

MICHIGAN FARM BUREAU

# RURAL

*Living*

Fall 1994

- Auto Insurance Reform and Proposal C
- "Friends of Agriculture" MFB's 1994 Election Endorsements.
- Michigan Milk Goes Overseas
- Innovative Farmers of Huron County
- Insights; Helpful Tips from Farm Bureau Insurance





## NOVEMBER 8 ELECTIONS — MICHIGAN'S FUTURE IN THE HANDS OF ITS VOTERS

*This year's election is shaping up as pivotal for the future of our state. The people we help elect on Nov. 8 will play a crucial role in helping us consolidate the gains of recent years and prepare to tackle the challenges ahead.*

*With your help, many Michigan Farm Bureau AgriPac "Friends of Agriculture" have been elected in the past few years. These elected officials (such as Gov. John Engler) were instrumental in helping to approve legislation of significant economic benefit to all of us. For example, in 1994 legislation was approved that dealt with these crucial issues:*

**Property Tax Reform** - After approximately two decades of discussion and debate, major property tax and school finance reform was finally achieved. Before the reform, property tax accounted for 60 percent of the funding of K-12 education. With the increase in the state sales tax and the reduction in property tax, approximately 80 percent of the funding for schools now comes from the state. As a result, farmers and nearly all rural property owners are enjoying significant property tax relief.

**Funding for the Animal Agriculture Initiative** - The Legislature this year funded the construction phase of the Animal Industry Initiative. Fiscal year 1993-94 was critical in obtaining additional dollars to provide for staff, faculty and research to carry out the goals of the Animal Industry Initiative. Working with major livestock, poultry and equine organizations, Farm Bureau and the Friends of Agriculture were also successful in obtaining \$4 million in programmatic funding for the fiscal year of 1994-95. The appropriation will allow for MSU to begin working on solutions to problems faced by producers. This will result in a more healthy and stable livestock economy with additional jobs provided for support industries, agribusiness, transportation, processing and retail.

**Recreational Trespass** - Farm Bureau Friends of Agriculture helped amend the Recreational Trespass Act to increase penalties and enforcement and to enhance the landowner's protection from liability. New language requires restitution for damage done to property while trespassing.

*Other legislation approved by our Friends of Agriculture in the Legislature and Congress includes the Groundwater and Freshwater Protection Act, amendments to the Fertilizer Act to ensure that all possible sources of nitrates be included in programs to abate nitrogen contamination, a measure calling for three new schools to train over 300 additional State Police troopers and approval of the North American Free Trade Agreement.*

*Many legislative challenges remain. Lawmakers in the future must turn their attention toward continuing to improve the state's business climate, protecting private property rights, farmland preservation, funding for MSU and MDA agricultural and food safety programs, reform of workers' compensation and unemployment insurance, assuring annual funding for the Animal Agriculture Initiative, the cost and availability of health care, environmental laws, tax policy, the 1995 Farm Bill and controlling of federal spending.*

*You need Friends of Agriculture elected on the state and federal level to ensure that your views are represented on these issues. Get involved with a Friend's campaign by displaying a yard sign, distributing campaign materials or urging your neighbors to vote. And remember: in many close elections, the turnout of rural voters can be decisive. Be sure you know who your Friends are (see list on page 6) and vote for them on Nov. 8.*

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

## Mail Pharmacy Service Offers Savings to Farm Bureau Members

Prescription drugs often play a crucial role in our everyday lives, even though health care costs continue to escalate and pharmacies are not always located conveniently nearby.

Farm Bureau provides its members with a pharmacy service that is only a phone call away. Heartland Prescription Service, located in Omaha, Nebraska, can service all your pharmacy needs. They carry over 5,000 prescription, non-prescription, diabetic, ostomy, incontinent supplies, and durable medical equipment. When ordering through Heartland Prescription Service, you can enjoy the greatest savings by selecting generic prescriptions over brand-name. Generics can save you from 20 percent to 50 percent over brand-name.

Heartland not only helps you to lower your pharmacy costs but also provides the convenience of having your order delivered to your home. Registered pharmacists fill all orders by hand. Your order is shipped to you in a heat sealed protective carton within 24 hours after it is received. The member service is convenient and simple to use. You can call 1-800-228-3353 between 8 a.m. and 5 p.m. Monday through Friday to receive a free price quote, place an order, consult a pharmacist, or receive a free catalog.

Heartland currently serves over 2 million Farm Bureau members in 31 states. Betty Jensen, marketing director for Heartland Prescription, reports, "The majority of our customers live in outlying rural areas that either cannot get to a pharmacy or don't have a pharmacy nearby. Today our commitment to serving rural areas is even stronger now than it was 15 years ago when we first began to provide our mail pharmacy service. Many of our customers don't realize our business first started as a retail pharmacy over 30 years ago."

The next time you need a prescription filled, take advantage of this member benefit by calling Heartland Prescription Service for a free price quote. Also, make sure you ask for their free catalog that contains coupons for additional savings. Call 1-800-228-3353. It's a simple telephone call that will save you time and money!



Photo: Michigan Farm Bureau

Your invited to attend Michigan Farm Bureau's annual meeting Nov. 28 - Dec. 1 at the Westin Hotel, in Detroit. Come see your organization in action and learn more about Michigan Farm Bureau member service programs, during the MFB Family of Companies Trade show. You and your family will also want to tour the Showcase of Agriculture held on Nov. 29 from 11:30 a.m. to 7:30 p.m. and on Nov. 30 from 9 a.m. to 2:30 p.m. For more information, contact your local county Farm Bureau office.

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# Michigan Farm Bureau Takes Position on November Ballot Issues

MFB has announced its position on three of the four MFBs that will appear on the Nov. 8 ballot. MFB supports a "yes" vote on Proposal C, the referendum to amend Michigan's auto insurance laws and a yes vote on Proposal B, the proposal to limit criminal appeals. The organization is urging a "no" vote on Proposal A which would convene a Michigan Constitutional Convention. Farm Bureau is neutral on Proposal P which would establish a Michigan State Parks endowment fund. Below, you'll find the exact ballot language for each of the ballot proposals and more details about the position of the Michigan Farm Bureau.

## Farm Bureau Supports "YES" Vote on Proposal C – Auto Insurance Reform

# PROPOSAL C

VOTE **YES** 

This November, Michigan voters have the opportunity to reaffirm their legislators' effort to cut automobile insurance rates statewide. By voting "YES" on Proposal C, consumers will be choosing to keep a new state law – Public Act 143 – that has wide-ranging support across the state because it cuts auto insurance rates and puts a cap on skyrocketing legal and medical fees.

The law should have originally gone into effect on April 1, 1994, but was sidetracked by the Michigan trial lawyers who were opposed to limiting the number of lawsuits and scope of damages that can be sued for as a result of automobile accidents, even those suits which are filed by drivers who are at fault.

To support our members, Michigan Farm Bureau has joined the Michigan Citizens for Insurance Reform, a coalition of traffic safety groups, businesses, chambers of commerce, associations and individuals who want to enact the reforms passed by the Legislature.

If voters support the enactment of P.A. 143, their savings will be determined in large part by the level of medical coverage they choose, and

the discounts for which they qualify. Motorists will save on medical coverage regardless of the level of coverage they select.

The new law no longer mandates that drivers buy unlimited medical coverage but instead allows us to choose limits from \$1 million to \$5 million of protection. Even with \$1 million protection, Michigan motorists will continue to have the nation's best medical coverage by far. New Jersey has the next highest at \$250,000. No other state comes close.

Legal cost savings in P.A. 143 will also help keep rates down. The new law will not allow recovery for non-economic pain and suffering in a lawsuit by a person more than 50 percent at fault in an accident and will not permit uninsured drivers to file pain-and-suffering lawsuits.

Finally, a "YES" vote at the polls Nov. 8 will enact reasonable medical cost controls to stop the cost shifting to auto accident victims that takes place today.

**Make Sure You Vote "YES"  
for Proposal C!**

Here are the key benefits Michigan citizens will receive if they vote "YES" on Nov. 8 to put into effect Public Act 143.

- An average 16 percent rate cut for Michigan motorists, based on rates that were in effect Nov. 1, 1992.
- Elimination of current rating restrictions which have the effect of subsidizing high risk areas of the state.
- A choice of medical coverage, ranging from a minimum of \$1 million to a maximum of \$5 million. Although statistics prove that the minimum million dollar coverage is enough to handle significantly more than 99 percent of all medical claims, motorists can increase their coverage to as much as \$5 million and still save money.
- A provision which better enables courts to dismiss unnecessary and costly pain-and-suffering lawsuits for minor-injury accidents.

#### PROPOSAL A:

##### **A PROPOSAL TO CONVENE A CONSTITUTIONAL CONVENTION FOR THE PURPOSE OF DRAFTING A GENERAL REVISION OF THE STATE CONSTITUTION**

**Shall a convention of elected delegates be convened in 1995 to draft a general revision of the state constitution for presentation to the state's voters for their approval or rejection?**

YES  NO

An affirmative vote on Proposal A would mean a constitutional convention would be convened for the purpose of revising our state constitution. Michigan Farm Bureau recommends a NO vote on Proposal A. A major overhaul of the Michigan Constitution is not needed at this time.

In the last 30 years, if changes have been needed, the process of proposing and adopting constitutional amendments has been an effective way to deal with changes. Voters have amended the Constitution 17 times and rejected 34 proposed amendments since it was adopted in 1963.

It has been estimated that the direct cost to the State of Michigan for holding a new Constitutional Convention in 1995-96 would be \$24 Million. This does not account for costs to various organizations for the purpose of overseeing the Constitutional Convention.

#### PROPOSAL B:

##### **A PROPOSAL TO LIMIT CRIMINAL APPEALS**

**The proposed constitutional amendment would restrict a criminal defendant who pleads guilty or nolo contendere (no contest) from appealing his or her conviction without the permission of the court. Currently, someone who pleads guilty or no contest to a crime has the automatic right to appeal.**

**Should this proposal be adopted?**

YES  NO

Currently the Michigan Constitution grants "an appeal as a matter of right" within Michigan courts for all accused. An affirmative vote on Proposal B would not allow an appeal by an accused who pleads guilty or no contest without permission of the court. Michigan Farm Bureau recommends a YES vote on Proposal B.

It is estimated that frivolous appeals by convicts who originally plead guilty or no contest cost the state of Michigan \$3 million per year. It is Farm

Bureau's position that when an accused pleads guilty or no contest, he or she has admitted to the crime and has given up their right to an appeal. There may be an occasional case where an injustice has occurred and the courts would have the ability to permit an appeal in those instances.

#### PROPOSAL C:

##### **A REFERENDUM ON PUBLIC ACT 143 OF 1993—AN AMENDMENT TO MICHIGAN'S AUTO INSURANCE LAWS**

**Public Act 143 of 1993 would:**

1. Reduce auto insurance rates by 16% (average) for six months for policy holders reducing personal injury (medical) insurance to \$1 million. Extra coverage made available at added cost.
2. Permit Insurance Commissioner to waive company's obligation to reduce rates if statutory formula would be in excess of 1989-1992 state average.
3. Place limits on personal injury (medical) benefits.
4. Limit fee paid to health care providers.
5. Limit right to sue by setting higher standards for the recovery of damages for "pain and suffering" and prevent uninsured drivers and drivers over 50 percent at fault from collecting damages.
6. Allow rate reductions for accident-free driving with the same insurer.

**Should the law be approved?**

YES  NO

In 1993, after considerable discussion and debate, the state legislature passed, and the governor signed into law, a comprehensive set of automobile insurance reforms (P.A. 143 of 1993). Michigan Farm Bureau strongly supported these reforms. In 1994, the Michigan Trial Lawyers Assoc. was able to delay the enactment of the new law through a court order.

The Trial Lawyers successfully petitioned to have P.A. 143 of 1993 placed on the ballot as Proposal C. An affirmative vote on Proposal C would allow P.A. 143 of 1993 to become law therefore allowing the reforms to occur.

Michigan Farm Bureau recommends a YES vote on Proposal C. Farm Bureau's policies support the reforms under P.A. 143 of 1993 and recognize that the delay in enacting these reforms has cost Michigan consumers millions of dollars.

#### PROPOSAL P:

##### **A PROPOSAL TO ESTABLISH A MICHIGAN STATE PARKS ENDOWMENT FUND, INCREASE THE MAXIMUM ALLOWABLE AMOUNT OF FUNDS IN THE MICHIGAN NATURAL RESOURCES TRUST FUND AND ELIMINATE THE DIVERSION OF DEDICATED REVENUE FROM THE MICHIGAN NATURAL RESOURCES TRUST FUND.**

**The proposed constitutional amendment would:**

1. Establish a Michigan State Parks Endowment Fund to be funded by certain royalties, bonuses and rentals collected by the state from the drilling of oil and gas or mining of minerals on state-owned land.
2. Require that money in the Endowment Fund be used to operate, maintain and improve Michigan state parks.
3. Limit accumulated principal of the Endowment Fund to \$800 million with annual adjustments for inflation.
4. Increase the maximum principal of the Michigan Natural Resources Trust Fund from \$200 million to \$400 million.
5. Eliminate the diversion of dedicated revenue from the Michigan Natural Resources Trust Fund.

**Should this proposal be adopted?**

YES  NO

Over the past years, the quality of Michigan parks has slowly deteriorated due to the unavailability of funds. An affirmative vote on Proposal P would mean that the state would establish a Parks Endowment Fund financed by income from the drilling of oil and gas and the mining of minerals on state lands. Money in this fund would be earmarked to be used to operate, maintain and improve Michigan parks. Another part of the proposal would increase the cap on the Michigan Natural Resources Trust Fund from \$200 Million to \$400 Million.

It would also prevent diversion of the Natural Resources Trust Funds for any purpose other than to be used by the state to purchase private property in and around state parks thus removing this land from the tax rolls and adding to the amount of state owned lands. Michigan Farm Bureau does not have a position on Proposal P.

# 1994 GENERAL ELECTION ENDORSEMENTS BY MICHIGAN FARM BUREAU AGRIPAC COMMITTEE

Following are the candidates designated as "Friends of Agriculture," by the Michigan Farm Bureau AgriPac Committee. The designation constitutes an election endorsement for the Nov. 8, 1994 General Election.

## U.S. SENATE

Spence Abraham (R-Auburn Hills)

## U.S. HOUSE OF REPRESENTATIVES

### DISTRICT

- 1 Gil Ziegler (R-Williamston)
- 2 Peter Hoekstra (R-Holland)
- 3 Vern Ehlers (R-Grand Rapids)
- 4 Dave Camp (R-Midland)
- 6 Fred Upton (R-St. Joseph)
- 7 Nick Smith (R-Addison)
- 8 Dick Chrysler (R-Brighton)
- 9 Megan O'Neill (R-Clarkston)
- 11 Joe Knollenberg (R-Bloomfield Hills)
- 12 George Pappageorge (R-Troy)
- 13 John Schall (R-Ann Arbor)

## GOVERNOR

John Engler (R-Mt. Pleasant)

## SUPREME COURT (Nonpartisan)

Richard Griffin (Traverse City)  
Elizabeth Weaver (Glen Arbor)

## SECRETARY OF STATE

Candice Miller (R-Mt. Clemens)

## ATTORNEY GENERAL

John Smietanka (R-Ada)

## STATE BOARD OF EDUCATION

Clark Durant (R-Grosse Pointe)  
Sharon Wise (R-Owosso)

## MSU BOARD OF TRUSTEES

Joel Ferguson (D-Lansing)  
Don Nugent (R-Frankfort)

## STATE COURT OF APPEALS (Nonpartisan)

### DISTRICT

- 3 Richard Bandstra (Grand Rapids)
- Michael Flynn (Muskegon)
- William Forsyth (Grand Rapids)
- Dawn Krupp (Grand Rapids)
- 4 Peter O'Connell (Mt. Pleasant)

## STATE SENATE

### DISTRICT

- 7 Christopher Dingell (D-Ecorse)
- 9 Robert Geake (R-Northville)

- 11 Gilbert DiNello (R-Clinton Township)
- 12 Doug Carl (R-Mt. Clemens)
- 13 Michael Bouchard (R-Birmingham)
- 17 Sharon Miller (R-Newport)
- 19 Phil Hoffman (R-Horton)
- 20 Harry Gast (R-St. Joseph)
- 21 Dale Shugars (R-Portage)
- 22 William VanRegenmorter (R-Hudsonville)
- 23 Joanne Emmons (R-Big Rapids)
- 24 John Schwarz (R-Battle Creek)
- 25 Marie Martell (R-East Lansing)
- 26 Mike Rogers (R-Howell)
- 27 Dan DeGrow (R-Port Huron)
- 30 Glen Steil (R-Grand Rapids)
- 31 Dick Posthumus (R-Alto)
- 32 Leon Stille (R-Spring Lake)
- 33 Jon Cisky (R-Saginaw)
- 34 Joel Gougeon (R-Bay City)
- 35 Bill Schuette (R-Midland)
- 36 George McManus, Jr. (R-Traverse City)
- 37 Walter North (R-St. Ignace)
- 38 Don Koivisto (D-Ironwood)

## STATE HOUSE OF REPRESENTATIVES

### DISTRICT

- 1 William Bryant, Jr. (R-Grosse Pointe Farms)
- 8 Ilona Varga (D-Detroit)
- 9 Carolyn Kilpatrick (D-Detroit)
- 21 Deborah Whyman (R-Canton)
- 23 Vincent Porreca (D-Trenton)
- 25 Robert DeMars (D-Lincoln Park)
- 26 Tracey Yokich (D-St. Clair Shores)
- 30 Sue Rocca (R-Sterling Heights)
- 31 James Tignanelli (R-Fraser)
- 33 Alvin Kukuk (R-Macomb)
- 38 Willis Bullard, Jr. (R-Milford)
- 39 Barbara Dobb (R-Commerce Township)
- 40 John Jamian (R-Bloomfield Hills)
- 44 David Galloway (R-White Lake)
- 45 Penny Crissman (R-Rochester)
- 46 Tom Middleton (R-Ortonville)
- 47 Sandra Hill (R-Montrose)
- 50 Bruce Rider (R-Grand Blanc)
- 51 Candace Curtis (D-Swartz Creek)
- 52 Martin Straub (R-Chelsea)
- 53 Renee Birnbaum (R-Ann Arbor)
- 54 Kirk Profit (D-Ypsilanti)
- 55 Beverly Hammerstrom (R-Temperance)

- 56 Don Maletich (R-Monroe)
- 57 Tim Walberg (R-Tipton)
- 58 Michael Nye (R-Litchfield)
- 59 Glenn Oxender (R-Sturgis)
- 60 Jackie Morrison (R-Kalamazoo)
- 61 Charles Perricone (R-Kalamazoo)
- 62 Eric Bush (R-Battle Creek)
- 63 Don Gilmer (R-Augusta)
- 64 Kathy Schmaltz (R-Jackson)
- 65 Clyde LeTarte (R-Horton)
- 66 Susan Munsell (R-Howell)
- 67 Dan Gustafson (R-Williamston)
- 68 Linda Ploeg (R-Holt)
- 71 Frank Fitzgerald (R-Grand Ledge)
- 72 Walter DeLange (R-Grand Rapids)
- 73 Jack Horton (R-Belmont)
- 74 Ken Sikkema (R-Grandville)
- 78 Carl Gnodtke (R-Sawyer)
- 79 Bob Brackenridge (R-St. Joseph)
- 80 James Middaugh (R-Paw Paw)
- 81 Terry London (R-Marysville)
- 82 Karen Willard (D-Algonac)
- 83 Kim Rhead (R-Sandusky)
- 84 Mike Green (R-Mayville)
- 85 Clark Harder (D-Owosso)
- 86 Alan Cropsey (R-DeWitt)
- 87 Terry Geiger (R-Lake Odessa)
- 88 Paul Hillemonds (R-Holland)
- 89 Jon Jellema (R-Grand Haven)
- 90 Jessie Dalman (R-Holland)
- 91 Paul Baade (D-Muskegon)
- 93 Gary Randall (R-Alma)
- 94 Mike Goschka (R-Brant)
- 96 Roland Jersevic (R-Saginaw)
- 97 Howard Wetters (D-Kawkawlin)
- 98 James McNutt (R-Midland)
- 99 Jim McBryde (R-Mt. Pleasant)
- 100 John Llewellyn (R-Fremont)
- 101 Bill Bobier (R-Hesperia)
- 102 John Gernaat (R-McBain)
- 103 Tom Alley (D-West Branch)
- 104 Michelle McManus (R-Lake Leelanau)
- 105 Alan Lowe (R-Grayling)
- 106 Beverly Bodem (R-Alpena)
- 107 Pat Gagliardi (D-Drummond Island)
- 108 David Anthony (D-Escanaba)
- 110 Stephen Dresch (R-Hancock)

## Australian and Michigan Farmers

# A World Apart... ...in Distance Only

Although 9,000 miles separates Michigan from Australia, Australian Bernard Hart was able to draw some parallels to each country's respective agricultural systems during his recent visit to Michigan. Hart spent two days in Michigan touring various farm operations and organizations.

A farmer himself, Hart and his family own and operate a 4,500 acre crop and livestock farm in Southeastern Australia. Hart produces canola, wheat, oats, and barley on 3,500 acres, while 7,000 Australian sheep are rotationally grazed on the rest of it. The farm's seed division also processes and markets 70 percent of the canola seed sold in Australia.

Total rainfall in his region of Australia is only half of Michigan's total rainfall. According to Hart, precipitation levels drop one inch for every 10 miles further inland from the coast, meaning that nearly 80 percent of Australia's population lives within 30 miles of the coast line.

The environment is an issue that Hart sees as a concern to both Australians and Americans. "We've been conscious of it for a lot longer," Hart said. "The soils in Australia are just so old and so decayed that you just have got to handle them very carefully."

Australia and the U.S.A. are relatively the same size, but 60 to 70 percent of their land is "zero" or no-tilled. According to Hart, a massive revegetation program has been established with a target of a billion trees to be planted by the year 2000.

The program is not government supported, and is done on a voluntary basis. According to Hart, this issue has brought many Australian communities and non-farmer and farmers together. City folks will often spend a weekend helping farmers plant some type of permanent vegetation.

A dry climate, highly acidic soils, and the misconception that the trees were going to be there forever, has made reforestation a serious issue and a top priority in Australia. "It's not that we overcleared, we didn't realize that the trees just didn't live as long in that type of climate," Hart said.

Hart also identified international trade and GATT as a matter confronting both American and Australian farmers. About 85 percent of Australia's total agricultural production is exported, therefore, making it hard for the Australia-

lian government to justify agricultural subsidies, explained Hart.

"Australia is caught in the cross fire, but I think that the recognition that no country can support high subsidy levels forever is probably the best thing that's ever happened," Hart said. "If we can bring that level playing field back, I think that we can build trade issues up quite regularly."

After visiting European Economic Community countries, Hart said he could understand why the United States would want to counterbalance European subsidies through the Export Enhancement Program.

Another correlation Hart recognized was the importance placed on education. Along with being a full-time farmer, Hart works a lot with education by opening his farm to students. "I'm a firm believer that we've got to fix up the education system, so we have farmers that are smart business farmers when they come home," Hart said.

Michigan State University faculty initially met Hart when he hosted a group of MSU students during an overseas study program to Australia. While in Michigan, Hart was impressed most with the dedication that Michigan State University showed. "They had a vision that they were going to have some of the best trained people out there," Hart said.

Hart sees the future of the agricultural industry in the hands of our young leaders. "To the world, agriculture is a dirty word," Hart said. "We've been blamed for polluting the rivers and causing the sun to go down early, and what we've got to do is have people in the next 10 years that really know what agriculture's all about. If we can train them well, they will lead the agricultural industry in the direction that we deserve."

Hart's interest in alternative higher valued crops and better management systems that Australian farmers could utilize to keep their production costs low, earned him the 1994 Swire Group Churchill Fellowship, which has the objectives to investigate the varieties, agronomic growing conditions, methods of disease control and the end uses of grain legumes.

Hart is the chairman of the Grain Legume Association of Australia and deputy chairman of the Grains Research and Development Corporation of the Southern Panel.



During his two-day tour of Michigan, Australian farmer Bernard Hart toured the Oesterle Brothers & Golden Acre Farm, located near Mason in Ingham County. The operation, consisting of father Lyle, and brothers Brian, Bruce, Gordon, and Marvin, annually raises 3,500 acres of crops including corn, wheat, soybeans. They also feed out 500 to 600 head of cattle annually, in addition to running a 150 head cow/calf operation.

While there, Hart toured the operation's 350,000 bushel grain storage facility, complete with weigh scales, and fertilizer storage facility. He was also quite interested in the operation's crop rotation, which is currently two years corn, followed by one year soybeans, and one year wheat.

The Oesterle's tillage system consists of fall chisel plowing and, soil conditions permitting, one pass with the field cultivator in the spring before planting. All nitrogen is applied in the form of urea in the spring prior to planting. They apply all of their own herbicides pre-emerge, with post-emerge rescue treatment used only when and where needed.

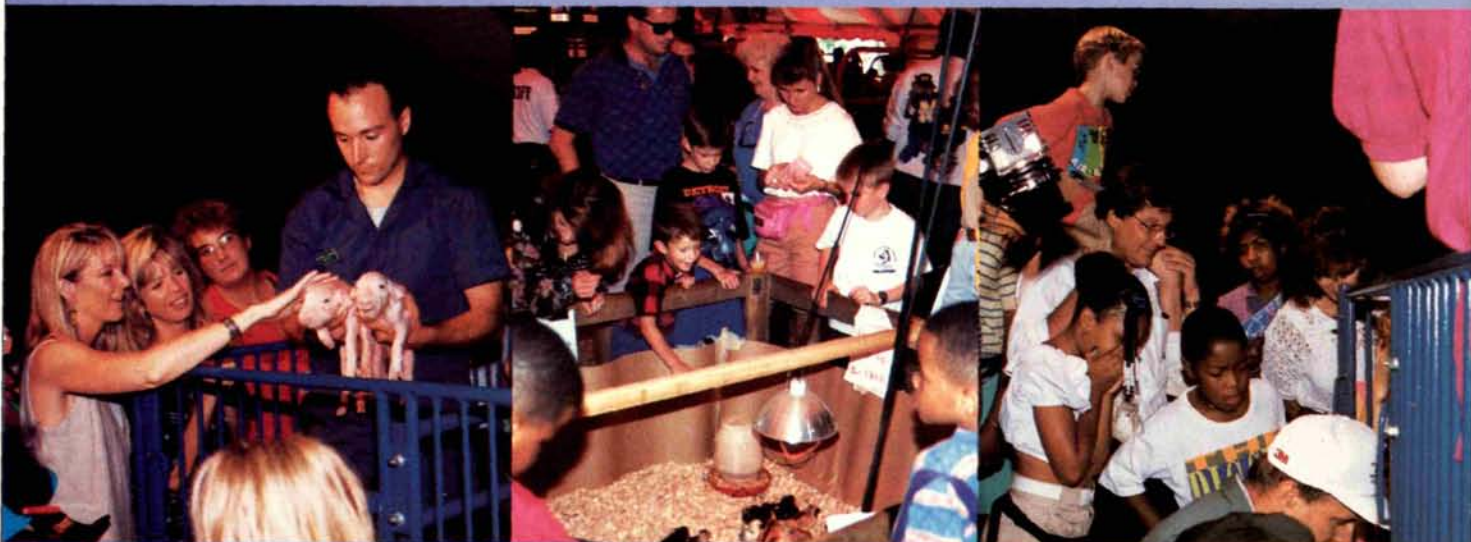
Hart said he was most impressed with the professionalism of the operation, calling the farm "simply outstanding." "They (Oesterles) know what they're all about," he said. "It's all about making money and good honor - good luck to them!"



MICHIGAN FARM BUREAU NEW CO-SPONSOR OF

# "Miracle of Life"

BIRTHING EXHIBIT AT MICHIGAN STATE FAIR



Michigan Farm Bureau and the county Farm Bureaus of Southeast Michigan were new sponsors of the Miracle of Life Animal Birthing Exhibit at the 1994 Michigan State Fair. The exhibit is presented by the Michigan State University College of Veterinary Medicine and sponsored by Blue Cross/Blue Shield and Michigan Farm Bureau.

From Aug. 25 through Sept. 5, several hundred thousand state fair goers had a chance to see several sheep, pigs, and cows give birth as well as a new exciting chick hatchery with over two dozen chicks hatching each day. Those touring

the exhibit also had a chance to visit with volunteer farmers about animal care and nutrition.

"The Miracle of Life exhibit brought a special aspect of the Michigan livestock industry to the state fair this year," said Michelle Kopcha, project leader, MSU College of Veterinary Medicine. "It's unusual for most people to witness the birth of livestock. This project allowed us to showcase the role of the veterinarian in the birthing process."

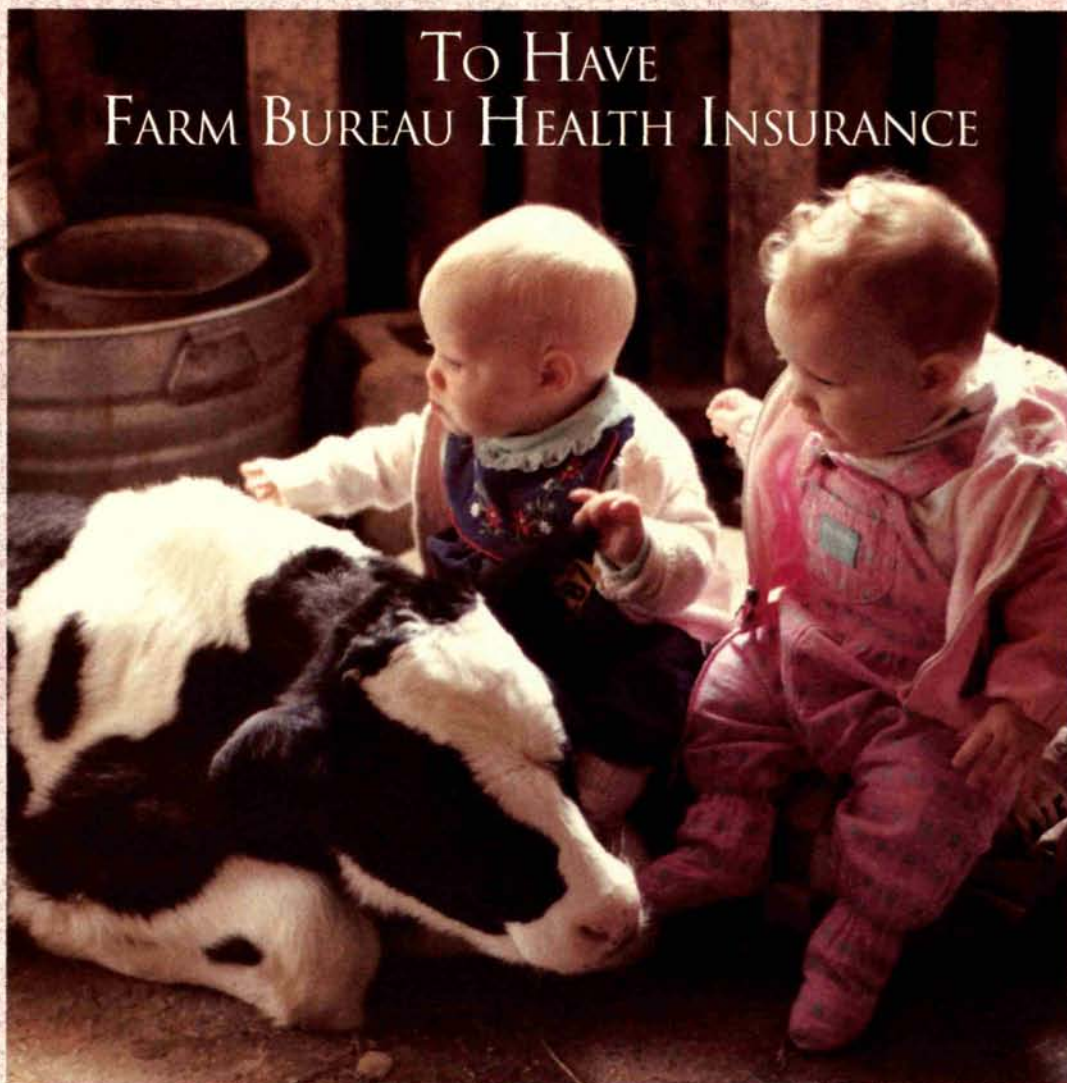
The project also allowed several farmer volunteers to showcase their talents as well, be helping to care for the animals and answering questions from those touring the exhibits. According to MFB President Jack Laurie, that exchange provides a valuable two-way learning process.

"The birth of animals is a common part of most Michigan farm operations, but for non-farmers, it can be quite a unique and awe-inspiring event to witness," said Laurie. "Farm families, who care so much for the animals they raise, are very pleased to a new co-sponsors of this exhibit."



# A FEW SMALL REASONS

## TO HAVE FARM BUREAU HEALTH INSURANCE



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

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

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

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

**MICHIGAN  
FARM BUREAU**

RURAL LIVING • FALL 1994

# BUMPER CROP



**GET \$500 CASH BACK  
OR \$1000 WORTH  
OF DEWALT TOOLS.**



America's farm economy continues to show signs of significant improvement.

For the third year in a row,

Dodge Truck is proud to offer Farm Bureau members a special purchase incentive. Which means you can pick up an extra \$500 cash back on the pickup voted a Readers' Choice in *Farm Industry News*. In addition to all 5.9L Magnum

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.

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A Division of the Chrysler Corporation

# Insights

## Be Prepared for a Michigan Winter

As we move into Michigan's long cold-weather season, the time is right to plan for your security in the months ahead.

### Protect Your Home

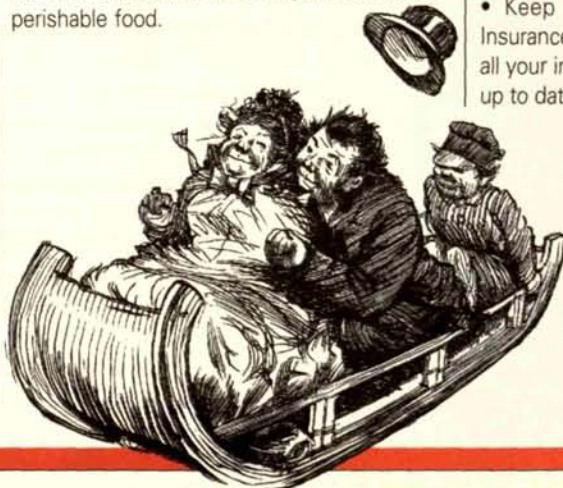
- Have your heating system inspected by a professional. Regular checkups will keep it operating safely and efficiently.
- Caulk or weatherstrip windows and doors that allow drafts to enter your home. But if you plan to use a fuel-burning space heater to supplement your central heating system, be sure to have adequate ventilation to prevent the buildup of toxic gases in your home.
- More about space heaters: Use only proper fuels, and maintain adequate clearances — at least 36 inches between the heater and anything that burns. Keep children away, too.
- If you have an electric space heater, keep it out of bathrooms and other wet areas.
- If you have a wood heating stove, be sure it is installed properly and in good working order.
- Water pipes that freeze and burst can cause major damage. Insulate pipes in areas susceptible to freezing. And if you do experience a frozen pipe, don't try to thaw it with a blow torch or other open flame.
- Keep sidewalks free of ice and snow — and keep the snow cleared from around your nearest fire hydrant.

### Protect Your Auto

- Have your cooling system checked and flushed if necessary. Be sure your antifreeze provides sufficient protection.
- Be sure your battery is ready for cold-weather starts.
- Check your tires for wear.
- Consider carrying a winter survival emergency kit in your car: flares or reflective triangles; a shovel; a box of abrasive material (such as sand, salt, or cat box filler); a window scraper and brush; a flashlight; two wool blankets; two plastic trash bags; a coffee can with candle and matches; and some non-perishable food.

### Protect Yourself

- Shoveling snow and pushing cars can lead to sore muscles, strains, and heart attacks. Know your limits, rest often, and don't overdo it. Avoid frostbite and hypothermia by dressing to suit conditions. Put on waterproof gear before you get wet, and warm clothing before you start to shiver. Wet clothing loses 90 percent of its insulation value.
- Be sure your snowblower is in good operating condition. Don't try to remove snow clogs from the chute until you shut the engine off. Watch for debris that could be picked up and thrown by the impeller.
- Keep in touch with your Farm Bureau Insurance agent, who will help you make sure all your insurance coverages are adequate and up to date.



## Drive with Care on Rural Roads

A drive in the country can be a pleasant experience for you and your family. But there are dangers, especially during harvest season, for you to watch out for. In Michigan, reports from the State Police have indicated that motorists and slow-moving farm equipment become involved in accidents on public roads at the rate of almost one per day.

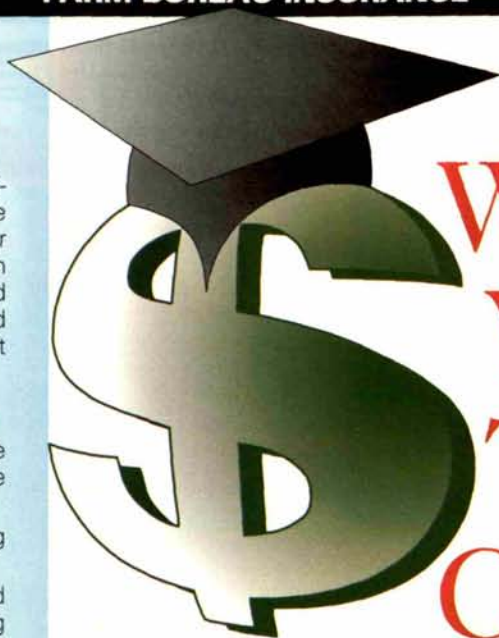
### Traffic statistics for rural areas tell us that . . .

- Most accidents involve farm equipment on the move. A smaller number of accidents involve parked vehicles, fixed objects, or animals.
- Most accidents occur on dry roads during daylight.
- Most two-vehicle accidents are rear-end collisions. Keep in mind that a motorist traveling 55 m.p.h. on a rural road who sees a tractor 400 feet ahead traveling at 15 m.p.h. has only seven seconds to slow down and avoid a crash.

In urban areas, a third of the people killed in motor vehicle accidents are pedestrians. But in rural areas, fatal accident victims are more likely to be vehicle occupants. And while impaired driving and failure to wear seat belts are major concerns in both urban and rural areas, high speeds and unsafe road conditions escalate the death rate in the countryside.

### Here are tips for safe driving in the country:

- Although rural backroads and highways may not be heavily patrolled by law enforcement officers, they are not race tracks. Obey posted speed limit signs — and slow down when road and weather conditions deteriorate. Rural roads may be rough, narrow, and have abrupt curves, hills, and valleys. Dust, rain, and snow can also make travel hazardous.
- Watch for slippery mud that may be tracked onto roads by farm equipment.
- Traffic signs at rural intersections may be missing, damaged, or hidden by vegetation. Always slow down and be prepared to stop at intersections, narrow bridges, and all rural rail-road crossings.
- Be alert for slow-moving farm vehicles. Most slow vehicles will display a red-and-orange slow-moving vehicle sign along with flashing lights. When approaching a farm vehicle, reduce your speed and be prepared to stop. Before passing, check for oncoming traffic and also check your rear view mirror to see if someone is trying to pass you. And remember that some farm implements are extra wide.
- Watch for loose farm animals or wildlife on the road. When traveling through deer country, pay attention to deer crossing warnings.
- Watch for pedestrians and cyclists. If necessary, tap your horn to alert them — but don't frighten them by blasting your horn.



# Work Your Way Through College?

## Not Anymore!

College costs have risen so much, that students definitely need help from mom and dad or a scholarship.

A student trying to pay his or her way through school by flipping hamburgers at minimum wage is fighting a tough battle. There just aren't enough hours in the day to earn the kind of money that college now costs.

However, working part-time during college can still be very beneficial. In fact, studies show that students who work part-time get better grades because it forces them to manage their time better.

And any money a student earns certainly will be needed when college costs are rising at a rate of 5 to 6 percent per year. Even attending a public land-grant university like Michigan State can cost nearly \$10,000 a year when all costs — tuition, fees, room and board, books, and miscellaneous expenses — are figured in.

If you are a parent, you probably want to make sure your children have the benefit of a college education.

One good way to reach that goal is to use life insurance as a college fund. Farm Bureau Life offers plans that will make sure you have the money to send your kids to college. Your Farm Bureau Insurance agent can help you get started today.

## Annuities: The Kings of Tax-Deferred Growth

When you don't want risk — but you still want your money to grow at a healthy rate — one of your best choices is an annuity.

For example, the Single Premium Deferred Annuity from Farm Bureau Life Insurance Company of Michigan combines a high degree of safety, high interest rates, and tax-deferred growth.

An annuity is one of the few places left where your money can grow tax-deferred. That makes an annuity a great alternative to certificates of deposit.

And while your money is growing, you are building an important retirement fund for yourself. With a Single Premium Deferred Annuity, you make a deposit one time only, and we'll guarantee you a retirement income for life.

Your portfolio isn't complete without a high-yielding annuity from Farm Bureau Life, one of the safest and top performing life insurers in America, according to Ward Financial Group.

Call your Farm Bureau Insurance agent for an appointment and latest rate information.

# Tax-Wise Planning

by Rich Pomeroy, Advanced Sales Consultant, Farm Bureau Insurance

## If you could gain the ability to:

- Retain dollars during your lifetime that you would otherwise pay to the government in income, capital gain, inheritance and estate taxes and put them to work for the benefit of you and your family;
- Choose today the social, religious, community, and cultural causes that will benefit at your death from the dollars that you and your family benefited from during life and would have otherwise paid in taxes;
- Get a current tax deduction for doing so, would you be interested?

With a Charitable Remainder Trust, you can give assets to a favorite charitable cause in the future and retain lifetime income and investment rights to those assets.

More than 25 years ago, Congress approved this tax-wise planning tool which allows an individual to establish a gift of a specific asset to a favorite charity today while retaining the rights to the income from that asset until death when it passes to the charity.

Essentially, the individual is able to make a larger gift than he or she thought possible to a favorite charity.

By combining the benefits of a Charitable Remainder Trust with those of a Wealth Replacement Trust, it's possible to provide an increased income benefit for yourself for life, increase the amount of inheritance you provide for your heirs, and provide a lasting benefit for the charitable cause of your choice.

Wouldn't you like to take advantage of this tax-wise planning and limit your tax liability now and provide for loved ones and favorite causes later?

To find out how you can put this powerful tool to work for you, contact your Farm Bureau Insurance agent today.

## Free Booklet Tells About Kids' Love for America

Michigan eighth graders have a special love for America and they express it eloquently in a new booklet called "America & Me - Reflections on America."

The booklet, available free of charge, is a collection of prize winning essays and excerpts from student entries in the 25th annual America & Me Essay Contest. Use the coupon in this issue of Insights to order your free copy of the booklet.

Farm Bureau Insurance has been sponsoring the America & Me Essay Contest for Michigan eighth graders since 1968. About 500 Michigan schools and 10,000 eighth graders participate every year.

The America & Me Essay Contest is the oldest of the many youth-oriented programs started and sponsored by Farm Bureau Insurance.

Another popular youth program is the Scholar-Athlete Award, sponsored by Farm Bureau Insurance in conjunction with the Michigan High School Athletic Association.

This program provides 24, \$1,000 college scholarships for Michigan high school seniors who excel in academics and athletics. The scholarships, now in their seventh year, generated nearly 2,000 applications from 430 Michigan schools last year.

Farm Bureau Insurance also sponsors Junior Achievement, Future Farmers of America, and Michigan High School Athletic Association tournaments and playoffs.

## OVER \$1 MILLION RAISED IN THE FIGHT AGAINST CANCER

Some 60 county golf tournaments, followed by statewide tournament finals, have raised more than \$1 million in Michigan this year for the fight against cancer, thanks in large part to the efforts of Farm Bureau Insurance agents and employees.

Farm Bureau Insurance was proud to serve as the corporate sponsor for 13 local American Cancer Society tournaments as well as the state tournament finals this past summer. Many of our agents and managers volunteered on local tournament boards, while employees and a number of agents also competed in the events.

The local and state tournaments feature four-person scrambles at three proficiency levels in divisions for both men and women. Golfers compete with players of similar skills. Everyone has a chance to win a county tournament, and state tournament. Winners advance to national finals at Disney World in Orlando, Florida.

The American Cancer Society golf tournament is widely recognized as the premier golf program among non-profit organizations, and the organization's national finals tournament is the largest amateur championship in the country.

Most importantly, money that is raised funds a variety of cancer prevention activities: breast cancer and skin cancer screenings, smoking cessation programs, cancer research, and more.

The American Cancer Society tournament program fits the long-range objectives and culture of Farm Bureau Insurance, according to Jack Stucko, director of Corporate Communications, because of the company's commitment to community involvement.

"We're entering our second quarter-century of the America & Me Essay contest and the seventh year of our Michigan High School Athletic Association Scholar-Athlete scholarships," he said. "Education has long been our primary interest. The health of our policyholders and all Michiganians is our mandate and key concern as an insurance company. This special partnership with the American Cancer Society supports all of those objectives."

Farm Bureau Insurance is planning to expand local tournament sponsorships in 1995. To find out more about the program, call your local American Cancer Society office or 1-800-ACS-2345.

### Test Your Smoke Detector — Today

At least once a month, be sure to test your smoke detectors and replace the batteries if needed. Owner neglect of testing and battery replacement has been identified as a major cause of smoke detector failure and subsequent disaster. Fresh batteries should last for about a year. If your battery-powered detector begins to emit its low-power warning, remove the weak battery and replace it immediately with a fresh one.

If you're bothered by nuisance alarms, don't disable your smoke detector; consider moving it instead. Cooking smoke from the kitchen or emissions from a space heater or fireplace might be setting it off.

Smoke detectors don't require much attention — and in return, they might save your life and your property. Test them regularly and replace weak batteries.

### Thieves Target Horse Barns; \$5,000 Reward Offered

Michigan State Police suspect a theft ring is hitting horse barns and stables throughout Michigan. The target: saddles and tack.

In response to this growing problem, Farm Bureau Insurance is offering a \$5,000 reward leading to the arrest and conviction of the persons responsible for the thefts.

"This is a serious threat to Michigan horse owners," said Bill Monville, director of property claims for Farm Bureau Insurance. "We hope the \$5,000 reward will help put a stop to the thefts. A lot of rural communities will breathe easier when these thieves are caught."

Thefts reported in at least 14 counties already account for more than \$340,000 of stolen saddles and tack across the state, Monville said.

According to Detective Sgt. Palmer, who is coordinating the saddle theft investigation for the Michigan State Police, the targeted areas appear to be central and southeast Michigan. However, saddles are being reported stolen as far west as Kent and Kalamazoo counties, Palmer said.

Anyone with information about the thefts is asked to contact Detective Sgt. Palmer of the Michigan State Police at 517-782-0464. The reward money posted by Farm Bureau Insurance will be awarded after the arrest and convictions.

### Free for You:

- Early Indians of Michigan, a popular Farm Bureau Insurance publication used each year by teachers, students, libraries, and civic groups all across the state.

- The Homeowners Inventory Brochure, which will help you list, room by room, the items you own, their value, and their replacement cost. If your home were ever damaged or burglarized, it would be important for you to remember all those items and their values to help us settle your loss properly.

- Reflections on America, a collection of ideas and ideals expressed by Michigan eighth graders who have entered our annual America & Me Essay Contest.

To order any of these publications, check the response form below and return it to us.

# Keep In Touch . . .

We hope you enjoyed this second issue of *Insights*. We would like to hear from you. Use this coupon to suggest story topics, request more information, or to order free items.

#### I. READER INTEREST

What insurance topics would you like to see covered in upcoming issues? \_\_\_\_\_

#### II. FINDING OUT MORE

Please let us know if you'd like an agent to contact you about:

- Free Insurance Review
- CD Alternatives
- Homeowners Insurance
- Life Insurance
- Other: \_\_\_\_\_

#### III. FREE

Check the free material you would like mailed to you:

- Early Indians of Michigan booklet
- Homeowner's Inventory brochure
- Reflections on America by Michigan eighth graders

#### IV. YOUR NAME AND ADDRESS

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# MICHIGAN CRANBERRY PRODUCTION

## Feasible Economically, Questionable Legislatively

As Thanksgiving time rolls around, so do thoughts of a bountiful Thanksgiving day dinner complete with turkey, stuffing, mashed potatoes, pumpkin pie and last, but not least, cranberries. But have you ever thought about where those cranberries come from?

Although Michigan has one of the most diverse agricultural industries in the United States, second only to California, cranberry production is very small. However, as cranberry demand increases, so does the interest from farmers who want to make cranberries another unique crop on the commodity list of Michigan agricultural products.

Massachusetts and Michigan's neighbor to the west, Wisconsin, are the top two cranberry producing states in the country. Although Wisconsin and Michigan are two states that have a similar environment, there is an enormous difference in cranberry production. Wisconsin has 12,000 acres in cranberry production, compared to Michigan's total of 20 acres.

Over 40 percent of the nation's cranberries are produced in Wisconsin, in an area that was once abandoned by would-be row crop farmers due to frost and acidic soil problems. Eventually, wild cranberries took over the cleared ground, starting what is today a \$80 million industry making Wisconsin second in the nation for cranberry production.

Nearly 150 growers manage 110,000 acres of wetlands and uplands that provide the water needed for an estimated 10,000 acres of cranberry marshes. An additional 2,000 acres are expected to be in production within another two to five years, although expansion problems are being encountered due to growing sensitivity over wetlands, critical to cranberry production.

Teryl Roper, Extension fruit specialist at the University of Wisconsin-Madison, believes that legislative and historical implications have kept cranberry production from becoming significant in Michigan.

"Laws that were passed by the Wisconsin State Legislature late in the 1800s gave our state's cranberry growers the right to divert water for the purpose of producing cranberries, and Michigan doesn't have similar laws," said Roper.

In addition, points out Roper, Michigan's unique climate has also lent itself to growing other specialty fruit crops, such as peaches, apples, and cherries. However, over-production of those

commodities and the resultant depressed prices have Michigan farmers looking at cranberries as an alternative.

### Cranberry Market/Economics

The cranberry market is characterized by strong demand and a short supply. Growing consumption of bottled juice, canned sauce, and frozen concentrate now account for about 90 percent of the total market. Ocean Spray Cooperative is the dominant player in the cranberry industry, controlling 80 to 85 percent of the total crop.

This demand has ignited a willingness for producers to expand production. Michigan blueberry grower Joe DeGrandchamp of South Haven, feels cranberry production could be a viable option for his blueberry operation.

"I think it's something to look at," said DeGrandchamp. "I see it enhancing our business because it doesn't conflict with our blueberry harvest and we can incorporate it well with our existing operation."

Cranberry production is very complimentary to blueberry operations because of its similar needs for low-lying, rich, fertile soil. However, cranberries are harvested during September — the off-season for blueberries, meaning that producers can utilize the same equipment but harvest the crops at different times.

The common production measure for cranberries is a barrel, which equals 100 pounds. Yields range from 100-400 barrels per acre with an average of 180 barrels per acre.

### Potential In Michigan Depends on Regulatory Hurdles

Water — the most critical ingredient for cranberry production, will likely be the biggest hindrance to production in the state of Michigan. Many would-be cranberry producers are keeping a watchful eye on the outcome of a recent court battle between the Michigan Department of Natural Resources and a farmers wanting to construct a cranberry operation.

Western Michigan University and MSU's CES are also exploring potential production areas, but obtaining the necessary permits to construct the marshes is expected to be a major roadblock to commercial production. Researchers are also looking at alternative cultural practices that would require less water such as dry harvesting and snow machines or covers to protect against winter kill.

Cranberry plants are a relatively short plant, reaching only 6 to 8 inches in height, and have a shallow root system of only 3 to 4 inches, making water management the most critical ingredient to successful production, according to MFB Commodity Specialist Bob Boehm.

"Generally, cranberries require six to 10 acres of water reservoir area for each acre of production," Boehm said. "The water is required for irrigation during the growing season, as well as for frost protection and harvesting."

Interest is so great in developing Michigan's cranberry industry further that over 100 producers attended a conference to increase their knowledge of the fruit. According to Ken Nye, Michigan Farm Bureau Commodity Activities and Research Division Director, there is a close knit group of 30 blueberry producers who are learning more about the potential of cranberry production.

"For the past two years, the group has been involved with several seminars, meetings and even trips to Wisconsin," said Nye. "They have expressed a real interest in expanding the Michigan cranberry industry and have involved themselves with getting as much information as they can."

In the near future, you may even have a neighbor who grows cranberries for you to savor at Thanksgiving Dinner.





## Michigan communities could follow the lead of Peninsula Township in protecting their farmland.



Here's a bird's eye view of the reason for the struggle between farming and development, scenic beauty that's created high demand and value for farmland.

A 17 mile long by two mile wide strip of ground known as Peninsula Township is known for the production of cherries and most recently, vinifera grapes used in wine making. Fortunately or unfortunately, that same strip of ground is a peninsula located in the Grand Traverse Bay and is also notorious for its scenic value, and escalating development value.

In August, Peninsula Township residents added to that notoriety, approving a 1-1/4 mill millage question by a 53 to 47 percent margin, to fund the purchase of development rights from farmers located on the peninsula, according to Peninsula Township Supervisor, Rob Manigold. The millage is the first of its kind in Michigan and in the midwest.

The millage will raise approximately \$2.6 million annually for the township to use in purchasing development rights from farmers. Peninsula township is home to nearly 17,000 acres, with 10,000 acres zoned agricultural, with an estimated 7,000 acres actually farmed.

Interested farmers can voluntarily apply for the program to sell their development rights. Once they do so, an appraisal will be conducted to determine the agricultural value and the development value of the property.

Once the development value is determined, the Peninsula Township will, in essence, enter into a land contract to purchase the development rights from the farmer over a 15-year period, with interest. Manigold expects the first agreements will be completed sometime next spring or summer.

Development values are expected to average between \$1,500 to \$2,000 an acre, according to Manigold. There are exceptions to that average, however, with development values reaching

nearly \$6,000 an acre at some locations. In at least two instances that Manigold is aware of, farmers own shoreline property that can reach a value of anywhere between \$1,000 to \$2,000 a foot.

According to Manigold, who is also a fourth generation cherry farmer, the Peninsula Township began looking at different ways of preserving farmland in 1988. The township conducted surveys among township residents on what was important to them. Farmland, shoreline and scenic views came back on every survey as a top priority. Those findings led to some very different views of how best to protect those assets.

"We had some people who felt that zoning was the answer to all of our problems," said Manigold. "But I personally think zoning amounts to nothing more than a taking, and that there had to be a fairer way to create a voluntary program. This program allows the farmer to get his development equity out of the farm, but also keep his farm and preserve all of his rights as a farmer."

The only rights that participants are giving up is the right to develop the land, explained Vicki Pontz, legislative counsel for Michigan Farm Bureau. "Participants in the program give up, in perpetuity, their rights to develop land," explained Pontz. "But they have not given up their right to farm it or sell it for agricultural purposes. It's also important to remember that it's strictly a voluntary program."

Dennis Bidwell, director of land protection for American Farmland Trust, characterized the program as "an innovative and equitable means of protecting farmland and open space."

"We believe the Peninsula Township program

will serve as an inspiration for other Michigan communities seeking new tools for protecting their threatened farmland," said Bidwell. "In fact, I am convinced it could well become a model for the rest of the Midwest and beyond."

Pontz, however, is less enthusiastic about the concept applying on a widespread basis, saying the aesthetic value of the Peninsula makes the situation a little unique and that may not apply elsewhere in the state. "I think we need to look closely at the fact that residents of the Peninsula Township wanted to protect an agriculture that has a beautiful, aesthetic view in a scenic location," she said.

"Whether or not those same concepts could transfer to a Cass County hog farm and corn field is questionable in my mind," Pontz cautioned. "That doesn't mean that other local units of government shouldn't consider it, but I think it's less likely that local tax payers are willing to pay for preserving farmland if it's not something that has such aesthetic value to go along with it."

### P.A. 116 Implications

Would this program replace Michigan's Farmland and Open Space Act, P.A. 116, program? Absolutely not says Pontz. In fact she contends that similar development rights programs would actually complement P.A. 116, especially in areas where development pressure is so intense that P.A. 116 might not provide a strong enough incentive to protect farmland.

"There are a lot of areas in this state where P.A. 116 has effectively preserved farmland," Pontz said. "In areas as unique as the Peninsula Township, however, the development pressure and consequently the value, is so high that getting out of P.A. 116 and paying back your credits is peanuts. They're actually going to use both programs on the same piece of property in Peninsula Township."

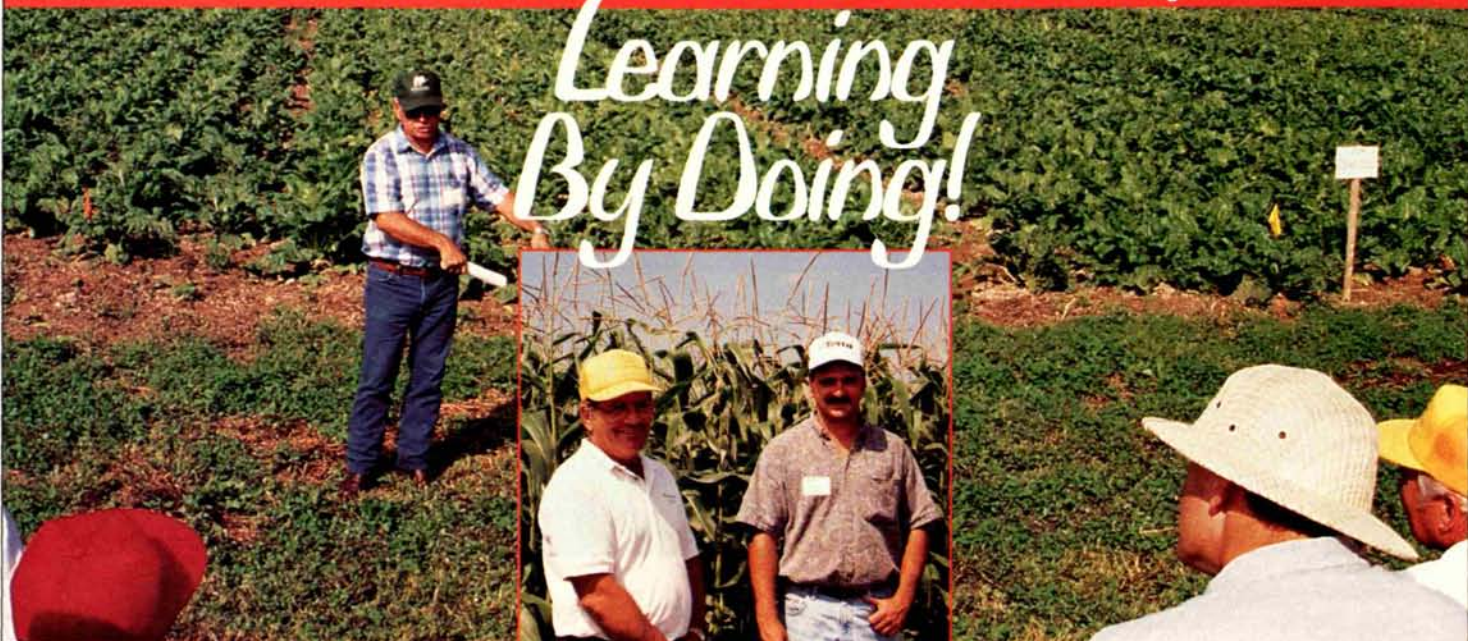
Manigold agrees with Pontz, saying that P.A. 116 and the program's payback funds can actually be used by the Department of Natural Resources to purchase development rights on high-value properties, such as the case with shoreline property.

Case in point, Manigold says is the recent DNR acquisition of development rights on a 72-acre winery known as the Chateau Grand Traverse located on the Old Mission Peninsula, a first for the state. The DNR is also in the process of purchasing development rights of land located in Emmet County valued at \$20,000 an acre.

The big difference between DNR purchase of development rights and Peninsula Township development rights purchase program is who actually owns the development rights. In the case of the DNR, the state of Michigan owns the rights; in the case of the township program, the township owns the rights.

## Innovative Farmers of Huron County

# Learning By Doing!



*Huron County Extension Agent Jim LeCureux explains the various tillage and planting methods used on sugar beet test plots and demonstration sites at the Russ Voelker farm. Jim Shaw (left) and son, Mike, operate a 1,400 acre cash crop farm, raising corn, dry beans, and wheat all with conventional tillage. They agreed to rent 40 acres of their ground to the Innovative Farmers group to demonstrate various tillage systems that could reduce soil erosion.*

This past winter, 46 Huron County farmers and 32 different commercial sponsors, including lending institutions, elevators, farm suppliers, and implement dealers banded together to form the "Innovative Farmers of Huron County."

Their goal? To reduce wind and water erosion and ultimately improve water quality, specifically water that drains into the Saginaw Bay and Lake Huron, while continuing to grow unique high-valued crops such as sugar beets and dry beans in a cropping rotation of sugar beets, corn, dry beans, and soybeans.

"With sugar beets, you're talking about a vegetable seed that's very small and it's very sensitive as to the depth of planting," said Huron County Extension Agent Jim LeCureux. "You're also planting that seed in late April and early May under less than ideal conditions when the soils tend to be cold and wet. So we have to figure out how to combat those problems and get the good germination and emergence necessary for a fast start."

Recently, the group hosted an impressive farm tour at their two 40-acre demonstration sites, with enough interested farmers to fill five tour busses. The group, and apparently a number of other farmers, are looking for answers to some tough questions, according to LeCureux.

"We know that some of our farming practices have also created compaction problems and the soil has gotten tighter over the years," LeCureux said. "So we're looking at how to put cover crops back on, how do we change our tillage and reduce traffic on the fields, and what can we do to improve the tilth of the fields, while leaving enough residue on the surface."

Last winter, the farmers met in three different commodity groups to develop their management schemes for their particular crop under four different tillage systems. As a result, two 40-acre parcels were rented for purposes of conducting demonstration plots from farmers and Innovative Farmer members, Ross Voelker and Mike and Jim Shaw.

Four basic tillage systems are being compared, including fall plowing, fall chisel, trans-till, and zone till. The group is planning to conduct the demonstration for at least five years. In addition to yield and economic evaluations of the plot work, soil quality measurements will be made to determine the amount of change over time in the different tillage systems.

"We know that regulations are just on the horizon and these farmers would like to be prepared if and when that happens," explained LeCureux. "This is also an opportunity for us to begin a dialogue with environmental groups and let them know that these farmers are just as concerned about the environment — they all have kids that like to use the water to go fishing and swimming."

Innovative Farmer member Mike Shaw agrees wholeheartedly with LeCureux, and adds that the group approach to learning and exploring new systems will make that eventual transition somewhat smoother and easier to do.

Shaw and his father, Jim, operate a 1,400 cash crop farm raising corn, drybeans and wheat, all with conventional tillage. They agreed to rent 40 acres of their ground to the Innovative Farmers group.

"I want to be able to see the different systems and what I think is going to work best on my ground,"

Shaw explained. "Everybody has an opinion on what works best, but this allows us to see it first-hand. When you have these agri-business people backing you up and showing their support, it definitely makes it much easier to try something different."

The support of the ag-business community has been impressive to Shaw, and has actually made the demonstration projects as much their project as those of the farmers. LeCureux believes that participation by these businesses is crucial if reduced tillage and no-till are to ever succeed in Huron county.

"I don't think a farmer can change on his own," LeCureux advocated. "The banker, the fertilizer people, implement dealers all have an influence on these farmers and their decisions. So we're all trying to learn and change together here, because if just one of those key players makes a wrong recommendation to the farmer, the system is ruined."

The other point LeCureux wants to drive home, both with farmers and non-farmers is that the conversion from conventional tillage to minimum-till or no-till doesn't happen overnight, and that economics play a big role in management decisions.

"Everyone that's driving this call for change has to understand that it's going to take time and it's going to be costly," LeCureux said. "If we're going to make reduced tillage work, we can't have two lines of equipment out here for a farmer. So we've got to figure out how to operate with higher residue levels, and it's got to be economical and profitable."

# MFB Playing Vital Role in 4-H Kettunen Center's Vision 2021

This year, the Michigan 4-H Foundation launched one the most ambitious fund raising initiatives ever undertaken by the organization. The campaign, which anticipates two years of effort, is targeted at renovation and expansion of the Kettunen Conference Center for 4-H leaders and youth. The proposal represents a \$3.8 million fund raising goal.

"Vision 2021 is the name for Kettunen Center's far-reaching master plan," explains Don Jost, executive director of the Michigan 4-H Foundation. "So first and foremost, it is a plan for how Kettunen Center programs and services will best be maintained and made available to people for several decades into the next century."

For the past 33 years, 4-H Kettunen Center, situated on 160 acres of rolling hills and lake front property in Northern Michigan, near Tustin, Mich., has been the premier site for leadership development of Michigan's 30,000 adult and teen 4-H volunteers since 1961.

Kettunen Center hosts weekend workshops to help adults and teens develop a wide array of leadership skills for working effectively with more than 236,000 Michigan 4-H'ers. It is also the site for 4-H youth workshops and serves as host to events offered by church, education, business, government and other youth serving organizations.

## Vision 2021

The Center's role in 4-H and youth leadership training is expected to expand dramatically in the years ahead. 4-H leader training is expected to increase with expansion of program opportunities and the increased complexity of working with young people in today's society.

Michigan 4-H's reputation in non-formal education, particularly in sciences, technology, career development and for early adolescents, is requiring staff and volunteers to provide workshop training in these fields. Kettunen Center is at the heart of this leader and youth training effort.

"The 4-H program all across Michigan is going to be impacted when the construction is finished at Kettunen Center," says Jost. "The 160 acres we own includes forest, lake frontage, wetlands and other features. We'll have student laboratories and high tech communications systems needed for modern training events. We will also be better prepared to teach the 4-H veterinary science project, entomology, flower and vegetable gardening and a host of other program areas popular with kids."

## Traditional Partners for Leadership Development

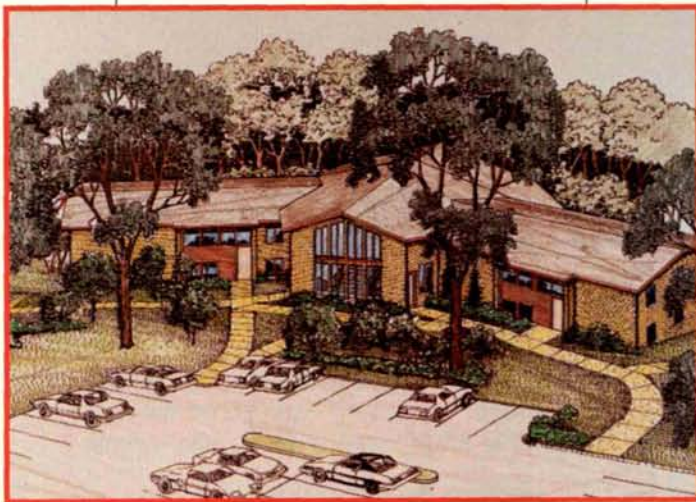
The Michigan Farm Bureau was among the original organizations to support the construction of the Kettunen Center, then called "Camp Kett." In 1960, Farm Bureau and county Farm

Bureaus across the state backed a major fund raising campaign to build the Aspen Lodge dormitory at Kettunen Center. And, in 1961, Kettunen Center opened.

That partnership continues today with the Farm Bureau support of Vision 2021. Earlier this year, the Michigan Farm Bureau board of directors pledged the organization's resources to raise \$150,000 for renovation of Aspen Lodge at Kettunen Center. By September, the Michigan Farm Bureau campaign was solidly underway and contributions from individuals, organizations, and county Farm Bureaus were being received.

The Aspen Lodge campaign kick-off dinner, Sept. 14, at the Kellogg Center, East Lansing, was attended by over 200 supporters. Since then, additional pledges from 16 county Farm Bureaus have been received. So far, 23 county Farm Bureaus of the state's 69 organized county Farm Bureaus have made contributions to the campaign. They are: Alpena, Arenac, Bay, Berrien, Calhoun, Cass, Copper Country, Genesee, Gladwin, Gratiot, Iosco, Isabella, Kalamazoo, Midland, Newaygo, Ogemaw, Ottawa, Presque Isle, Saginaw, Tuscola, Washtenaw, and Wexford.

"The Michigan Farm Bureau campaign for this project is the single most important development so far. The tremendous county Farm Bureau commitments to this project provide a testimony that local people believe in the 4-H program and also realize we all need to invest in its future," says Jost. "That sends a big message to other potential major funders of a project like this one — a message that thousands of people care whether the Kettunen Center is there for their children and grandchildren's benefit."



## Michigan Farm Bureau Hosts Gala Fund Raiser

Seven county Farm Bureaus were honored at a gala dinner, Wed., Sept. 14, where they received recognition for "Pacesetter" contributions to the Michigan Farm Bureau campaign for the renovation of Aspen Lodge at the Kettunen Center, near Tustin, Mich. Pacesetter County Farm Bureaus — Berrien, Calhoun, Eaton, Genesee, Kalamazoo, Ottawa and Saginaw — pledged at least \$5,000 each.

Guests at the gala dinner, who paid \$100 a couple, were entertained by 4-H youth and took part in lively auction bidding for donated items.

A special reception preceded the dinner program, where Donors' Club contributors were honored. These contributors pledged or contributed donations of \$450 or more to the Michigan Farm Bureau campaign.

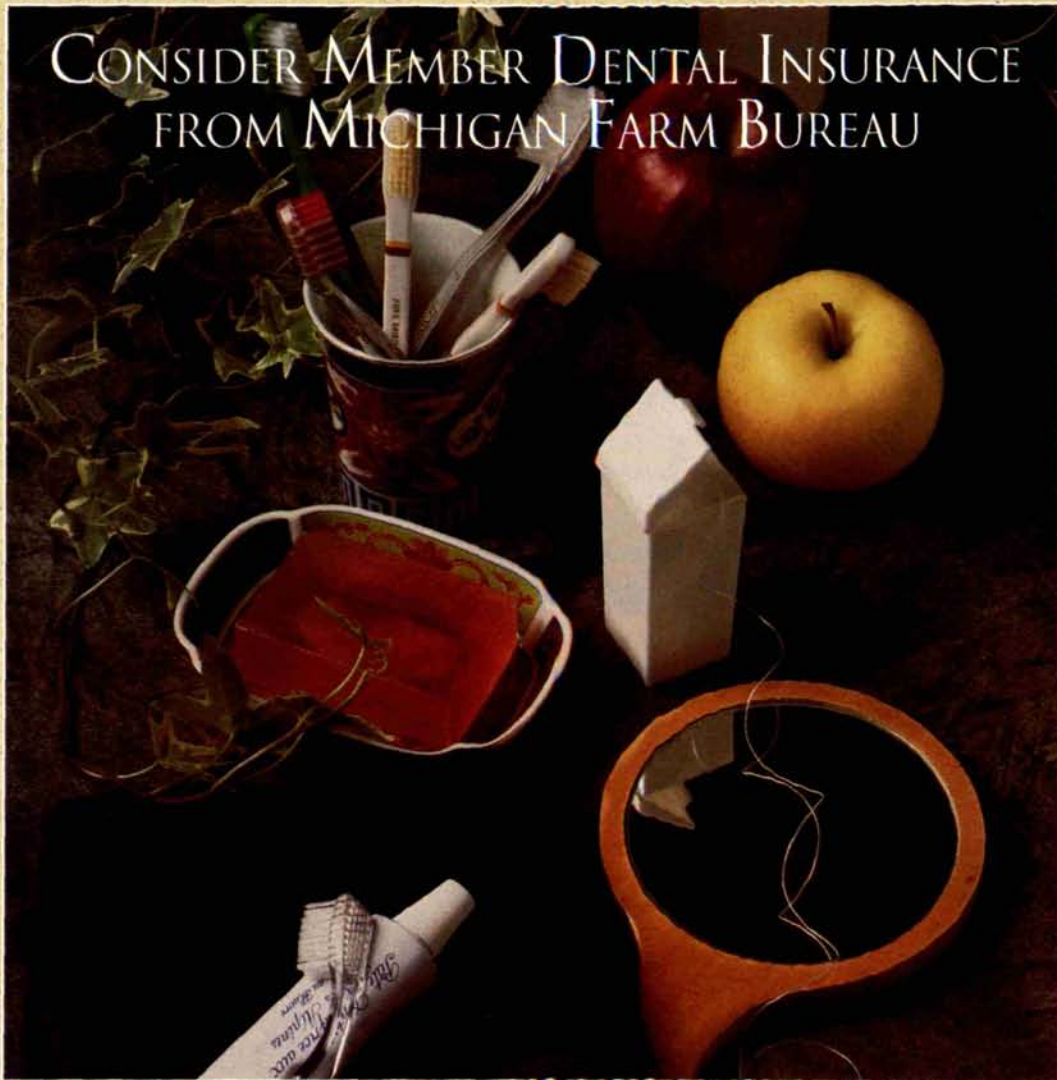
The Center, formerly known as "Camp Kett," is used to train 4-H leaders and youth from across the state. The Michigan Farm Bureau has pledged \$150,000 in contributions and pledges.

Future activities to support the campaign include a fund-raiser golf outing in Spring 1995.

To make pledges or contributions to the Aspen Lodge Campaign, contact Mike Kovacic, director of the Michigan Farm Bureau Information & Public Relations Division, 1-800-292-2680, extension 6586.

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 Own (Free and Clear)  Other (Describe) \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

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Employer or DBA \_\_\_\_\_ Years There \_\_\_\_\_ Mos. \_\_\_\_\_

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

**CO-APPLICANT (please print)**

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First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security # \_\_\_\_\_ Date of Birth / /

Employer \_\_\_\_\_ Years There \_\_\_\_\_ Mos. \_\_\_\_\_

Position \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_

Previous Employer \_\_\_\_\_ Years There \_\_\_\_\_

Annual Salary \$ \_\_\_\_\_ Other Income \$\* \_\_\_\_\_

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

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**\$1,000 Scholarship Winners:** These are the 1994 recipients of the Scholar-Athlete Award, sponsored by Farm Bureau Insurance in conjunction with the Michigan High School Athletic Association. The program honors Michigan high school seniors who excel in both academics and athletics. Farm Bureau Insurance awarded 23 college scholarships of \$1,000 each in 1994 and will increase that number to 24 next year. This year's recipients – and the sport in which they qualified for the scholarship – are **(front row, left to right):** Sara Burde, Newaygo, girls basketball; Adam Borchert, Detroit Catholic Central, boys soccer; Kimberly Candido, Warren Mott, girls swimming and diving; Kiran Khanuja, East Lansing, girls tennis; Karly Whitaker, Grand Rapids Forest Hills Northern, girls cross country; Eric Osborn, Port Huron Northern, boys cross country; Benton Ball, Gladwin, boys golf; and Donald Bunnin, Iron Mountain, football. **Second Row:** Ryan Currie,

Grand Rapids Forest Hills Central, ice hockey; Harland Holman, Jackson, wrestling; Timothy Wright, Battle Creek Harper Creek, boys swimming and diving; Erik Glavich, Almont, boys basketball; Rebecca Vanderlake, Roscommon, girls skiing; and Daniel Nakoneczny, Boyne City, boys skiing. **Third Row:** Avninder Dhaliwal, Okemos, boys tennis; Shahla Bolbolal, Fremont, girls track and field; Allison Schmid, Warren Cousino, girls soccer; Cheo Walker, East Lansing, boys track and field; Melinda Shiits, Kalamazoo Central, girls golf; and Christopher Frank, Dexter, baseball.

Not pictured are Carla Perez, St. Johns, girls gymnastics; Kelly Kennedy, Taylor Light & Life Christian, girls volleyball; and Mary Ryan Hepburn, Ann Arbor Pioneer, softball.

Applications for 1995 awards are available at high schools throughout Michigan. The entry deadline is Dec. 2, 1994.

## QUARTERLY MARKET BASKET SURVEY SEES SLIGHT INCREASE

American consumers are paying slightly more for groceries this quarter than they paid last quarter, according to results of the American Farm Bureau Federation's quarterly market basket survey.

Consumers this quarter paid an average of \$30.39 for 16 popular market basket items. That average reflects an 18-cent increase over the second quarter figure of \$30.21. The market basket total is up 64 cents from a year ago when the average was \$29.75.

Prices this quarter remained relatively steady across the board compared to last quarter. Items that carried slightly higher prices this quarter included whole fryers, eggs, milk, cheese, apples, potatoes, flour, cooking oil, shortening and mayonnaise.

Items that went down in price this quarter included ground chuck, sirloin tip roast, pork chops, bacon, cereal and bread.

The latest quarterly price survey of popular grocery items was updated in late August. Since AFBF began tracking market basket prices five years ago, aggregate prices have remained within a narrow range, from a low of \$28.50 in the first quarter of 1989, to a high of \$31.44 in the third quarter of 1990.

At \$30.39, the latest report is \$1.05 below the 1990 high, but it did represent the highest market basket price reported since the second quarter of 1991 (\$30.64). More than 90 shoppers in 34 states participated in the latest survey.

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