last year. Feed ingredients, per dozen, were nearly 3 cents below year ago levels.

The last two months of the year are likely to average in the low to mid-70s for New York wholesale prices for Grade-A, large white eggs in cartons. January 1995 prices will likely be below December 1994 levels.

Total egg production in September was up 4 percent from a year ago while table egg production was up 3 percent. The number of hens and pullets on farms was up 3 percent from year ago levels on Oct. 1. The egg-type chick hatch starting in January 1994 through July was down from year earlier levels an average of nearly 7.5 percent. In August and September, the hatch was down an average 3.5 percent with the number of layer-type eggs in incubators on Oct. 1 down only 1 percent.

This decrease in hatch would expect to lead to reductions in egg production and flock numbers. The increases in flock size and egg production has happened because the rate of slaughter of spent hens has been significantly lower than last year.

#### DAIRY

Dr. Larry G. Hamm Dept. of Agricultural Economics, MSU

After holding through the fall, milk prices are starting their seasonal decline. The question remains, however, on how severe the seasonal decline will be.

The Minnesota-Wisconsin (M-W) price has risen three consecutive months. The October M-W will likely show a slight decline. The National Cheese Exchange (NCE) in Green Bay had been quiet. Cheese prices had been unchanged for five straight weeks. However, on Oct. 28, the 40-pound block cheddar cheese price declined by 1/2 cent per pound. With futures prices for November contracts being \$.0375 lower than the NCE price, the cash market (NCE) will likely continue to decline to meet the expiration of the futures contracts on Nov. 4.

These cheese market declines will not likely show up until the November M-W. Thus, farm milk prices could hold through December. After then, however, the market is vulnerable.

Market demand for dairy products has held up because of the strong economic recovery and Dairy Export Incentive Program (DEIP) sales. However, a strong milk production momentum is building. September milk production was up 3 percent. Herd expansions continue unabated in the West and Southwest. The Midwest feed supply and cost situation has turned around and dairy cow numbers have stabilized. Combine ample and inexpensive feed with the use of BST and per cow productivity will be extremely strong.

All signs point to a large milk supply in early winter and spring. The September M-W is \$12.04 per cwt., although this winter a drop of more than \$1 per cwt. is likely. Farm pay prices will likely struggle to maintain levels above \$12 per cwt.

The upcoming price declines are part of the normal seasonal cycle as demand drops off after holiday orders are filled. However, if the supply increase momentum holds and increases, the price picture for next spring is not good. The supply picture will overwhelm a predicted positive demand growth for dairy products.

#### SOYBEANS

With soybeans, we go back to the question, has the market bottomed? The answer is, it probably has.

However, the question remains, will it return to the bottom of early October? Again, the near-term answer probably came in the Nov. 9 USDA Crop Production Report. Compare the soybean production number with expectations. If it is larger, we may try to test for a new bottom; if not, the bottom is probably in.

Exports and futures export sales of soybeans continue to run well ahead of last year. It appears this will continue at least until more is known about the South American soybean crop potential. Brazil had been dry this fall, but they have had some beneficial rains as they move toward planting.

The soybean basis continues to be very weak. This is the widest it has been versus

# FARM AND BUSINESS OUTLOOK

the November futures in a number of years. Again, this is a signal from the market that it will pay you to store. While storing commercially is a close call, storing on-farm, if you have the facilities, is a given this year.

Strategy: If the market is still 20-25 cents above the lows, look at July futures and, consider some protection using a put option. If we have a rally in the futures market and you are storing, pencil through a hedge to lock in storage gains. You can always get back in the market with a call option.

#### HOGS

Hog slaughter has been running over 7 percent higher than a year ago since Sept. 1, compared to the 4-5 percent the last Hogs and Pigs Report indicated would happen. Of course, when that survey was taken, we didn't know we would be going through a sustained period of less than \$30 hogs. While some of the increase may be due to under-counting, it is also due to an increase in sow and gilt slaughter which are indicators of liquidation. When farrowing plans change due to low prices, the first thing it does is increase tonnage.

Even if these are signals of a turnaround, we will likely not see prices back to very profitable levels until 1996, other than perhaps for a short period next summer. However, we could see a sharp price increase from

today's level with just a little fall-off in these huge runs and a little pickup in demand, if lower prices are offered to the consumer.

As of early November, the packer and retailer margins were excellent, but the market was still waiting for some of that to be passed along to the consumer. This could lead to a \$4-5 dollar increase with margins still being positive.

Strategy: At this point, one can only keep current in the short-run. However, you may want to look at forward pricing opportunities for at least the first half of next year. Prices could well be in the low \$30s next spring versus the \$37-38 dollars we are seeing in the futures markets.

#### CATTLE

Looking at the Oct. 1 USDA monthly 7-state and quarterly 13-state Cattle-On-Feed Reports, released Oct. 21, you would think that these big runs of cattle at heavy weights would have begun to have slowed down, but as of Nov. 1, they had not. However, it has to slow soon given the placements over the last several months. And I suspect we will see some evidence by the time this issue reaches you.

The 7-state report showed 5 percent fewer cattle placed on feed in September, 1 percent more cattle marketed in September, and 6 percent fewer on feed as of Oct. 1, all compared to the same period a year ago. The 13-state report showed 1 percent fewer cattle had been placed in the July-October

period, 2 percent more had been marketed, and the total on-feed as of Oct. 1 was down 5 percent.

My analysis would indicate that prices should work their way up to \$70 soon and we may see some low \$70s as we work our way through the winter. However, we will continue to see heavy competition from pork and poultry.

Given the size of the calf crop, the very low feeder prices, cheap feed, and a little better feedlot returns, I expect placements will start to increase soon. This will put 1995 prices about where the futures are indicating, high \$60s through April and mid-\$60s through the rest of the year.

## MLE/Thorn Apple Valley Sign Ten Year Marketing Agreement (continued from page 1)

animals that weigh about 240 pounds, with excellent confirmation and minimal amounts of fat, particularly internal fats in the meat itself," he said.

According to Dorfman, genetic improvement over the last 10 years has reduced the amount of fat from 18 pounds per animal to as little as seven pounds, improving the yields of actual saleable product. Although the agreement does not contain quality incentives, Dorfman expects the ability to buy hogs on a grade and yield basis will still allow for compensating producers for higher quality animals.

Dorfman stopped short of calling the agreement a step toward vertical integration, since Thorn Apple is not assuming any of the production risk. However, Reed expects the agreement could open the door in the future for various versions of contract feeding, which could be critical for future hog expansion.

"If a producer says he wants a window contract before investing in new facilities, we will be able to negotiate that through this agreement," Reed explained. "We can go back through the system and say, 'Look, we've got a producer who's going to produce 50,000 hogs, but he and his bank would like some protection.' We'll be able to build him a window contract that protects him."

Although Dorfman doesn't expect the agreement to necessarily increase the price of Michigan hogs, he does say the agreement will assure Michigan producers have a competitive outlet for their hogs. Reed agreed, adding that the agreement gives the smaller producer a shot at a future in hog production in Michigan.

"This agreement is a major event for us and our livestock producers," said Reed. "Take a look at what's happening in other states, particularly the Carolinas. If you're not one of the so-called big four, you might as well not raise hogs because it's a closed shop. I don't know if that's going to happen in Michigan, but I can tell you if it does, our people are taken care of."

# 7

# Tax Management Tips for Farmers

M.P. Kelsey Michigan State University

#### End-of-Year Tax Planning Tips

A basic management guideline is to avoid wide fluctuations in taxable income, as a relatively uniform income from year-to-year results in the lowest income tax and largest Homestead and P.A. 116 credits over time. However, even in a low income year, plan to utilize personal exemptions and the standard deduction.

The Revenue Reconciliation Act of 1993 made several tax changes that first impact us in 1994. Some of these are:

- The \$60,600 wage base cap for the 12.4 percent self-employment insurance for Social Security does not apply to the additional 2.9 percent of health insurance.
- The 25 percent of health insurance deduction for the self-employed was extended only to Dec. 31, 1993. Therefore, unless some revised health insurance bill or other tax legislation passes reinstating the deduction, there will not be such a deduction for 1994.
- The deductible portion of business meals was reduced from 85 percent to 50 percent.
- □ Written substantiation is required in your records for charitable contributions of \$250 or more.
- An earned income credit applies where there is a dependent child in your home and income is less than \$23,753. The credit is expanded in 1994 to include persons who do not have dependent children and income is less than \$9,000.
- ☐ The amount of Social Security benefits that may be taxed has increased by the addition of an additional 85 percent bracket where provisional income (Adjusted Gross Income + 1/2 Social Security + tax exempt income) exceeds \$34,000 for a single taxpayer or \$44,000 for married taxpayers.

Depending on your tax situation, you may wish to reduce or increase net income for 1994. Following are some of the best income eveners:

- Buy or delay purchase of supplies such as fertilizer, seed, farm supplies, small tools, repairs, etc. (tax shelters can only deduct items when used). Note: these expenses cannot exceed 50 percent of your total Schedule F expenses for the year for which economic performance has occurred. In most cases, it will be hard to reach that level of expenditure.
- Pay in 1994 or delay payment to 1995 on real estate taxes, and other annual bills. (Insurance premiums, real estate rental for 1995 and interest cannot be paid for in advance to obtain an earlier tax deduction, but 1994 expenses of

insurance rentals and interest can be deferred to 1995 if income is low this year.)

- ☐ Watch the timing of sales of livestock and crops ready for market near year end. Possibly they can be held for the sale next year at little cost or sold earlier to even out taxable income.
- ☐ Some expenses are deductible as current year business expenses even though not made every year. These include minor repairs on improvements and machinery, painting of buildings, purchase of small tools and supplies, and, within limitations, cost of approved soil and water conservation expenses. Get these jobs done and paid for before yearend if you wish to reduce net income.

#### Capital Purchases

□ Where capital purchases have been made, or can be made, study the depreciation alternatives carefully. The direct expense deduction of up to \$17,500 on personal property can be taken on current year capital purchases. Its use, however, cannot reduce your taxable income from farming plus other earned income below zero.

Taxable income includes net farm profit plus gains on the sale of business assets such as breeding livestock. Where pre-productive expenses are not a consideration, there are four choices for depreciation; MACRS which is 7-year 150 percent declining balance on machinery, MACRS straight line;

Alternative Depreciation System (ADS) which is 10-year straight line on machinery; and the 150 percent declining balance using the ADS guidelines.

For the first year, the mid-year convention is used, (1/2 year's depreciation) unless 40 percent or more of your capital purchases are made during the last three months of the year. In that case, the mid-quarter convention is used (87.5 percent of a year's depreciation for purchases made during the first three months, 62.5 percent, 37.5 percent, 12.5 percent, respectively).

Fruit producers are still subject to the pre-production capitalization rules and therefore, can only use the ADS unless they elected to capitalize the cost of fruit trees.

#### Family Wages

Pay your children wages for work actually performed for the farm. If the child is under 19 or regularly enrolled in school, they can earn any amount and the parent can still claim an exemption for them if the parents pay over half the child's support.

The parents must use the \$2,450 dependent exemption. The child must file a tax return

only if they earn over \$3,800, which is the standard deduction. A return, usually a 1040A, must be filed by a child under 14 if investment income is greater than \$500. Children under 14 will have unearned income (over \$1,000) taxed at the parents' rate. The new form 8615 is used to calculate the tax.

- For Michigan income tax, an individual who is eligible to be claimed as a dependent on someone else's return and has an adjusted gross income of \$1,500 or less is entitled to a refund of all Michigan tax withheld. If they have an adjusted gross income of more than \$1,500, they are entitled to only a \$1,000 exemption allowance.
- ☐ Frequently unrecorded and forgotten expenses include:

(1) Educational expenses which maintain or improve your skills, such as magazine subscriptions, books, fees at Extension or other agricultural organization meetings.

(2) Travel expenses connected with your business, particularly if they include meals and lodging; entertainment expenses when hosting others where the "predominant purpose" is the furthering of your farm business operation.

# FARM AND BUSINESS OUTLOOK

If income is less than \$23,753, check for the possibility of receiving an earned income credit if you have a child as a dependent in your home. A new feature is the possibility of a credit in 1994 where there is no dependent child in the house and income is less than \$9,000.

Social Security and hospital insurance rates for the self-employed are 12.4 percent and 2.9 percent for a total of 15.3 percent on .9235 of net farm profit up to \$60,600 for 1994.

One-half of the Social Security tax will be deducted as an adjustment to income. In addition, the 2.9 percent hospital insurance tax continues on income over \$60,600. In 1995, the limit will be \$61,200.

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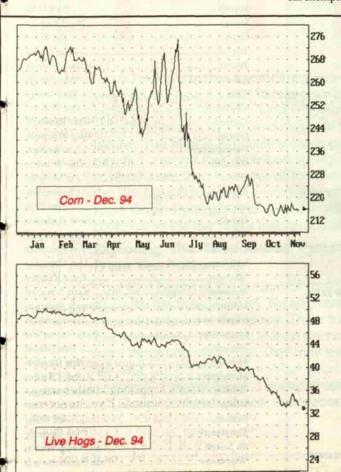
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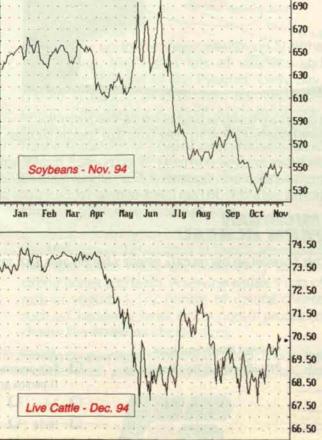


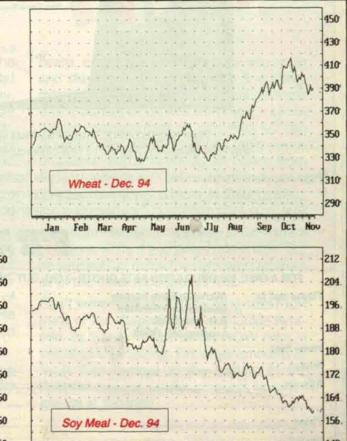
Sep Oct Nov

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May Jun Jly Aug Sep Oct Nov

# Policy Discussion Focus of MFB Annual Meeting Nov. 28 - Dec. 1

The annual meeting of the Michigan Farm Bureau and two of its affiliates will take place Nov. 28 - Dec. 1 at the Westin Hotel in Detroit's Renaissance Center. This marks the second consecutive year that the four-day event is being held in the state's largest city.

The annual meeting is expected to attract over 1,000 farmers, including 454 voting delegates who will discuss, debate and vote on policy to guide the organization, during three days of policy resolution sessions.

Activities begin on Monday, Nov. 28, with delegate registration, followed by an educational session on private property rights. The 1994 County Awards Banquet and a fun night that evening round out the first day's activities.

Tuesday activities get underway bright and early with a 7 a.m. AgriPac breakfast, with state Rep. Mike Goschka, (R-Brant), slated to speak. Policy discussion also gets started on Tuesday.

The second annual "Showcase of Agriculture," a consumer-oriented collection of

farm animals, interactive learning displays and samples of Michigan food products, runs from 11:30 a.m. to 7:30 p.m. on Tues-day, and from 9 a.m. to 2:30 p.m. on Wednesday. The MFB Family of Companies Trade Show will also open on Tuesday, running from 10 a.m. to 6 p.m.

MFB President Jack Laurie is also scheduled to deliver his annual address following the Tuesday luncheon, followed by the Membership Awards program that eve-

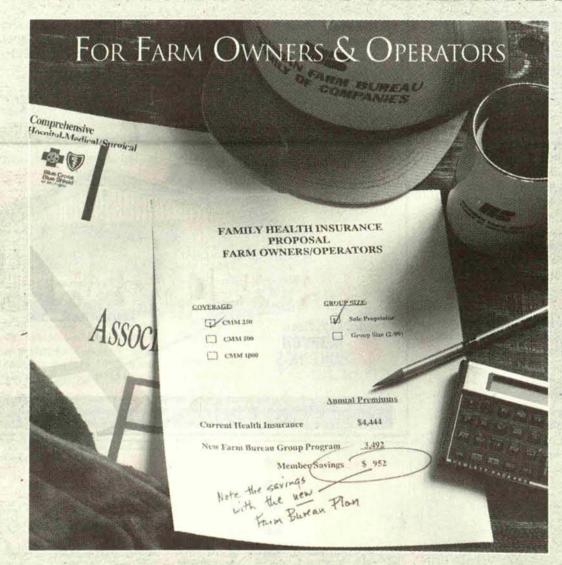
Wednesday's highlights include the annual meetings of Farmers Petroleum Cooperative Inc., and the Michigan Agricultural Cooperative Marketing Association; and Young Farmer Discussion Meets and award activities. The day will be closed in grand style with the Lakewood Area Choral Society providing an inspirational musical journey celebrating Michigan Farm Bureau's 75th anniversary.

The delegate session and annual meeting is scheduled to conclude at 12:30 p.m. on Thursday. For more annual meeting information, contact your county Farm Bureau



Nearly 460 MFB members will be meeting throughout the MFB annual to discuss and vote on Farm Bureau policy direction for the next 12 months on key ag issues, including the 1995 Farm Bill, deer baiting, health care, private property rights, and numerous other items forwarded to the MFB Policy Development Committee from all 69 county Farm Bureaus.

# A NEW MONEY SAVING HEALTH PLAN



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.



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MFN

Type of Farm/Business

Michigan Farm Bureau **Membership Services** 

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	Lansing, MI 48909	
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mo		

Name Address Phone

**Current Health Insurance** Number of Full Time Employees

Sole proprietor (1 person group)

10-24

5-9 25 and over

# District Discussion Meet Winners to Compete for Over \$2,000 in Prizes

The following Young Farmer Discussion Meet contestants were district contest winners which were held in August and September. Discussion Meet topics at the state level include:

- 1. What is agriculture's responsibility in the management and disposal of waste?
- 2. Why are so many farmers seeking off-farm employment?
- 3. What role do we, as citizens, have in restoring our country's values?
- 4. As agriculture's political influence diminishes, should Farm Bureau seek coalitions with other organizations?

The following contestants will be competing for \$500 cash from Dodge Truck, \$1,000 dollars worth of seed from Great Lakes Hybrid, Inc., and an all-expense-paid trip to St. Louis for national competition in January.

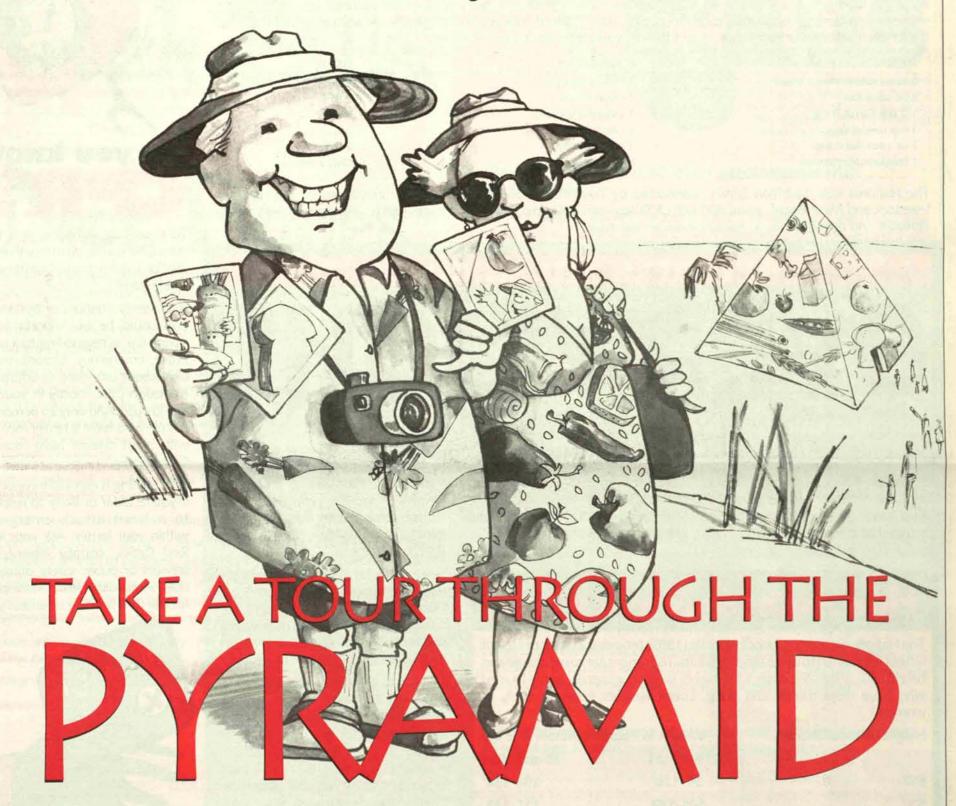
#### Young Farmer Discussion Meet Contestants

County	Name
Alpena	
Ваггу	
Barry	
Bay	
Branch	
Cass	
Cass	Matt Smego
Charlevoix	Tim Wieland
Clinton	
Gratiot	
Tiawathaland	Brian Stefl
Hillsdale	Dan Wonders
luron	Pat McArdle
ngham	Lori Chamberlain
osco	Tim Stein
sabella	Sarah Anderson
Cent	
enawee	
Mac-Luce	Alan Macaulay
Macomb	Dave Kutchey
Manistee	Katie Schoedel
Mecosta	Dennis Anderson
Menominee	Dave Johnson
Missaukee	Rudy VanderWal
Missaukee	Dan Dekam
Monroe	Kris Neuvirth
Muskegon	Paula Bosker
Osceola	Dean Smallegan
Otsego	Karen O'Dell
Sanilac	Jeff Gillig
Shiawassee	Chris Demerly
St. Joseph	Tami Craig-Walton
Washtenaw	Todd Haselschwerdt
Wayne	Brian McClinton

# HARVEST

A Health and Wellness Publication of Michigan Farm Bureau

November 1994 VOL 18, No. 1



If you think a pyramid is something you can only find in Egypt, it's time to take your taste buds on a tour. Another kind of pyramid called the Food Guide Pyramid is a guide that teaches you how to eat healthy foods every day. But a recent Kids' Nutrition Survey discovered more than three out of four American kids (ages 5 to 9) have never heard of the Food Guide Pyramid. And only a few kids could name the five major food groups.

# Exploring The Food Guide Pyramid: From The Bottom Up

Your tour begins at the bottom of the Pyramid with the Bread Groups. Breads, cereals, rice and pasta are in this group. These foods give you energy. You need at least 6 servings from this group every day. That may sound like a lot, but it's easy to do! What counts as a serving? 1 slice of bread; 1 ounce of cereal; or 1/2 cup of cooked oatmeal, rice or noodles.

Now, move up to the Vegetable Group and the Fruit Group. You'll find lots of vitamins and minerals in this part of the Pyramid. Every day, choose at least 3 servings from the Vegetable Group. One serving is about 1/2 cup of raw, cooked or canned vegetables like green beans and mashed potatoes, or 1 cup of salad. You should eat at least 2 servings from the Fruit Group every day. One serving of fruit is an apple, banana, orange, 1/2 cup of canned fruit, or 3/4 cup of real fruit juice like apple juice or orange juice.

Climbing a little higher on the pyramid, you'll see the Milk Group. Eat or drink at least 2 servings of milk and foods made with milk every day for strong bones and teeth. A serving equals 1 cup of milk or yogurt; 1-1/2 ounces of natural cheese such as Cheddar or Swiss; or 2 ounces of processed cheese like American cheese slices.

Finally, on your right is the Meat Group. This group includes beef, pork, lamb, veal, chicken, fish, dry

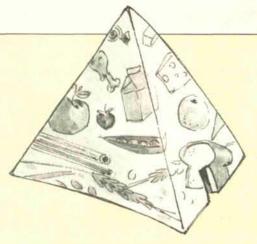
beans, eggs and nuts which help you grow and stay healthy. Choose 2 to 3 servings from this group every day. A typical serving is 2 to 3 ounces of cooked lean meat - about the same size as a deck of cards. Also, 1/2 cup of cooked dry beans, 1 egg or 2 tablespoons of peanut butter count as an ounce from this group.

At the tip of the Pyramid you'll find foods like fats, oils and sweets - candy bars, salad dressings, margarine. It's okay to have these once in a while if you only have a little. But be sure you've eaten the right amount from all of the other food groups first.

Can't remember all of the serving sizes? Just think of the shape of the Food Guide Pyramid. Its triangle shape shows HOW MUCH you should be eating. Eat larger amounts of foods from groups at the bottom of the Pyramid and eat smaller amounts from the groups at the top.

continued on next page....





continued from front page....

#### Eating Adventures Are Easy - Let The Food Pyramid Be Your Guide

All of the food groups are important. Each food group provides some, but not all, of the nutrition you need. That's why it's important to choose from each group every day. The next time you're trying to decide what to eat, let the Food Guide Pyramid be your tour guide. Here's how it works for a lunch you might fix:

		=:700
FOOD	FOOD GROUP	DAILY
2 Slices Whole Wheat Bread	2 - Bread Group	6 to 11
6 oz. Juice Box	1 - Fruit Group	2 to 4
1/2 cup Carrot Sticks	1 - Vegetable Group	3 to 5
1 cup Lowfat Yogurt	1 - Milk Group	2 to 3
2 oz. Lean Roast Beef	1 - Meat Group	2 to 3
1 teaspoon Mayonnaise	Fats, Sweets, Oils	Only a little

The National Kids' Nutrition Survey, conducted by Touchstone Research, Inc. and commissioned by the National Livestock and Meat Board, asked 400 kids (200 boys and 200 girls) between the ages of 5 and 9 about their nutrition attitudes and opinions. Source: National Livestock and Meat Board

#### WEIGHING THE RISKS OF

# OVERWEIGHT

Body weight is still the easiest and most practical way to estimate your health risk. But don't place too much emphasis on weight charts alone. Instead take a look at a number of factors that influence whether or not your weight is "healthy" for you.

There are health conditions that can be improved or managed through weight reduction. These include such conditions as high blood pressure, diabetes, osteoarthritis, high blood cholesterol and high triglycerides. A family history of chronic disease or health conditions related to weight is a signal that maintaining a healthy weight or weight reduction could reduce some health risks, despite a genetic susceptibility.

Being overweight generally means being "overfat." Obesity means an excess accumulation of body fat. Usually obesity and overweight are related. And at 25 pounds overweight (by most weight charts) the health risks of obesity begin to surface.

Excess fat deposited mainly in the waist and abdomen seem to pose a greater health risk (for diabetes and heart disease, for example) than fat in the thighs and hips. Measure around your waist at its smallest point without sucking in your stomach. Then measure around your hips and buttocks where you are widest. Your waist should be smaller than your hip measurement.

Certain behaviors and lifestyle choices — such as smoking, drinking more than two alcoholic beverages a day, or living with high stress — in combination with overweight can affect your health and increase your risk of chronic disease or death.

It is important to maintain a healthy weight, not simply achieve it. If you have repeatedly lost and regained weight, try these suggestions: Adopt balanced, low-fat eating habits you can really live with; make regular physical activity part of your life; and learn to eat based on hunger instead of boredom and emotions. Over time your weight may very well settle to a healthy level all on its own.

start CPR (cardiopulmonary resuscitation) within one to four minutes. Could you? As a family member or bystander, you could be an important live

To resuscitate someone, you must

Do you know

you could be an important live saving link in responding to a heart attack emergency. Unfortunately, only about one-third of adults are trained in CPR, mostly in younger age groups. And only 25 percent of people who have a family member with heart disease have received CPR training.

CPR training is especially important if you're older or likely to respond to a heart attack emergency within your family. Ask your local Red Cross, county emergency services or public safety office, or state American Heart Association for the CPR training sites near you.



# Donors Must Speak Up!

One third of the 30,000 people in the U.S. waiting for a donated organ will die waiting. Unfortunately, many willing donors may never have the chance to help simply because they kept their intentions to themselves.

If you're a potential donor, let your family know. Donor cards, often combined with a drivers license, are a good way to signal your wishes. But don't rely on that. It's best to talk with family members about your decision and ask them to honor your request to donate organs in the event of your death.

# How much should you weigh?

The National Research Council recently (1989) provided a listing of weight ranges considered to be healthy for adults. The ranges are based on age and height, but within the ranges the higher weights generally apply to men who have more muscle and bone. Lower weights generally apply to women.

Height (without shoes)	Weight in Pounds (without clothes)		
	19-34 yrs.	35 and older	
5'0"	97-128	108-138	
5'1"	101-132	111-143	
5′2"	104-137	115-148	
5′3"	107-141	119-152	
5'4"	111-146	122-157	
5′5"	114-150	126-162	
5'6"	118-155	130-167	
5'7"	121-160	134-172	
5'8"	125-164	138-178	
5'9"	129-169	142-183	
5′10"	132-174	146-188	
5'11"	136-179	151-194	
6'0"	140-184	155-199	
6'1"	144-189	159-205	
6'2"	148-195	164-210	
6'3"	152-200	168-216	
6'4"	156-205	173-222	
6'5"	160-211	177-228	
6'6"	164-216	182-234	



Osteoporosis can be a "silent" disease. Many of its victims walk around with porous, too thin bones for years and never know it — until they fall and break a bone in the hip or other part of the body.

That's why it's as important for older men and women to avoid falling as it is to ensure they maintain the highest possible bone mass.

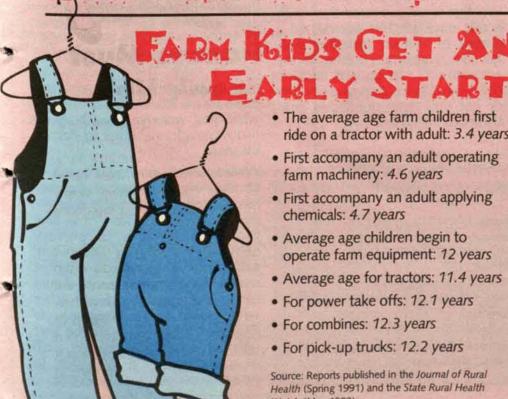
That's why physicians should review older patient medications and, if possible, switch or reduce the dosage of any that can cause confusion or impaired balance. In addition, older men and women should be educated about environmental hazards such as throw rugs, loose extension cords, poorly lit stairs, and high heel shoes.

The National Osteoporosis Foundation has several more recommendations for reducing the risk of a fall, mostly for indoors since that's where three out of four falls occur. Among the tips:

- Install non-skid mats in the bathtub.
- Don't get up from sitting or lying down too quickly because low blood pressure can lead to dizziness, which in turn can lead to falls.
- Keep the nighttime temperature in the home no lower than 65 degrees F; prolonged exposure to cold temperatures could cause a drop in body temperature, leading to drowsiness and subsequent falling.
- Have vision checked regularly. An old prescription for eyeglasses can skew perspective.
- Wear rubber soled shoes, especially on slippery stairs or waxed floors.

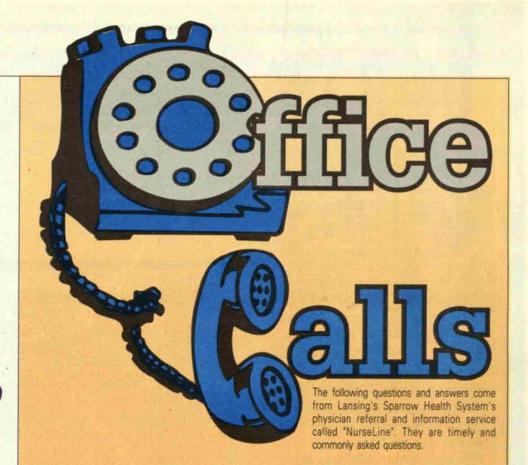
Reprinted from the Tufts University Diet & Nutrition Letter, Vol. 12, No. 4, June 1994.

# FARMING



- The average age farm children first ride on a tractor with adult: 3.4 years.
- · First accompany an adult operating farm machinery: 4.6 years
- · First accompany an adult applying chemicals: 4.7 years
- Average age children begin to operate farm equipment: 12 years
- Average age for tractors: 11.4 years
- For power take offs: 12.1 years
- · For combines: 12.3 years
- · For pick-up trucks: 12.2 years

Source: Reports published in the Journal of Rural Health (Spring 1991) and the State Rural Health Watch (May 1992),



#### Q: How can I make the most out of appointments with my doctors?

A: Good communication with your physician is essential, but it will take some effort. Listed below are ten tips from the American Academy of Family Physicians for a healthy partnership with your physician:

- Develop an ongoing partnership for health with your physician. Consult your physician promptly when problems arise and continue follow-up until they are resolved.
- Provide your physician with your complete health history. Be honest and specific about your symptoms. Write them down as they occur including day and time.
- Make sure your physician knows all of the medications you are taking, particularly those prescribed by other physicians.
- When your physician prescribes medication, take all of it in the prescribed dosages (unless instructed otherwise) even if you start to feel better before you finish the medication.
- Take a written list of questions and/or symptoms you want to discuss with your physician. This will help you remember all of your concerns.
- Ask questions when you do not understand a symptom, illness, or treatment. It is your right as a patient to make decisions based on knowledge.
- Ask your physician for materials that will help you better understand your health needs and any particular conditions you and your family may have.
- Follow your physician's advice on changes in your daily routine, such as diet or exercise. If a certain program isn't realistic for you, work with him/her to find one that is.
- On your physician's advice, commit to a regular schedule of checkups. Determine the best schedule for someone of your age, sex and medical history to have such tests as: complete blood count, blood chemistry profile, urinalysis, Pap smear, breast exam, etc.
- You have the right to insist on good medical care and access to every reasonable therapy. Good personal care of your body and following recommended health measures are your best assurances that when problems arise, you and your physician can solve them.

#### Q: What are the symptoms of colon cancer and who is at risk? At what age should a person begin annual exams?

A: In the United States, nearly one half of all cancers begin in the digestive tract, with most of these originating in the colon and rectum. Symptoms vary, depending on the location of the cancer. A cancerous tumor in the right colon may not exhibit pronounced symptoms, whereas a tumor in the left colon usually exhibits significant symptoms of obstruction such as pain, cramps, constipation and detectable bleeding. Such symptoms should be immediately investigated by a sigmoidoscopy (looking at the interior of the colon through a special viewing device), examining the stool for blood, and perhaps X-ray studies.

Very often the only clue of a cancer in the right colon is anemia, caused by slow bleeding of the tumor and characterized by fatigue, listlessness and sometimes dark black (rarely red) stools. Any such symptoms should prompt a thorough search for a colon cancer.

While cancer is no respecter of age, and can attack anyone at any time, certain people are at a higher risk for developing colon cancer. Such risk factors include associated diseases like ulcerative colitis and granulomatous colitis, a past history of benign bowel tumors, female breast and genital cancers, and a family history of colon cancer. Individuals with these risk factors should begin screening tests for colon cancer at an earlier age than they might otherwise do. Everyone should have a first sigmoidoscopy at age fifty, and one every two to three years thereafter.

Early detection and treatment are the keys to improving the cure rate of colon cancer. Reducing our consumption of red meat and animal fat, increasing consumption of dietary fiber, reducing caloric intake, eating more antioxidant containing fruits and vegetables, and getting regular checkups are the best preventative measures against cancer.

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

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

# OVER THE COUNTER "CURES"

Cold medications can make you more comfortable while you wait for your body to fight off the virus infection. Here's some helpful information you can use to treat your cold symptoms:

Antihistamines—Antihistamines decrease cold symptoms like sneezing and runny nose by reducing the swelling of small blood vessels in nasal linings. Antihistamines may make you drowsy. Antihistamines may be contraindicated for people with specific health conditions such as high blood pressure.

Decongestants—Decongestants also reduce swelling of nasal blood vessels.

Cough medicines—A productive cough helps clear irritated airways and brings up mucus or phlegm; a dry or non-productive cough doesn't. Use a cough medicine when your cough is. dry or when your work or sleep is disturbed by coughing.

For a dry cough an expectorant encourages a more productive cough and helps clear airways by decreasing the thickness of phlegm and increasing its volume. *Guaifenesin*, found in expectorant cough medicines, can be an effective expectorant. Breathe warm, moist air and drink plenty of fluids.

Quiet frequent cough with an antitussive such as dextromethorphan. Antitussive medications may also contain narcotics that act on the cough center in your brain. Cough drops are effective for most coughs.

Analgesics—Pain relievers like acetaminophen, ibuprofen, and aspirin act on the aches and pains a cold brings. Remember that children should be limited to acetaminophen or children's ibuprofen.

Antibiotics—These medications aren't effective against viruses and are unnecessary for cold treatment unless bacterial infections (strep throat, sinusitis or ear infections) are present. Contact your doctor if there is a fever higher than 101 degrees Fahrenheit. Fever may indicate the presence of a bacterial infection.

Sometimes antibiotics are prescribed at the onset of a cold for people with chronic respiratory problems.

In general, two or three medications will help soothe your cold symptoms—a decongestant, a pain reliever and possibly cough medicine. Cough and cold combinations can help provide temporary relief for multiple cold symptoms, but may contain ingredients you do not need or which are not present in sufficient amounts to provide much benefit.

# SECONDHAND

#### HOW AND WHY TO CLEAR THE AIR ON THE FARM

#### Why smoke hurts everyone

Grain, dust, manure, chemical vapors — farm air is filled with all sorts of subtances that can make farmers and their family members sneeze, wheeze and cough. Most of them are farm-work related. But there's one lung hazard found on many farms that has nothing to do with farming — secondhand smoke.

By now, everyone knows how unhealthy smoking is for the smoker. But the U. S. Environmental Protection Agency recently concluded that secondhand smoke kills thousands of non-smoking adults each year. Second hand smoke also makes it harder to breathe for hundreds of thousands of children.

In a report entitled, "Respiratory Health Effects of Passive Smoking: Lung Cancer and Other Disorders," a panel of EPA scientists concluded that:

- Secondhand smoke is a human lung carcinogen responsible for approximately 3,000 U.S. lung cancer deaths each year in non-smokers.
- Secondhand smoke exposure increases the risk of brochitis, pneumonia, asthma and ear infections in children, especially those under the age of two.

Young children are especially sensitive to secondhand smoke. A baby who lives in a home where someone smokes is more likely to be hospitalized with lung disease. Children exposed to secondhand smoke are more likely to cough, wheeze, and have middle ear problems.

#### How to protect your family

- Don't allow smoking in your home or farm buildings. Tell smokers to go outside and post Thank You for Not Smoking signs.
- Be supportive. Help smokers in your family to quit.
- Make sure your children's preschool and afterschool programs are smoke-free.

Talk with your doctor about smoking cessation programs or contact the American Lung Association of Michigan 1-800-678-5864 for more help and information.

Source: Farm Safety and Health Digest, Fall 1993, Vol. 2, Mayo UMHC University of Minnesota.

# MEDICAL FOUNDATIONS

# THE COMMON COLD

Scientists estimate that about 1,500 different viruses and variations of viruses can trigger colds. Rhinoviruses account for about 30 to 50% of adult colds. Adenoviruses are another major category. Indeed, the sheer numbers of viruses that can infect infants, children and adults with colds make it seem that the common denominator in the "common cold" is its inevitability.

Colds are easy to catch, but not as easy as you think. And there are some everyday prevention techniques you can use to protect yourself and your family.

Cold symptoms and cold virus transmission literally go hand in hand. Colds are usually spread by hand to hand contact with another person or on objects such as telephone receivers, doorknobs, etc. A cough or sneeze propels virus-containing water particles through the air, putting people nearby at risk of colds infection. Also, people with colds often contaminate their hands by touching their noses or mouths and then unknowingly pass along the virus when they come into contact with other people.

That makes frequent handwashing an especially good prevention practice during the cough and cold season.

Whether or not you come down with a cold once infected depends on a variety of factors, including age, genetics, cigarette smoking in the environment, intensity and duration of exposure to the virus, and whether or not you have developed antibodies to that virus.

Good overall health is the best protection. Keep stamina and disease resistance up with a balanced diet, regular exercise, plenty of water and other fluids, adequate sleep and stress reducers, and other good health habits.

But, if you do come down with a cold, there is a mind-boggling array (just what you need) of medications offering relief from head and nasal congestion, runny nose, sneezing, sore throat, and coughing. In fact, every year consumers spend in excess of \$1 billion on over-the-counter cold treatments. But remember there is no cure for colds. These products can only help relieve symptoms and make you a little more comfortable while you wait for your body to make enough antibodies to destroy the virus.

While you wait, drink more liquids—at least eight glasses a day are recommended. Your body uses the fluids to help moisten nose and throat linings and to prevent dehydration. Gargling with warm salt water is an effective home remedy for a scratchy throat. Adults can relieve head and body aches with aspirin, acetaminophen, or ibuprofen. Children should be give only non-aspirin pain relievers, such as acetaminophen or ibuprofen, to avoid the risk of Reyes' Syndrome.

**How to Tell a Cold From the Flu** – While influenza and the common cold share some traits, they differ in several others. This table will help you spot the distinguishing features.

Symptoms	Common cold	Influenza
Fever	Uncommon; slight	Prominent; high (typically 102-104°F); sudden onset; lasts 3-4 days
Headache	Rare	Prominent
Muscle aches	Slight	Prominent, often severe
Fatigue, weakness	Mild	Extreme; sudden onset; may last several weeks
Runny, stuffy nose	Common	Uncommon
Sneezing	Common	Uncommon
Sore throat	Common	Uncommon
Cough	Sometimes; mild to moderate	Common; often severe

#### Michigan Farm News



November 15, 1994

# Looking Back



#### 50 Years Ago.....

The 25th annual meeting of the Michigan State Farm Bureau was held at Michigan State College on Nov. 9-10, 1944. It was expected that the 29,000 members of Farm Bureau in its 47 county units and 140 farmer cooperative associations affiliated with Farm Bureau would send over 700 voting delegates to the event. Those delegates were advised of rooms available at six Lansing hotels: the Olds, the Roosevelt, the Porter, the Wentworth, the Strand, and the Detroit, at rates ranging from \$1.50 without bath to \$2.50 with bath. When those hotels filled up, private residences in Lansing and East Lansing announced that overnight lodging was available to delegates for \$1.50 per night for two persons.

The delegate body at that annual meeting made a number of important changes in the organization's bylaws. First, the word "state" was eliminated from the name, "Michigan State Farm Bureau" to end any misunderstanding that the organization had any connection to the state government. It became simply "Michigan Farm Bureau"

The make-up of the board of directors was changed to 11 district directors, three directors-at-large, the Junior Farm Bureau and the Associated Women of Farm Bureau. The representation of the Michigan Live Stock Exchange, Elevator Exchange, Milk Producers Association, Potato Growers Exchange, Mid-West Producers Creameries and Michigan Cooperative Wool Marketing Association, on the Farm Bureau Board would be terminated in November 1945 and replaced by commodity committees.

Voting delegates also set the membership goal for 1945 at 40,000 and a long-term goal of 80,000 for 1950.

#### \*\*\*\*

The Kalamazoo County Farm Bureau was considered to be a very progressive unit in 1944. Both husband and wife had a vote at the county annual meeting, and the wife of a member of the county board of directors was an associate director and was entitled to vote at board meetings.

#### \*\*\*\*

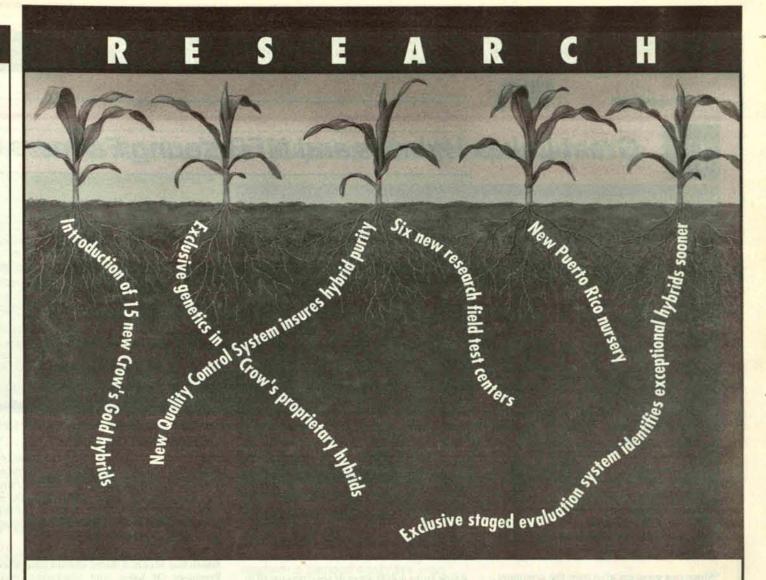
At its 1944 annual meeting, the Tuscola County Farm Bureau pledged support to the men in the armed forces: "We, the members of Tuscola County Farm Bureau, pledge ourselves never to let down our fighting men. We rededicate our best efforts to the production of essential foodstuffs. We shall not endeavor to strike or cause our work to be neglected, and we shall buy bonds necessary for your support. May the Almighty God in His mercy cause our boys to return at an early date safe and sound in body and soul, and may He, Himself, comfort and sustain the survivors of those who have been called upon or who may be called upon to make the supreme sacrifice."

#### \*\*\*\*\*

The Michigan State Junior Farm Bureau and its Campus Junior Farm Bureau announced that they would go back on the air over WKAR, East Lansing, on Feb. 5, 1944. The 15-minute broadcast on eight successive Saturdays would get Junior Farm Bureau news out to members. The plan to send a bi-weekly newsletter to all members had to be abandoned because of the paper shortage.

#### krickrick

Over 1,000 farm folks attended the July 1944 Huron County Farm Bureau picnic in Caseville to hear Sen. Homer Ferguson. Members from Tuscola and Huron counties also came to hear the senator demand fair play for the farmer now and after the war. "We must not repeat the years after World War I when farm prices dropped 125 percent, but prices for what we had to buy went up," he said.



# The Groundwork of Performance

If you worry that you're planting the same genetics packaged in different companies' bags, you need to take a look at Crow's. We can help you select companion hybrids with the genetic diversity to reduce risk.

Crow's has an aggressive proprietary research program. Through this program, 15 new hybrids have been developed in just the last two years. With this new

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# 10

# Great Lakes Hybrids and MFB Young Farmers Continue Tradition

For over seven years, Great Lakes Hybrids, based in Ovid, Mich., has sponsored awards for state finalists in the Discussion Meet Contest, Young Farmer Achievement Award and the Outstanding Young Ag Leader, providing the state winner in each contest \$1,000 worth of products. That tradition continues again this year, according to Regional Sales Manager Brad Smith.

"We're a Michigan-based company and we feel it's important to support the Michigan Farm Bureau organization, especially its young farmer programs," Smith said. "This is a great opportunity to support the producers locally here in Michigan."

Local commitment to quality, says Smith, is what created Great Lakes Hybrid in 1964, and why it has seen phenomenal growth to a point now where it can claim over 6 percent of the market share in the state. That philosophy includes the farmers who raise seed for the company.

"Since our growers also own the company, they bear the quality risk," Smith said. "They obviously have a vested interest in producing a high quality product. We're also making strong gains in our genetic



Great Lakes Hybrids headquarters in Ovid is also the site of the company's 2.5 acre warehouse. All of the company's seed corn is processed through this facility as well.

research and product development, which should provide big dividends for us and the producer."

Started by a group of certified seed growers in 1964 for research purposes, the company has expanded considerably, now employing 90 employees.

Aside from 4,400 acres of seed produced in Ohio and Indiana, the rest of the company's seed production takes place in Michigan. All seed is processed and warehoused at the Oxid location.

The Ovid warehouse was expanded recently to 104,000 square feet (it covers 2-1/2 acres), one of the largest in the country. According to Smith, the warehouse is large enough that it could house all of the seed corn produced in Michigan, including that of their competitors.

Smith and Mitchell Bane, Great Lakes Vice President Of Sales And Marketing, estimate that Great Lakes seed use in Michigan is ultimately responsible for producing 18 million total bushels of corn, and 3 million bushels of soybeans annually.

Great Lake's GL-450 seed corn, with a 95-day maturity, and 2415 soybean seed are the two biggest sellers in Michigan and for the company overall. Their alfalfa seed product sales have depended heavily on the overwhelming success of "Webfoot NPR" and its predecessor "Webfoot."

"Webfoot NPR has an excellent reputation, both in Michigan and Wisconsin, for being able to survive winter kill, and its ability to stand heaving and thawing in the spring," Bane said. "The plant has a real fibrous branching root system which allows it to survive on heavier, wetter soils as well."

Competitive research and successful product development are key to assuring a future in the seed business, says Bane. The company has several projects underway that include products for meeting specific markets demands, and would, theoretically, be grown under contract between the producer and the end-user, such as high-lysine corn.

The company is also working on a glysophate-resistant corn variety, which Bane expects will be the next generation of herbicide to eventually replace Roundup. The company also has access to European corn borer technology, but Bane says uncertainty and legal haggling over who owns the rights to that technology will prevent speedy introduction of new seed corn products in that arena.

# Proprietary Research Yields Results at Great Lakes Hybrids Line Development and High Population Testing Keys to Success

A major focus on proprietary research over the past six years is yielding excellent results for Great Lakes Hybrids – a national seed corn company based in Ovid, Michigan. For 1995, over 40 percent of Great Lakes U.S. seed corn production is in proprietary products, continuing the trend of increased private line development by

"It is exciting to see the results we are getting," states Don Yates, Great Lakes corn product manager. "Our goal is to give farmers the best value for their seed investment. We feel we are doing that even better with many of our recent hybrid introductions."

Great Lakes.

Dr. Klaus Koehler, Great Lakes Hybrids director of research, says that although Great Lakes Hybrids has expanded from its Michigan base to cover the entire central Corn Belt, it has not forgotten where its roots are. Great Lakes' Ovid/St. Charles, Mich., research station is the hub for research activities in Michigan.

Many of the corn breeding and testing activities are centered there, including line development; maintenance and improvement of breeding populations; preliminary and advanced screening trials; and organization of Great Lakes' extensive replicated research testing program. Additionally, Great Lakes seed producers conduct extensive product research at four sites in Michigan.

According to Yates, there are some definite reasons why Great Lakes Research is having success. "Our whole research effort is very goal oriented. Because of the size and diversity of our germplasm base, we must do a considerable amount of screening. Our breeders and technicians do an excellent job of staying focused on their objectives," Yates said.

Great Lakes corn breeder Harry Brokish agrees. "You must know what your goals are when you start breeding with a germplasm base. You have to know where you are heading with it, what type of material you are going to cross it on," he said. "We start our line development with specific objectives for each type of germplasm we work with."

Great Lakes credits part of its success to their relationship with partner company, KWS AG, of Einbeck, Germany - one of the world's largest seed companies. Unlike many of the conglomerates that participate in the seed industry, KWS AG's only business activity is seed. KWS, like Great Lakes, started as a farmer-owned cooperative, beginning research and production operations in the 1860s.

"Having a global outlook is important to be able to access all the knowledge and materials needed to provide farmers in the central Corn Belt with what they need in terms of genetics," says Brokish. "The KWS worldwide network of plant breeders, along with accessibility to their germplasm base, has been valuable to us."

Brokish says the key to breeding success is to have a super quality testing program so you can find the top performing material. "Anybody with a breeding program can develop a mass of inbreds, but you have to be able to identify the elite lines. That is why the methods of testing and screening are absolutely critical to a program's success," he said.

Great Lakes Research does all its research testing at very high populations to eliminate lines that won't stand up to the increased stresses. Experimental hybrids with less than desirable agronomics are identified more readily than in testing done at moderate populations.

In addition, all their advanced replicated testing is done in four row plots, unlike the customary two row plots many organizations use. The four row replications give more reliable data, reports Brokish.

Yates claims the new 1995 hybrid corn releases for Michigan have been worth waiting for:

4038 – 90-day hybrid recommended for Central Michigan. Excellent yields and stalks are trademarks of this hybrid. Fast emergence. Very consistent hybrid.

**4232** – 92-day with excellent drought and heat stress tolerance. Recommended for Central Michigan. Great standability and emergence.

**4929** – 99-day hybrid especially for Michigan's unique conditions. Performs best between 24,000 and 28,000 plants per acre.

4969 – 99-day hybrid. Dramatically improved emergence over GL 496. Maintains strong yield advantage under stress. Harvest standability is excellent.

# October Michigan Farm Prices Mixed

The Index of Prices Received by farmers in Michigan for all products as of Oct. 15 was 123 percent of its 1977 base, according to the Federal/State Michigan Agricultural Statistics Service. The October index was up 1 percent from September but eight points less than last year's index. The price index for all Michigan crops was 117, a three point increase from last month.

Prices fell substantially for corn and soybeans as each decreased 6 percent from September. This decline is due to a forecasted record U.S. production for these commodities. Winter wheat prices increased 5 percent from previous month due to tighter world supplies and hay prices rose 16 percent. Oat prices were up slightly and dry bean prices increased 12 percent from last month.

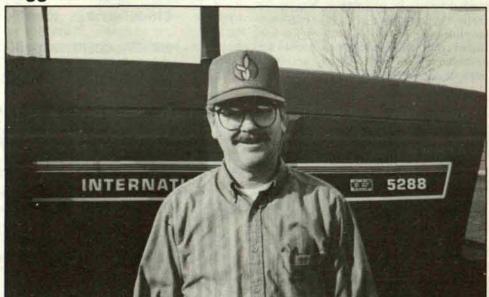
The livestock and products index, at 131, was unchanged from September. Decreases in meat animal prices were offset by increases in milk and egg prices. Livestock prices slipped due to heavy slaughter numbers and weights. Hog prices decreased 8 percent while slaughter cows decreased 7 percent from previous month. Calf prices declined 4 percent and steers and heifers dropped 1 percent from last month. Milk and egg prices each increased 2 percent over September.

Nationally, the October All Farm Products Index of Prices Received was 132 percent of the 1977 base, down two points from September 1994. Price declines from September for hogs, cattle, corn and soybeans more than offset gains for wheat, milk, grapefruit and strawberries.

The Index of Prices Paid by farmers for commodities and services, interest, taxes and farm wage rates for October was 199 percent of its 1977 average. The index was unchanged from July 1994 and three points

higher than October 1993. Farm input prices were lower for items of farm origin and higher for non-farm origin purchases. Since last surveyed, lower feeder livestock and feed prices were offset by higher prices for farm machinery, fertilizer, fuels, and farm and motor supplies.

#### Higgins Named MFB Volunteer of the Month



Shiawassee County Farm Bureau member Gary Higgins, was named the October MFB Volunteer of the Month for his efforts in organizing an auction fund raiser for the 4-H Kettunen Center at the county Farm Bureau's recent annual meeting, raising over \$850. A cash crop farmer from Corunna, Higgins has most recently served as county president in addition to serving several years as county board member, membership chairman and as a member of the county Promotion and Education Committee.

# MFB Annual's "Showcase of Agriculture" Expected to be Another Hit in

Over 35 different Michigan-based agri-cultural commodity organizations will be joining forces in Detroit during the MFB annual meeting in Detroit, at the Renaissance Center on Nov. 29 and 30. The event helps bring the story of Michigan agriculture to thousands of consumers, according to event manager Julie Chamberlain, manager of MFB's Promotion and Education Department.

"The business of feeding and clothing consumers is the second largest industry in the state of Michigan," explained Chamberlain. "With the Showcase of Agriculture, over 500 Detroit area school students, news media, and the 11,000 people who work in the Renaissance Center each day, will be able to see farm animals, videos of animal birthing, participate in computer simulations on groundwater education, and have a chance to be involved in a number of other interactive programs."

Chamberlain expects the program to be a tremendous learning opportunity not only for the school children and consumers, but also for farmers and commodity organization staff.

The commodity	organizations slated to par-
ticipate thus far	include:

- Michigan Apple Promoters East
- ☐ Michigan Biotechnology Institute
- Michigan Pork Producers Assoc.
- Michigan Vegetable Council, Inc.
- Michigan Nursery and Landscape Assoc.
- Michigan Assoc. of Conservation Districts
- Ag & Natural Resources Afar: Amazing Food Chain
- Michigan Sheep Breeders Assoc. Kathy Carpenter (Hatching Chicks)
- United Dairy Industry of Michigan
- MSU College of Agriculture & Natural Resources
- Michigan Beef Industry Commission

#### "The Thin Line Between Environmental Sensitivity and Insanity"

Want to learn what you can do locally to protect your private property rights? If so, you'll want to attend the educational workshop scheduled for 3:30 p.m. on Monday, Nov. 28, during the MFB annual meeting in Detroit.

Natural resource activist Bruce Vincent of Libby, Ore., will be sharing his ex on protecting private property rights and encouraging individuals to take a more active role.

"Local people with a vested interest in solution-oriented discussion have got to attend to, and involve themselves, in the local debate surrounding environmental protection laws and private property rights," Vincent says. "If we don't, then a distant public misguided and misinformed by environmental extremists - will control the debate.'

Vincent and his three brothers are in a partnership with their father operating Vincent Logging, where Bruce serves as business manager. Vincent helped to form Communities for a Great Northwest, a non-profit education and information group dedicated to the intelligent use of natural resources.

No registration is required to attend the workshop which will be held in the Kent Room of the Westin Hotel, located in the Renaissance Center in downtown Detroit. The program is scheduled to begin promptly at 3:30 p.m.

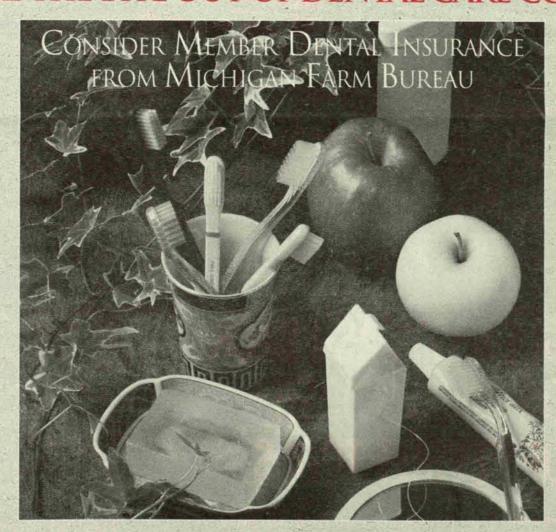
☐ Michigan Soybean Promotion Committee

- ☐ The Greening of Detroit
- Great Lakes Sugar Beet Growers
- Wayne County Soil and Water Conserva-
- Organic Growers of Michigan Thumb Chapter
- Michigan Department of Agriculture (Ca-
- Roseland Organic Farms
- Monitor Sugar Company
- Michigan Corn Growers
- ☐ Soil Conservation Service
- Michigan United Conservation Clubs
- MSU Extension Outreach Communica-
- Michigan Bean Commission
- Blue Cross/Blue Shield of Michigan
- Michigan Integrated Food and Farming Systems Collaboration
- Michigan Department of Agriculture -Worker Protection



Several Detroiters were amazed to find calves, sheeps, goats and a hog in the plush interior of the Renaissance Center during MFB's 1993 annual meeting, thanks to the "Showcase of Agriculture." An expanded version of this successful program is planned again this year.

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gas and Cummins diesel 1994 Ram regular cab pickups, we've also extended this cash back offer to select mid-size Dakota pickups. Along with all 1994 Ram Vans and Ram Wagons. And it's on top of any other national offer, too.\* Or, if you prefer, select up to \$1,000 in heavy-duty DeWalt tools, instead. Either way, see your Farm Bureau for a certificate validating that you've been a member for at least thirty days. Then drop by your Dodge Dealer. And cash in.

\*This cash back offer is valid for eligible members of participating Farm Bureaus, expires 12/31/94, and may not be used in combination with any other Chrysler Corporation certificate offer or certain other special offers. Ask for restrictions and details. Farm Bureau is a registered service mark of the American Farm Bureau Federation.

America's Truck Stop



The New Dodge

# Young Farmer Achievement Award and Outstanding Young Ag Leader Finalists

Michigan Farm Bureau's eight finalists in the MFB Young Farmer's Outstanding Young Agricultural Leader and Young Farmer Achievement contests have been selected, with the state winners to be selected after personal interviews at the MFB annual meeting in Detroit. MFB presents the award annually to selected young farmers based on their farming operation, as well as leadership and community involvement. The contests are sponsored by Great Lakes Hyrbrids, Inc., with each winner receiving \$1,000 worth of seed products, \$500 cash from Dodge Truck, and an all-expense paid trip to the American Farm Bureau annual meeting in January. The state winner in the Young Farmer Achievement contest also receives 50 hours free use of a CASE-IH Maxxum tractor. All eight finalists will receive an MFB Carhartt jacket, compliments of Blue Cross/Blue Shield of Michigan.

#### Outstanding Young Agricultural Leaders

Gayle Bennett

Prescott, Ogemaw County Husband: Robert Children: Adri, 7; Kyle, 3

Agricultural Operation:

Family partnership in dairy operation on 450 acres with brother and sister-in-law.

Community Involvement:

Organized blood drive for nephew needing bone marrow transplant. Added 200 names to National Registry during successful

campaign, the first ever in the West Branch area. Creates newsletters for county Farm Bureau, church and son's preschool. Earned "Outstanding Young Dairy Couple," 1987 and 1993, from Michigan Milk Producers Association.

Farm Bureau Involvement:

Fulfilled roles in Ogemaw County Farm Bureau Promotion & Education, and Young Farmer committees. Creates county Farm Bureau newsletter and booths at Ogemaw County Fair.

Amy Martin

LeRoy, Osceola County Husband: Craig Children: Brandon, 5

Agricultural Operation:

Involved with a 150-cow dairy operation with parents, raising alfalfa, barley and oats. Operating 850 acres (80 owned), manages the milking herd, breeding, records and health.

Community Involvement:

Started and leads 4-H club for 12 youths. Leadership with 4-H Dairy and Beef. Hosted foreign exchange students from Denmark, Israel, Japan and Puerto Rico. Hugh O'Brian Youth Leader Award.

Farm Bureau Involvement:

Young Farmer Chairperson with 20 active members, County Farm Bureau Board of directors, Membership Committee, Ag in Classroom and Project R.E.D.

Michael McManus

Eaton Rapids, Eaton County Wife: Debi Children: Jason, 16; Phillip, 14

Agricultural Operation:

Family partnership of nearly 400 acres (210 tillable) on a cash crop farm. Rotation consists of corn, soybeans, wheat, clover and alfalfa. Responsible for chemical ap-plication and records. Some purchasing and selling of commodities.

Community Involvement:

Board member on Brookfield Masonic Lodge. Participant in the Leadership Eaton Program. Received the USDA award for outstanding service to Eaton County farmers during 1988 drought.

Farm Bureau Involvement:

Development Committee, chairman of Young Farmers and ProFILE graduate, 1992-93. Delegate to 1994 MFB annual for Eaton County.

Mike Wenkel

Grayling, Cass County

Agricultural Operation:

Serves with the local Soil and Water Conservation District. Works with agricultural producers on manure management and adoption of other "best management" practices. Part-time activities focus on hog and cash crop aspects. Provides labor for the care of livestock, manure application and planting/harvesting.

Community Involvement:

Educates producers on new technologies and youth on the importance of resource conservation. Developed programs to emphasize the role of agriculture in water quality initiatives. Was awarded the "Conservation Education District of the Year." Current FFA Alumni executive vice president, newsletter chairman and annual meeting chairman.

Farm Bureau Involvement:

Currently co-chairman of Young Farmers. Developed educational programs focused on environmental issues affecting young farmers. Served on various committees and was Cass county executive vice president 1993-94, delegate to MFB annual meeting and Young Farmer co-chairman for 1992-94.

#### Young Farmer Achievement Awards

Tom Barends

Fremont, Newaygo County Wife: Jacqueline

Agricultural Operation:

Owns and manages 50-cow dairy herd and raises 62 heifers, utilizing rotational grazing throughout the growing season. Feed is purchased throughout the rest of the year. Current rolling herd average is 24,035 pounds.

#### Community Involvement:

Hosts "Open Barn" as a dairy promotional event -- inviting public to the farm to observe milking and feeding which coincides with Dairy Month each June. Leadership activities include board member, president and show committee chairman for Michigan Holstein Association. Jacqueline serves on the county board for Federated Genetics; board member for county DHIA. Tom and Jacqueline both serve numerous other leadership positions for 4-H and YFEA.

Farm Bureau Involvement:

Young Farmer Chairman for 1993-94. Tom and Jacqueline are national and state Young Farmer conference delegates. Members of Policy Development Committee.

Robert BeGole

Morrice, Shiawassee County

Agricultural Operation:

Owns over 300 acres and rents an additional 700 acres raising corn, soybeans, wheat, canola and hay.

Community Involvement:

Elected Shiawassee County Commissioner this year. Awarded Shiawassee County Farm of the Year in 1991 Active involvement in soy and corn associations, Pro-

fessional Farmers of America and National Federation of Independent Business. Blue ribbon winner for livestock, poultry and rabbit categories in 4-H county fair.

Farm Bureau Involvement:

Represents interests of farmers and agri-business as Shiawassee County Commissioner.

Farm Bureau member.

Jeff Bristle Manchester, Washtenaw County

Agricultural Operation:

Corn, wheat, soybeans and oats are harvested on 750 acres. Uses Farm Credit's AgBase to manage and market commodities. Started crop rotation and operates 90 percent no-till.

Community Involve-

FFA president and vice presi-

dent; earned FFA Star Green

Hand. Associate member of Manchester Community Fair Board and a 4-H volunteer.

Farm Bureau Involvement:

Led Washtenaw County Young Farmers as chairman from 1991 to present. Also chairman of Candidate Evaluation and Membership Appreciation committees and County Annual Pig Roast. Served as delegate to MFB annual meeting from 1990 to present.

Lance Purkhiser

Wife: Ana Dowagiac, Cass County

Agricultural Operation:

Annually feeds 5,000 hogs, purchasing 3,000 tons of feed annually on a 228-acre opera-

Community Involvement:

Participated in showmanship demonstrations for local 4-H Youth groups. Served on 4-H fair committee and as softball coach for church. Won champion awards for swine, beef, steers and showmanship from Penn 4-H club. Received MSU scholarship award.



Above: (I-r) Ana and Lance are awarded at the county level of competition by Cass County Young Farmer Committee Chairman Eric Coles.

Farm Bureau Involvement:

Cass County Young Farmer contest nominee; Discussion Meet participant. Served on Young Farmer, and Policy Development committees.

# 14 – Michigan Farm News Classifieds –

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**EXT. 3201** 

# AFBF Gearing Up for St. Louis

Farm Bureau members from across the country will get the red-carpet treatment in St. Louis this coming January, when members and leaders convene for the American Farm Bureau Federation's 76th annual meeting on Sunday, Jan. 8, through Thursday, Jan. 12.

The Cervantes Convention Center in downtown St. Louis will be the site of the majority of the convention activities.

The 1995 annual meeting will kick off Sunday with the opening round of the Young Farmer and Rancher Discussion Meet and Young Farmer and Rancher reception.

Monday and Tuesday afternoons will be the time for meeting participants to become more informed about topics of interest to producers. At a series of conferences both afternoons, participants will hear discussions on the 1995 farm bill, marketing, livestock/dairy and animal welfare issues, agriculture research for the 21st century, property rights and "ecosystem" management, global positioning systems and global information systems, the so-called "un-holy trinity," and insurance issues.

Tuesday will feature speeches by ABC Correspondent John Stossel on the topic, "Pandering to Fear: The Media's Crisis Mentality," and author and economist Barry Asmus, who will talk about political and business issues.

New for the 1995 showcase will be a series of health-oriented booths and displays. The booths and their staffers will provide participants the opportunity to test body fat composition, serum cholesterol levels, blood carbon monoxide levels, preventive medicine and self care, cardiovascular fitness levels, home testing equipment and massage therapy.

Wednesday and Thursday will be reserved for the business session of voting delegates where AFBF national policy will be discussed and adopted.

MFB members interested in attending the AFBF annual can select from either a 6-day/5-night package, or a 3-day/2-night package, priced at \$305 per person or \$155 per person, respectively, based on double occupancy. Registration and final payment are due by Dec. 5. For further information regarding hotel and convention registration, contact Mary Jane Miller at 1-800-292-2680, ext. 2201. For air travel reservations, call MFB's Meeting and Travel Department at 1-800-292-2680, ext. 3067

### December Discussion Topic: "Introducing New Commodities in Michigan"

At some point in time, every farm crop now grown in Michigan (except for timber) started out as a "new" ag commodity. Some early farm entrepreneur had to take a chance that a particular grain, bean, fruit or livestock product would prosper in our state's climate.

Over the years, Michigan agriculture's unique combination of growing conditions and soils -- along with our access to an outstanding land grant university and Extension system -- helped the ag industry become the most diversified in the nation, after California. As farmers look for future opportunities for profitability, they hope to carry forward a tradition of developing marketing niches for new and unique products.

Michigan Farm Bureau in October helped co-sponsor a conference on the future of Michigan cranberry production. Declining cranberry production acreage in the eastern U.S. and a large increase in the demand for cranberries for food and beverage processing are among the reasons that state ag officials are optimistic about

boosting cranberry output. Michigan has a suitable growing environment, abundant water resources, processing capability and good market potential. On the other hand, because cranberry production uses a great deal of water, it will be essential to have a regulatory climate that supports environmentally sound and productive use of our water resources.

Until fairly recently, the production of farmraised fish and shellfish -- aquaculture -- was regarded as a very minor segment of the seafood industry. But the role of fish-farming, particularly trout, is growing in Michigan as consumption of farm-raised seafood products in the U.S. has continued to rise.

Aquaculture productivity is increasing, pulling down production costs and boosting sales. Restrictions on wild-catch commercial harvesting, or at least threats of restriction, have often spurred the development of aquaculture. Examples of species for which tightening restrictions led to increased aquaculture production are redfish, hybrid striped bass and yellow perch.

High market values are needed to cover the risks inherent in cultivating a new aquaculture species. Among the production concerns are maintaining water quality, effluent disposal and wastewater treatment. Marketing challenges include price competition from other meat and poultry products.

Raising flightless birds that are not native to the U.S. is still considered an exotic agricultural enterprise in Michigan. But the raising of these animals for feathers, leather and meat is growing. Currently, there are 40,000-60,000 ostriches in the U.S., with about 4,000-5,000 established breeder birds. Most ostrich farms are located in Texas and California, but there is at least one farm in every state.

Recent trade articles have stressed the profitability of ostrich farming, along with claims of health and nutritional benefits of the meat. Breeding pairs have reportedly sold for \$50,000 or more during the past year. Breeding pairs typically lay 50 to 60 eggs a year. Over half of them will hatch, resulting in about 30 birds per pair. Each bird can be valued at \$7,500. However, these prices reflect breeding value and are much higher than the value of the meat and other products from the bird.

When the market for ostrich hides, meat and feathers moves from the specialty market to one of ample supplies purchased on a competitive basis, the market-clearing price will be substantially lower than current prices. This price, and the cost of raising birds, will determine whether producing birds for slaughter is a viable enterprise for individual producers.

Michigan farmers have a long and proud entrepreneurial history. The extent to which they can take advantage of new ag commodities depends on many factors, such as access to capital and available technical assistance. But perhaps the most important factor is the availability of a regulatory climate that does not unduly penalize economic risk-taking.

#### **Discussion Questions:**

- 1) When you consider that Michigan already has a highly diverse agricultural industry, why do you think there is so much interest in new alternative ag commodities?
- 2) What alternative ag commodities have potential for production in your area?
- 3) What are some obstacles that need to be removed before these commodities can be successfully produced?
- 4) What are the factors that would encourage you to produce an alternative agricultural commodity?
- 5) What role should Farm Bureau play in the process of new commodity development?

