MICHIGAN FARM BUREAU

Summer 1994

MSU Turfgrass Specialists and World Cup Soccer

- MFB AgriPac Endorsements
- **Battling Mosquitoes?**
- State Parks Endowment Fund
- Of Special Interest: MFB's Health Harvest





BST LABELING - NOTHING MORE THAN A MANDATE FOR FALSE ADVERTISING

At first glance, permitting milk to be labeled as "free of bovine somatotropin (BST)" sounds like an innocent-enough proposal. After all, who could be against giving consumers more information, and choice, about the food products they buy?

Farm Bureau agrees that consumers should be able to purchase the food products they desire. That's the free market at work, and agricultural producers thrive when they follow the market signals sent by their customers. Our highly diversified farm industry here in Michigan prospers by presenting food shoppers with many high quality, wholesome food choices.

But permitting milk to be labeled as "free of bovine somatotropin (BST)," as some groups have demanded, would present consumers with a false and misleading choice. It's false because milk produced by cows treated with BST is absolutely as safe and wholesome as milk from cows not treated with BST, and misleading because there is no way to verify claims or to test for whether or not milk is produced with BST.

The Food and Drug Administration, National Institute of Health, Congressional Office of Technology Assessment, American Medical Association, American Dietetic Association, and American Academy of Family Physicians, all agree that milk and meat from BST treated cows is safe and essentially the same as milk and meat from untreated cows. Regulatory agencies from 20 other nations, including the United Kingdom, France, Germany and Canada, agree.

There is little value in labeling milk as "free of BST," because there is literally no way to tell the difference between milk from supplemented and non-supplemented cows. The milk is the same in appearance, taste, nutrition, composition and safety. A label would imply a hazard where there is none, because using BST on a cow is similar to using commercial fertilizer on a crop. BST is nothing more than a production tool that a farmer uses to produce a safe and wholesome product.

Furthermore, labeling dairy products from BST-treated cows would trivialize real health and nutrition information. "Warning" consumers about a safe product or establishing a difference where there is none diminishes the effectiveness of truly informative labels.

In 1940, each American farmer fed about 19 people. Today, each farmer produces enough food and fiber to feed nearly 130 people at home and abroad. Well-managed technological innovation has been the driving force behind this agricultural success story.

Biotechnology products are poised to further advance agricultural innovation. These technologies have the potential to boost productivity, enhance the environment, and improve food safety and quality. Let's not short-circuit this process by mandating false and misleading labeling requirements for safe products.

Issues like biotechnology, international competitiveness, and the involvement of government in agriculture will be discussed this summer at policy development meetings and county annuals around the state. The input and participation of all Farm Bureau members is encouraged and welcomed. In this issue of Rural Living, you'll find the date and location of a meeting near you.

Jack Laurie

Jack Laurie, President Michigan Farm Bureau

Market Basket Survey Up Slightly

Consumers are paying only slightly more for groceries during the second quarter of 1994 than they paid during the first quarter of this year and the second quarter of 1993, according to an American Farm Bureau Federation nationwide market basket survey.

Consumers paid an average of \$30.21 for 16 popular market basket items. That reflects a dime increase over the first quarter figure of \$30.11 and an increase of 16 cents over last year's second-quarter average of \$30.05.

While prices remained relatively steady across the board, slight increases in retail red meat and potato prices were sufficient to offset decreases in the prices consumers paid for eggs and cheese.

Items that carried slightly higher prices this quarter included sirloin tip roast, pork chops, bacon, whole fryers, apples, potatoes, flour and bread. Items that went down in price included ground chuck, eggs, milk, cheese, cereal, cooking oil, shortening and mayonnaise.

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 \$30.21, the latest report was \$1.23 below that third-quarter 1990 receipt, but it did represent the highest market basket price reported since the third quarter of 1991 (\$30.27). More than 90 shoppers in 30 states participated in the latest survey.

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In This Issue



Of Special Interest



A Publication of Michigan Farm Bureau Summer 1994

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Chain saws, hedge trimmers, weed cutters, power engines and the like make yard work quick and easy, but they can also cause serious injuries if not treated with the respect they deserve. When you use electric or gasoline-powered outdoor tools around the home and yard, be sure to keep these safety tips in mind. • Choose quality tools that match your job requirements and maintain them.

- To prevent shock, make sure any electrical tools you use are double insulated or have the three-wire grounded system. To assure grounding, use a tester or check with an electrician. Also be sure that any extension cords you use are in good condition and are suited to the job you're trying to do.
- Take time to read and follow the manufacturer's instructions before using any power tools.
- Don't wear loose-fitting clothing and remove any jewelry that could get in the way.
- Store your tools away from children in a clean, dry place. If possible, disconnect the cord from the motor of an electrical tool.
- Avoid standing in water or on a wet surface when using electrical tools.
- Buy a good pair of clear safety glasses, and use them to protect your eyes from flying objects or debris.

If you're going to be working with a chain saw, remember these safety tips:

- Clear the base of the tree or work space and achieve secure footing.
- Don't start the saw unless you're ready to begin cutting. Stop it before you move from one job to another.
- Never put a chain in the guide rail groove while the saw is running, even if the chain lock is engaged.
- Plan each cut before you start the saw. Be sure the object you cut won't endanger people, property, or a power line when it falls.
- Position yourself so that you will not be struck by the object you're cutting.
- Clear away stones, earth, and bark so that the chain can't throw them in your direction.
- Whenever possible, do all underbuckling with the cutter chain in the inverted position.
- Complete the cut with a hand saw when it's safer to do so.
- Never drop-start a chain saw. Pull the starting coil away from your body and don't wrap the rewind starter around your hand.

MSU Turfgrass Researchers – STARS IN WORLD CUP SOCCER

1994 World Cup soccer games were the first ever played indoors —on natural sod, thanks to a new turfgrass developed by Michigan State University.

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MSU turf researchers, John N. "Trey" Rogers, James Crum, Paul Rieke and John Stier, combined with the vision and financing of the Michigan Host Committee, made this historic event possible.

The MSU crop and soil science researchers said they could put a natural grass playing field under the Pontiac Silverdome for a June 1993 exhibition game and the 1994 World Cup. The enormous success of the exhibition game was just the beginning of the winning reviews from both players and officials.

"Our goal was to have an outstanding field for the game," said Trey Rogers, assistant professor of MSU turfgrass science. That goal was achieved on June 18, when the first of a series of World Cup games was played in the Pontiac Silverdome.

Though the field's job in Pontiac was done on June 28, its legacy has just begun. "We are at the front of something that is going to change sports," said Rogers.

The MSU research, which is supported by the Michigan Agricultural Experiment Station, is aimed at developing portable sports turf indoors on a permanent basis as economically as possible. That means grass that needs a minimum of supplemental lighting.

HOW WAS IT DONE?

What makes it so difficult to grow grass under a dome? "We're asking a plant to do something that it is inherently not capable of doing," Rogers explained. "The teflon-coated fiber glass covering over the Silverdome lets in only 10 percent of the available sunlight. Growing grass there is like growing grass in deep shade. You can do it, but the roots are shallow and the blades spindly. Athletes running in cleats on that kind of grass would tear it up in minutes."

A mixture of 85 percent Kentucky bluegrass and 15 percent perennial rye grass was finally chosen for the innovative turf project. There are six varieties of the bluegrass, chosen for sports tolerance and shade tolerance. Three varieties of the perennial ryegrass were also chosen for sports tolerance and shade tolerance.

According to Rogers, the grass was grown outdoors until it was strong, healthy and very well established. Before the June 1993 exhibition game, the sod was grown on a farm in California so it could become well established in the winter.

Rogers went on to explain that in April 1992, the sod was then cut, rolled and shipped by truck to Michigan. It was then transplanted to hexagonal metal boxes filled with six inches of top soil. These boxes measure about seven-and-a-half feet across. "We started out thinking about squares and rectangles. However, we found that we can make the sides thinner and lighter using a sixsided container," Rogers said.

The soil is the tricky portion of the total turf system since it must be easily drained but not easily compacted. The researchers settled on a combination that is eight parts sand, one part native sandy loam and one part Michigan peat.

"You want it to resist compaction and you want a lot of pore space, but it still has to have stability," Rogers said. "If the soil is too loose, it would be difficult to grow grass on it and it would be easy to tear up."

Once the sod was moved into the Silverdome, special efforts were needed to maintain it. There wasn't much evaporation inside the Silverdome, which meant that watering needs had to be recalculated. Additional nitrogen and potash were also needed to maintain soil fertility and a healthy sod.

According to Rogers, the advancements made in turf will not only change the sports world, it also means research conducted will improve all grass grown in shady areas. "This won't be the last word on MSU turfgrass," he said. "We're really just getting started and it's been a heck of a start."



1994 Primary 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 Aug. 2, 1994 Primary Election. If the endorsed candidate wins the Primary Election, the endorsement will continue for the Nov. 8, 1994 General Election.

Governor

John Engler (R-Mt. Pleasant)

U.S. House of Representatives

District

6

- 1 David Svanda (R-Marquette)
- 2 Peter Hoekstra (R-Holland)
- 3 Vern Ehlers (R-Grand Rapids)
- 4 Dave Camp (R-Midland)
- 6 Fred Upton (R-St. Joseph)

- Nick Smith (R-Addison)
- 8 Dick Chrysler (R-Brighton)
- 9 Kerry Kammer (R-Clarkston)
- 11 Joe Knollenberg (R-Bloomfield Hills)
- 12 George Pappageorge (R-Troy)
- 13 Cynthia Wilbanks (R-Ypsilanti)

State Senate

District

- 7 Christopher Dingell (D-Ecorse)
- 8 David Jacokes (D-Belleville)
- 9 Robert Geake (R-Northville)
- 11 Gilbert DiNello (R-Clinton Township)
- 13 Michael Bouchard (R-Birmingham)
- 17 Sharon Miller (R-Newport)
- 18 James Grapp (R-Ypsilanti)

- 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)
- 5 David Lillis (D-Detroit)
- 8 Ilona Varga (D-Detroit)
- 9 Carolyn Kilpatrick (D-Detroit)
- 20 Jerry Vorva (R-Plymouth)
- 21 Deborah Whyman (R-Canton)

MFB's AgriPac Committee in Action!

MFB's AgriPac Committee has made its 1994 Primary Election endorsements with the "Friends of Agriculture" designation, after receiving recommendations from county Candidate Evaluation committees, according to MFB Public Affair Director Al Almy.

"Those recommendations are based, in part, on a review of the incumbent's voting record on key ag issues, as well as possible interviews on a local basis," Almy explained. "The MFB AgriPac Committee then considers those county recommendations in making its final 'Friends of Agriculture' designations."

Almy says the Farm Bureau members who serve on the county Farm Bureau Candidate Evaluation committees are vital in the process, since they know the attitudes of their county members and they know whether the candidate recognizes the importance of agriculture.

"Local committees conduct candidate interviews, evaluate voting records, study position statements, and review individual candidate questionnaires," Almy said. "That's the kind of frontline evaluation our AgriPac Committee uses to determine which candidates will be designated 'Friends of Agriculture.'"

Other criteria used by the county committees and AgriPac for incumbents include the degree of special effort to introduce, support or oppose legislation in accordance with Farm Bureau policy, and communications with farmer constituents.

According to Almy, this meticulous process has earned the AgriPac endorsement a great deal of respect in the political arena, and is highly sought for reasons other than sheer financial support. The endorsement does not automatically mean a direct financial contribution to the candidate's campaign.

It does mean, however, that AgriPac can use MFB's extensive communication network of publications and volunteers to promote the endorsed candidates among the 128,000 Farm Bureau members in the state.

"Everyone, including the candidates, knows that Michigan Farm Bureau members have the potential of being a majority at the polls because they take their citizenship rights and responsibilities very seriously," Almy said. "Consequently, we can deliver on the commitment we have made to agriculture's friends."

- 23 Vincent Porreca (D-Trenton)
- 25 Robert DeMars (D-Lincoln Park)
- 26 Tracey Yokich (D-St. Clair Shores)
- 29 Andy Zaczek (R-Sterling Heights)
- 30 Sue Rocca (R-Sterling Heights)
- 31 James Tignanelli (R-Fraser)
- 32 Linda Stout (R-Shelby Township)
- 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)
- 63 Don Gilmer (R-Augusta)

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- 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)
- 75 Robert Vanderson (R-Grand Rapids)
- 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 Julia Heilig (R-Ubly)
- 85 Clark Harder (D-Owosso)
- 86 Alan Cropsey (R-DeWitt)
- 87 Terry Geiger (R-Lake Odessa)
- 88 Paul Hillegonds (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)

State Court of Appeals (Nonpartison)

District

- Marilyn Kelly Michael Modelski Dennis Stretchuk (3 seats will be filled)
- 3 Richard Bandstra Calvin Bosman Paul Maloney Timothy McMorrow (4 seats will be filled)
- 4 Norman Shinkle

MSU Board of Trustees

Don Nugent (R-Frankfort)*

* Mr. Nugent and other MSU Board of Trustee candidates will not be on the Aug. 2 Primary ballot, because they must win nomination at their party's state convention in late August. Farm Bureau members are encouraged to ask county delegates to the Aug. 26-27 Republican state convention in Grand Rapids to support Don Nugent.



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So, you've planted lots of mosquito plants and bought a bug zapper and, for good measure, some citronella candles – now you'll have mosguito-free evenings, right? Not guite.

Tom Ellis, a Michigan State University Extension entomologist, says that things that hum, zap, burn or grow (as in plants) are pretty much a waste of money.

Mosquito plants are all the rage. The implication is that if you have a mosquito plant, or several, your yard will be mosquito-free.

Ellis says the plants do contain a chemical that is slightly repellent and he can't recall ever seeing a mosquito plant with welts on it. But for the plant to provide even a modicum of protection to people, they would have to tear off plant leaves, crush them and rub them on their skin – probably a bit gauche for the backyard party.

Hand-held sonic devices that repel mosquitoes? If you listen carefully to the device, you'll hear a low hum – unless it's drowned out by the humming of the mosquitoes closing in on you. Ellis notes that a few years ago, sonic devices were being sold as a way to attract fish. Get the message?

Ellis says the bug zapper is proof positive that nobody listens to scientists.

A lot of entomology science has been done on bug zappers, Ellis says, and research has shown that bug zappers do attract hordes of insects. They're not as efficient at killing them, however.

"The upshot is that a bug zapper attracts insects into the yard faster than it kills them," Ellis says.

"If you measure the number of insects in the

yard before the bug zapper is turned on, then measure the number of insects in the yard after the zapper is turned on, you'll find that after a while, there are more insects in the yard when the zapper is on than there are when it is off," Ellis said. "So really, the only person you are helping out is the guy next door who doesn't have a zapper."

...so do the Mosquitoes

Sure_Fire

Repellents keep coming along...

> Of course, there may be an element of satisfaction in sitting in the backyard in the evening gazing at the zapper's black light (actually, it's kind of blue) and listening to insects being electrocuted while you dig at your mosquitobites (a little more calamine lotion, please) and dodge the June bugs and moths and other insects attracted by the glow of the zapper.

> And the citronella candle? Ellis says that the mosquito repellent ingredient is carried in the candle's smoke. So you might get some relief if you sit in the smoke. What about the soot? It might go nicely with the crushed mosquito plant leaves.

Ellis says that there is a skin lotion on the market (we can't mention brand names here) that does provide protection from mosquitoes-for 30 minutes, tops, if you don't sweat.

Science isn't sure if it is a chemical in the lotion that repels the mosquitoes or if, perhaps, mosquitoes just don't like to walk around on sticky skin looking for a place to bite.

Ellis says products containing DEET, which has been on the market for about 30 years, work about as well as anything to repel mosquitoes.

"Depending on the concentration of DEET in the product, the user, his or her physical activity, and the weather, a person may have several hours of protection against mosquito bites," Ellis says.

He cautions parents not to use a repellent containing more than 20 percent DEET on children and that they, not the children, should apply the spray.

"It should be applied prudently because the chemical is absorbed by the body," Ellis says. "It might be better to apply low concentrations of DEET to the skin more often than to use the higher concentrations. If people read the label and follow directions carefully, they shouldn't have any problems."

Homeowners can help reduce mosquito numbers by draining standing water in the yard and in stored or discarded objects, and by cleaning the eavestroughs. Mosquitos lay eggs in those places. Several generations of mosquitoes occur between spring and fall.

Fogging the backyard bushes with insecticide will kill mosquito adults and provide a few hours of relief – until a new batch of mosquitoes moves in or it rains.

Wearing light rather than dark-colored clothing seems to make a person less attractive to mosquitoes.

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Cut back your physical activity level in the evening, Ellis suggests. The female mosquito (the males don't bite) is attracted by the carbon dioxide you exhale. The greater your physical activity, the more carbon dioxide you exhale and the more you will attract mosquitoes.

Perhaps a better solution is to screen in your porch and give your candles, plants, zapper and sonic "repeller" to the neighbors and let them battle the bugs. Just a thought. 306 INDIANA BEACH DRIVE, LAKE SHAFER, MONTICELLO, INDIANA 47960 • 1400 ACRE LAKE • SAND BEACH • WATER PARK • COTTAGES • CAMPING • • RESTAURANTS • MOTELS • INN • ENTERTAINMENT • AMUSEMENT RIDES •

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JULY	53.53	5,	6,	7,	8
JULY	11.	12,	13,	14,	15
JULY	25,	26,	27,	28,	29
AUGUST	F 1.	2.	3.	4.	5
AUGUST		9,	10,	11,	12
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Alcona	Lincoln	Aug. 10-13
Alger	Chatham	July 29-31
Allegan	Allegan	Sept. 9-17
Alpena	Alpena	Aug. 21-27
Antrim	Bellaire	Aug. 25-27
Arenac	Standish	July 17-23
Armada	Armada	Aug. 16-21
Baraga	Pelkie	Aug. 12-14
Barry	Hastings	July 16-23
Bay	Bay City	Aug. 11-14
Berlin	Marne	July 18-23
Berrien	Berrien Springs	Aug. 10-20
Branch	Coldwater	Aug. 7-13
Calhoun	Marshall	Aug. 14-20
Cass	Cassopolis	July 17-23
Cheboygan	Cheboygan	July 30-Aug. 6
Chippewa	Kinross	Aug. 31-Sept. 6
Chippewa	Stalwart	Sept. 8-10
Clare	Harrison	July 30-Aug. 6
Clinton	St. Johns	Aug. 1-5
Crawford	Grayling	July 13-17
Croswell	Croswell	July 17-23

1994 County & State Fair Schedule

Date

oounty	City	Duto
Dickinson	Norway	Sept. 1-5
Eaton	Charlotte	July 9-16
Emmet	Petoskey	Aug. 20-28
Fowlerville	Fowlerville	July 18-24
Genesee	Genesee	Aug. 15-21
Gladwin	Gladwin	July 25-30
Gogebic	Ironwood	Aug. 11-14
Gratiot for Youth	Alma	July 24-30
Hillsdale	Hillsdale	Sept. 25-Oct. 1
Houghton	Hancock	Aug. 25-28
Hudsonville	Hudsonville	Aug. 22-27
Huron	Bad Axe	Aug. 7-13
Ingham	Mason	July 29-Aug. 6
Ionia	Ionia	July 29-Aug. 7
losco	Hale	July 25-30
Iron	Iron River	Aug. 18-21
Isabella	Mt. Pleasant	Aug. 6-13
Jackson	Jackson	Aug. 7-13
Kalamazoo	Kalamazoo	Aug. 22-27
Kalkaska	Kalkaska	Aug. 7-13
Kent	Lowell	Aug. 8-13
Lake	Baldwin	Aug. 22-27
Lapeer	Imlay City	Aug. 8-14
Lenawee	Adrian	Aug. 14-20
Luce-West Mackinac	Newberry	Aug. 11-14
Manchester	Manchester	July 12-16
Manistee	Onekama	Aug. 31-Sept. 5
Marion	Marion	June 20-25
Marquette	Marquette	Sept. 8-11
Mecosta	Big Rapids	July 8-16
Menominee	Stephenson	July 28-31
Midland	Midland	Aug. 14-20
Missaukee	Falmouth	Aug. 1-5
Monroe	Monroe	Aug. 1-6
Montcalm	Greenville	July 17-23
Montmorency	Atlanta	Aug. 17-20

County

City

County	City	Date
Muskegon	Fruitport	July 23-29
Newaygo	Fremont	Aug. 8-13
Northern District Fair Association	Cadillac	Aug. 15-20
Northwestern Michigan	Traverse City	Aug. 8-14
Oakland	Davisburg	Aug. 1-7
Oceana	Hart	Aug. 24-28
Ogemaw	West Branch	Aug. 15-20
Ontonagon	Greenland	July 28-32
Osceola	Evart	July 25-30
Oscoda	Mio	July 21-23
Otsego	Gaylord	Aug. 8-13
Ottawa	Holland	July 25-30
Presque Isle	Posen	Sept. 8-11
Roscommon	Roscommon	Aug. 25-28
Saginaw	Saginaw	Sept. 8-11
Saline	Saline	Sept. 6-10
Sanilac	Sandusky	July 30-Aug. 6
Schoolcraft	Manistique	Aug. 5-7
Shiawassee	Corunna	Aug. 7-13
Sparta Area Fair	Sparta	July 21-24
St. Clair	Goodells	Aug. 1-6
St. Joseph	Centreville	Sept. 18-24
Tuscola	Caro	July 17-24
Van Buren	Hartford	July 11-16
Vassar	Vassar	July 5-10
Washtenaw	Ann Arbor	July 25-30
Wayne	Belleville	Aug. 9-13
Western Mich, Fair Association	Ludington	Aug. 21-27
State Fairs		
Michigan State	Detroit	Aug. 25-Sept. 5

Michigan State Exposition & Fairgrounds	Detroit	Aug. 25-Sept. 5
Upper Peninsula State Fair	Escanaba	Aug. 16-21



A Health and Wellness Publication of Michigan Farm Bureau



Summer brings out the kid in all of us, so you're probably getting more outdoor exercise and that's good! But here are some tips to help you enjoy summer sports and activities without increasing your risk of heart attack. Although your chance of having a heart attack during exercise is small, it's good advice to get a doctor's OK before starting a new or increased exercise program — especially if you're older or out of shape. Then follow these tips:

Plan Regular Exercise — Risk of heart attack increases if intense workouts are infrequent. The key to a healthy exercise program is regular, moderate daily or weekly exercise.

Avoid start and stop activities - Choose exercise activities, such as walking, swimming and cycling, that maintain a "continuous" level of exertion.

Exercise, don't compete - You may not be the winner if you increase your risk of heart attack through the physical and emotional intensity of competitive sports.

Avoid exercise after a large meal — Wait two or three hours after meals before exercising. The digestive process directs blood away from your heart to fuel your digestive system.

Take the talk test — Count out loud to check your breathing. You should be able to talk easily while exercising. If you are breathless or find talking difficult, you're overexerting.

Do a weather check — Common sense tells us that the speed, distance and intensity of exercise should be adjusted down when it's hot and humid. Drink plenty of fluids.

Warmup and cool down—Warm-up stretches and exercises gradually increase your heart rate and help prevent muscle strain (and pain). Cool-down exercises help your heart to return gradually to its normal rate and this reduces stress on your heart. Stretching reduces the risk of muscle strain.

Avoid running or jogging near heavy traffic areas where auto emissions of carbon monoxide reduce the oxygen supply to your heart. Instead, choose parks, neighborhoods or other open areas for running and jogging.

Watch for Warning Signals — Sensations of dizziness, nausea, weakness, chest pain or shortness of breath are signals that you should stop exercising and see your doctor.

When the physical exam is normal, the tests are okay, but you still don't feel well...

DOES THIS SOUND FAMILIAR?

If so, you may be suffering the effects of persistent anxiety. Persistent anxiety can be described as a condition that results from prolonged periods of anxiety.

"Anxiety" is a state of uneasiness, fear or worry, brought on by real or perceived threats to our safety or well-being. It's an entirely normal response; in fact, it acts as an important survival mechanism for humans and animals. The anxiety response alerts us to impending danger and prepares us, both physically and mentally, to react protectively.

The immediate physical responses set off by anxiety include increased heart and breathing rates, dilated blood vessels and tensed muscles. The emotional responses include uneasiness, apprehension and dread.

Today there are many situations that can lead to prolonged anxiety responses — the demands of a stressful career, financial woes, divorce and family problems, to name a few. And over time symptoms such as irritability, edginess, depression and varied physical complaints may result. While anxiety or tension associated with the stress of everyday life does not require treatment with anxiety-reducing drugs, treatment may be necessary when symptoms become persistent and severe enough to compromise function or quality of life.

IT'S NOT ALL IN YOUR HEAD

People tend to think of anxiety as purely a "mental" or "emotional" problem. But anxiety can affect both the body and mind. Therefore, persistent anxiety can produce a variety of emotional and physical symptoms.

Common emotional symptoms include: irritability, tension, excessive worry, edginess, difficulty falling asleep, fatigue and difficulty concentrating. Depressive symptoms like feeling sad or "down" may also accompany persistent anxiety.

Common physical symptoms include: rapid heartbeat, shakiness, chest pain, burning stomach, stomach upset or pain, headaches, difficulty breathing, muscle aches and pains.

Many of these symptoms are similar to those of other diseases. In fact, they may lead you to believe you have a physical disease, not persistent anxiety. It is only when a physical examination and medical tests reveal no physical disease that your physician may suspect persistent anxiety to be the cause. Still, while it is reassuring to know that your disease is not primarily physical, persistent anxiety is a very "real" problem and can have a significant impact on your health and overall quality of life. What's more, it is a condition that can be treated.

TREATMENT IS AVAILABLE

The most important step toward obtaining relief is to consult with your physician. Depending on your medical history and symptoms, he or she may recommend a treatment regimen that includes relaxation techniques, dietary changes (especially reduction of caffeine intake — a common culprit in anxiety-related complaints), increased exercise, and/or a course of therapy with a medication designed to relieve persistent anxiety.

In addition, to help you find better ways of coping with the pressures and circumstances that may have initially caused or contributed to persistent anxiety, your physician may suggest that you join a support group, or seek individual counseling with a qualified therapist.

Trimming <mark>Fat</mark> on the Restaurant Menu

Knowing how to trim fat from restaurant menus is an important health conscious skill we can all learn. That's especially so if you, like most Americans, eat one in five meals away from home.

HERE'S HOW:

Sharpen your menu-ese: Look for dishes that are broiled, poached, grilled, roasted, steamed or stirfried. Stay away from "crispy" fried or deep fried dishes. Cheeses and creamed based dishes described as scalloped or escalloped, creamed, au gratin — are tempting but likely to boost fat grams.

Have it your way: Ask if the chef can prepare a dish with a low-fat method. For example, the chef can broil fish fillets instead of pan-frying or deep-frying them.

Be specific about extras: Order potatoes and vegetables without butter or sauces. Instead, ask for herbs and spices to season these meal accompaniments. Another tip is to ask that sauces, gravies, salad dressings and other condiments be served "on the side." You can dip your fork tines into the side serving before tasting your salad or other dish. That way you'll get the flavor of the sauce or dressing without all of the calories and fats. Skip bacon bits, cheese and croutons on salads.

Determine your portion size: Keep fats to a minimum by limiting serving size to three ounces (cooked) of meat, fish or poultry. Ask for the serving size you wish. If that's not possible, limit the serving size by requesting that part of the entree be wrapped to take home.

Mind the munchies: If the server brings chips for your table, ask for something lower in fat such as bread (without butter) or pretzels.

Take a fresh look at desserts: Ask your server whether fresh fruit is available for dessert. Other "guiltless" desserts are angel food cake and icy fruit sorbets.



Breathing a little easier...

People with asthma could control their condition better through properly using and administering the steroid-based medications in their inhalers. In general, the following describes the correct way to use an inhaler: Position the device about an inch and a half from your wide-open mouth. Exhale gently. Then inhale slowly for five seconds or so while activating the inhaler, and directing the spray toward the back of your mouth. Hold your breath for as long as you comfortably can (up to 10 seconds). Exhale slowly.

Recognize heart attack symptoms

Heart attack victims can help prevent serious damage and even death by recognizing heart attack symptoms and seeking medical treatment immediately. Statistics show that most of the damage from a heart attack, and half of all heart-attack deaths occur during the first hour after symptoms begin.

Symptoms to watch for are * a sensation of uncomfortable pressure, fullness, squeezing, aching or pain located in the center of the chest; * pain, aching or heaviness which may involve the shoulders, neck, jaw, arms or upper back; * chest pain along with lightheadedness, faintness, sweating, nausea, vomiting or shortness of breath.

Cool Treatment for Sunburn

Refrigerate your sunburn cream. Most brands contain menthol, an anesthetic that stimulates the skin's nerves that perceive cold. The soothing effect of these creams is enhanced if they are cool when applied.

Tasty Solution to Low Fat Cooking

You consume nearly twice the fat when you eat poultry without removing the skin. But cooking white meat chicken without the skin dries out the meat. Solution: Cook chicken with the skin on, but remove it before serving. The meat will be moist, but not more fat.

Pound for Pound...

It's easy to check the accuracy of your bathroom scales using an unopened five pound bag of sugar or flour.



2: Recently the media has reported a number of deaths as a result of a "flesh-eating" bacteria. What is this bacteria and is it contagious?

A Streptococcus pyogenes or "group A strep" is a bacteria that causes a variety of infections. These include skin infections, strep throat, scarlet fever and rheumatic fever. This bacteria can be found virtually everywhere in our population, and is a part of the natural flora of skin and mucous membranes of humans. In this sense, yes, it is contagious.

However, the media has focused on small groups of patients with serious infections from a particular strain of group A strep. To label this medical condition a "flesh-eating" bacteria is creating needless fear. In comparison to other strep infections such as strep throat, this condition is not considered highly contagious.

This strain of group A strep can cause an uncommon infection, which takes hold in a cut, abrasion or puncture wound, and produces a toxin which destroys tissue. Warning signs of this infection include:

- Cuts that become red or hot to the touch within a few hours.
- A high fever.
- Extreme pain at the site of the injury.

Early diagnosis and treatment are key in reducing the seriousness of this infection. Antibiotics are effective, but in severe cases, surgery may be required.

As with any minor cut, abrasion or puncture wound, cleaning the wound, using appropriate antiseptics and antibiotic ointments and applying sterile dressings are the best preventative steps. Whenever there exists swelling, severe redness or pain, or any of the above warning signs, please see your doctor.

Dr. John Dyke is the director of infection control and epidemiology at Sparrow Hospital.

Q: Why does contact with poison ivy cause a rash? What is the best treatment?

A Plants of the Rhus family, including poison ivy and poison sumac, can be found nearly everywhere in Michigan. These plants usually have leaves of three on a stem. Some people develop a sensitivity to oil contained in the plant, and suffer very itchy, watery blisters on exposed areas. The time that it takes to develop into a rash varies from individual to individual. Some people can begin to react in minutes, others in hours. Some people are so sensitive that they can suffer a severe reaction when exposed to the tiny droplets carried in the smoke from a wood fire, if the wood has had contact with poison ivy.

Treatment of the rash usually consists of anti-itch medications and lotions. In some cases, patients require systemic corticosteroids to control the spread of the rash.

As with most things, prevention is the key. If one suspects they have been exposed to poison ivy, it is best to wash the oil off with rubbing alcohol. In the past, it was thought that soap and water would neutralize this oil, but this is generally not effective. Some recently developed creams have been thought to prevent poison ivy if they are applied prior to exposure to the plant. Of course, what is best is to avoid exposure to the vines and leaves of these plants that cause such misery. so the best advice is "Leaves of Three Beware of Thee."

Dr. Donald Hulding is a dermatologist and associate clinical professor at Michigan State University.

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

Diagnosing and Treating Lyme Disease

Warnings about Lyme disease carried by woodland ticks captured the headlines a few years ago. Now a new test for identifying Lyme bacteria (Borrelia burgdorferi) in joint fluid can improve treatment of arthritis caused by advanced Lyme disease.

Research and development of the test was announced earlier this year by the *New England Journal of Medicine*, the New England Medical Center, Tufts University and Mayo Clinic doctors. Thanks to their research, doctors now have a powerful new diagnostic tool for helping patients whose Lyme arthritis has gone untreated or has not responded to standard antibiotic therapy.

If the test confirms that B. burgdorferi bacteria are still present after treatment with antibiotics, doctors can prescribe a longer course or a different type of antibiotic. Failure to detect the bacteria indicates symptoms are due to another cause and more antibiotics won't help.



A baseball style cap isn't your best protection from summer sun especially if it has a mesh top.

That's the advice of Barbara Lee, R.N., assistant director of Marshfield Clinic's National Farm Medicine Center in Wisconsin. The Center has conducted a study among farm workers on the types of hats providing the best protection from the sun.

"Our field study shows that the traditional baseball-style cap offers little or no protection from sun exposure," Lee said. Hats with mesh tops offer minimal protection for those with thinning hair.

Although none of the 11 hat types Marshfield tested was perfect, several styles offer a good combination of features. In addition to shading the forehead, eartips, temples, back of the neck, and lower face and lips, the hat must be practical for outdoor activities, ranging from sports, gardening and picnics to farm work with animals and machinery. Children especially should be protected from the sun because skin damage can accumulate over the years. Hat styles tested included pith helmet, deer stalker, cowboy, bush, trek and straw hats.

However, the style most acceptable to farmers, designed by Marshfield Clinic as a result of the study, resembles those worn by the French Foreign Legion. The hat's removable flaps shade areas vulnerable to skin cancer, Lee noted. Skin cancer is reaching epidemic proportions, warned Lee, with one in six Americans likely to get skin cancer. Most of the 700,000 new cases expected in 1994 will be the result of too much exposure to the sun.

Groups considered at high risk for skin cancer include those with fair or freckled skin, blue eyes, blond or red hair, family history of skin cancer those who are exposed to the sun regularly, and especially those who have had severe sunburn cases during childhood.

Most types of skin cancer are curable if detected and treated early, says Lee. But prevention is vital: avoid sun exposure during the hours of 10 a.m. to 3 p.m.; use a sunscreen with an SPF of 15 or greater; and wear protective clothing.

1994 County Annual Meetings

Sixty-nine county Farm Bureau annual meetings kick off Micigan Farm Bureau's annual grass roots policy development process, during which members will discuss and vote on local, state, and national policy issues.

In total, nearly 1,600 policy recommendations will be sent to the state Policy Development Committee for further consideration at the MFB annual meeting. But it's not all work at the county Farm Bureau annual meetings. Great meals, awards ceremonies, and guest speakers typically are a part of the county activities. For more information and reservations, be sure to contact your local county Farm Bureau office.

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

Consideration of By-law Amendments

- · Report of Program Activities
- Consideration of Policy Resolutions
- Election of Directors

Financial Reports

County	Date	Time & Location	County	Date	Time & Location	County	Date	Time & Location
Alcona:			Huron:	Aug 31	Dinner, 8 pm mtg, Knights of	Muskegon:	Oct 6	6:30 pm
Allegan:	Sept 22	6:30 pm reception, 7 pm dinner			Columbus Hall, Bad Axe	Newaygo:	Oct 13	7:30 pm, White Cloud Senior
Alpena:			Ingham:	Sept 24	7 pm dinner, 8 pm mtg, Masonic Temple in Mason		a More	Citizen Complex, White Cloud
Antrim:			Ionia:	Sept 21	Saranac High School	NW Michiga	n:Sept 17	6 pm social, 6:30 pm dinner, 7 pm mtg, Park Place Hotel,
Arenac:	Sept 26	7 pm, Omer Community Building	iona.	oopt 21	Cafetorium (tentative)			Traverse City
Barry:	Sept 19	6:30 pm, Barry Expo Center	losco:			Oakland:		
Bay:	Sept 20	6:30 pm, Kawkawlin	Iron Range:	Oct 28		Oceana:	Oct 3	7 pm, New Era Reformed Church
Benzie:		Township Hall	Isabella:	Sept 15	7 pm, Beal City Knights of Columbus	Ogemaw:	Oct 27	7 pm dinner, 8 pm meeting, Ogemaw County Fairgrounds
Berrien:	Oct 25	7:30 pm business mtg only, Youth Memorial Bldg,	Jackson:	Sept 14	6 pm, Bullingers, 501 Longfellow Ave, Jackson	Osceola:	Oct 17	7:30 pm dinner, Marion High School
		Berrien Springs	Kalamazoo:			Otsego:	Oct 18	6:45 pm, Livingston
Branch:	Sept 19	6:30 pm	Kalkaska:	Sept 20				Township Hall
Calhoun:	Oct 4	6 pm Reg., 7 pm dinner, 7:45 pm mtg, Belcher Auction Facility, Marshall	Kent:	Sept 17		Ottawa:	Sept 20	7 pm dinner, 8 pm meeting, Allendale Christian School gym
Cass:	Oct 3	Southwestern Michigan College,	Lapeer:	Aug 27		Presque Isle	6	
		Dowagiac, 6:30 pm social hour, 7 pm dinner, 8 pm mtg	Lenawee:	Sept 17	6:30 pm, Agricultural Building on Lenawee County Fairgrounds	Saginaw:	Sept 16	6:30 pm dinner, Candlelite Hall on Dixie Hwy
Charlevoix:			Livingston:			St. Clair:	Aug 26	Goodells Fairgrounds
Cheboygan:		Pickford Town Hall	Mac-Luce:	Oct 14	7 pm, Al's Poor Boy Restaurant, Engadine			Open Pavilion, 6:30 pm reception, 7 pm dinner.
Chippewa:	Oct 27		Macomb:			St. Joseph:		
Clare:	Sept 29	7 pm, Harrison Knights of Columbus	Manistee:	Aug 13	5:30 pm, John Urka Farm	Sanilac:		
Clinton:	Sept. 17	St. Johns High School	Mason:	Sept 29	7:30 pm, Mason County Reformed Church	Shiawassee	Oct 8	6 pm, Pines Country House, East M-21 Owosso
Copper Co .:	Oct 15	6:30 pm, American Legion Hall, L'Anse	Mecosta:			Tuscola:	Sept 1	Knights of Columbus Hall, Caro;
Eaton:	Oct 1	6 pm, American Legion Hall, 1000 W. Lawrence Ave,	Menominee	: Oct 11	7:30 pm dinner, 8:30 pm meeting, Stephenson High School	Van Buren:	Oct 1	6:30-Dinner, 8 pm-Meeting 6:30 pm social, 7 pm dinner,
		Charlotte	Midland:	Sept 13	6 pm, Ingersoll Township Hall			FOP Lodge in Lawrence
Emmet:	Oct. 20	VFW Hall Petoskey			near Midland	Washtenaw	Oct 6	Washtenaw Farm Council
Genesee:	Sept 17	Annual/Picnic at 12:30 pm (dinner 1 pm), Mundy Twp Hall in Rankin	Missaukee:	Oct 11	7 pm, joint mtg with Wexford Co. F.B. at the Kettunen Center			Grounds, 5055 Saline Rd, Ann Arbor
Gladwin:			Monroe:	Sept 13	6:30 pm, Lynn C. Weeman Post 514 American Legion Hall	Wayne:	Oct 12	6:30 pm, County Fairgrounds, 10871 Quirk Road, Belleville
Gratiot: Hiawathalan	Oct 6	7:00 pm, Ithaca Community Center	Montcalm:	Oct 20	6:30 pm social, 7 pm dinner, 8:00 pm mtg, St. Bernadette of	Wexford:	Oct 11	7 pm, joint mtg with Missaukee Co. F.B. at the Kettunen Center
Hillsdale:	Sept 12	6:30 pm, DOW Leadership Dev		0	Lourdes Hall in Stanton			
I III SUUUU	Sept 12	Ctr, Hillsdale College, Hillsdale	Montmoren	cy:Oct 12	6 pm, Hillman Community School			

Revitalizing Michigan State Parks

By Thomas L. Washington, Executive Director, Michigan United Conservation Clubs

During this 75th anniversary year of our state parks system, Michiganders will have the unique opportunity to protect and preserve the parks system we enjoy so much. Much attention has been given to the concerned effort to revitalize the Michigan state parks during 1994. With a nationally recognized state parks system, the revitalization efforts deserve the attention they've received.

With their magnificent beaches, waterfalls, and forests abundant with wildlife, Michigan state parks attract 23 million visitors annually. While these visitors benefit from nature study, recreational opportunities, and an affordable family vacation, Michigan greatly benefits from the \$250 million plus state park users pour into our economy. Unfortunately, while the number of visitors to our state parks has steadily increased, general fund support has steadily decreased. A decade ago, the state parks received enough general fund support to fund 80 percent of their budget. Today, general fund support has been reduced to 20 percent of the park's operating budget, ranking the Michigan state parks system fourty second in the nation in terms of general fund support. This has forced an increased reliance on user fees, which have doubled in the past 10 years.

During this same period, the state parks also lost one third of their staff. This has left many users wary of the future of our parks, as deterioration becomes more and more evident. While visitors continue to flock, it is rare they will encounter a ranger while enjoying the park. Campers complain of a loss of security, as night patrol has been virtually eliminated. Parents can no longer feel secure leaving children on the beach, as lifeguards no longer exist. Rest room conditions continue to worsen, and park hours have been reduced.

But, the most unfortunate aspect of our park's decline is the inability of park managers to properly protect and educate visitors on the natural historic resources of our state parks. Staff reductions have forced many of our park managers to operate several parks at one time. As open land becomes more scarce, and the population continues to increase, we must save and protect our natural resources for future generations. This is why a 14-bill State Park Initiative package was adopted on a bipartisan basis to aid the state parks.

The centerpiece of the legislative package is a constitutional amendment which will create a State Parks Endowment Fund. The endowment fund will create a permanent source of funding for our parks. It will allow improvements in infrastructure, and the addition of

campfire programs and interpreters in the state parks to educate citizens on the wise use of our natural resources and the miracles of nature. While the endowment fund will not eliminate the use of user fees or general fund support, it will ensure a place for families to recreate and explore Michigan's abundant natural and historic resources.

While Michigan's 96 state parks and recreation areas provide outstanding outdoor recreation to many of our citizens, they are much more than a place of recreation. Michigan has the largest source of freshwater coastal dunes in the world, over 11,000 inland lakes, rivers and streams, plus fields, forests, waterfalls, wetlands, and wilderness peaks. Our state parks showcase Michigan's natural heritage, featuring 120 miles of Great Lakes shoreline and 200 miles of frontage along scenic lakes, rivers and streams.

To educate Michigan's citizens on the importance of the State Parks Endowment Fund, the Michigan United Conservation Club (MUCC) has formed the ballot committee, "People for the Parks." If you are interested in helping with campaign efforts, please call (517) 371-1041. Most importantly, it you want to preserve and protect our state parks for future generations, be sure to vote YES for the State Parks Endowment Fund in November.



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



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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.







West Michigan Farm Bureaus & Whitecaps Baseball Team Up for Fun

In its inaugural season, West Michigan minor league baseball is a phenomenon that's attracting attention around the state and around the country. Sports writers and sports enthusiasts note that crowds have been filling the Whitecaps' Kent Park Stadium in Grand Rapids since the opening game, April 12.

Thanks to that kind of fan support, the team ranks as the top draw on the "A-ball" circuit. Only eight AAA-teams in the 18 professional minor leagues across the country are outdrawing the West Michigan team.

That's why, when Kent County Farm Bureau President Jim May got a call from Information Committee Chairperson Michelle Francisco that 100 tickets were available on July 3 for a Farm Bureau outing, May didn't hesitate. "Those tickets won't last long," he said. He was right. The outing was announced to Farm Bureau members in Kent and Muskegon counties in early May. Within weeks, reservations for the catered ball park picnic and reserved seats were all spoken for.

The Whitecaps are one of six teams affiliated with the Oakland A's in the American League West, but even though the players, the field manager,



Whitecaps mascot — #99 Crash, poses with young Kent County Farm Bureau members, Kyle Malone and Matt Francisco.



Pregame autograph sessions swarm with an enthusiastic crowd of kids and parents. For players and fans, the possibility of future greatness is a compelling draw.

the coaches and the trainer are employees of Oakland, the Athletics do not operate or own the franchise.

Whatever the business arrangements, for West Michigan residents and an increasing number of outstate residents, the Whitecaps are their "home team."

"For those of us who live in Grand Rapids and surrounding counties, professional baseball has become very accessible," says Michelle Francisco, "I think it's great that area kids can see and talk with the players during autograph sessions before the games. The park is full every game — but the crowd size isn't intimidating for families."

Old Kent Park, the home of the Whitecaps, has the capacity for nearly 8,000 fans including private boxes and hillside "blanket" seating behind left and right field. The park also offers concessions, a souvenir shop, plus a catering service and picnic areas for groups.

SoyDiesel

Hits Flint Roads in City Busses



Two mass transit busses in Flint are burning what many Michigan farmers are growing. Soydiesel, a blend of 20 percent bio-diesel made from soybean oil and 80 percent regular diesel, is being tested in two Flint busses for 50,000 miles.

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Emission and engine wear tests are being conducted to determine if soydiesel is the answer for stricter mass transit emission standards, scheduled to go into effect in 1996. According to Hayward Seymore, director of maintenance for the Flint Mass Transit Authority, soydiesel has several benefits over other alternative fuel options.

"Soydiesel is definitely a cheaper alternative fuel in respect to retrofitting both the engines and the facilities," Hayward said during a kickoff ceremony in Flint. "It's very costly to retrofit these diesel engines to burn natural gas or liquid natural gas, plus we would have to install fire sensors in all of the maintenance buildings."

Thanks to the support of soybean producers across Michigan and the U.S., nearly seven million miles have been logged in diesel engine tests burning soydiesel, according to Kenlon Johannes, executive director of the National SoyDiesel Development Board. "That ranges from farm tractors, to a boat going around the world, to over 30 different mass transits systems in major cities trying soydiesel to see if it can fit into their plans to meet new emission standards."

Flint's mass transit authority was the only one out of 20 different Michigan municipalities approached by the National SoyDiesel Development Board to implement the soydiesel program in their mass transit busses, according to Keith Reinholt, Michigan Soybean Promotion Committee executive director. He expects other municipalities to eventually follow Flint's lead.

"That's good news for Michigan farmers for two reasons," Reinholt said. "It will use more soybean oil, of which there is an abundance, and it puts a very positive light on agriculture's role in a cleaner environment."

Tests of soydiesel, which has no sulfur, shows that it reduces the emissions of smoke and soot, carbon monoxide and hydrocarbons in unmodified diesel engines.

Currently, using soydiesel in a fuel program means an additional cost of 30 to 40 cents per gallon for the fuel. Reinholt expects that once the market and demand start to grow, the cost of this alternative fuel will drop considerably.

A Benefit During Your Lifetime

What happens if ...?

You probably purchased your life insurance for one of two reasons:

- To create an estate, or
- To protect one.

Life insurance helps you create funds to help your beneficiary after you die. The proceeds of a life insurance contract are non-taxable. They can help those you love to buy necessities, to pay off the mortgage, to help with a college fund, to keep your family going.

Life insurance helps you to protect an estate. When you die, your estate — everything you own — will be evaluated and assigned a worth. Based on this total, your executor will be expected to pay taxes - state, federal, and estate. So, not all you own will go to your beneficiaries. The proceeds of your life insurance contract can help your beneficiaries to make up for this tax burden.

But what happens if you become terminally ill?

Through your Estate Provider or Universal Life policy, Farm Bureau Life will be there for you. With our Lifetime Benefit rider, you can choose to use a portion of your insurance benefits to help you while you are alive.

Our new Lifetime Benefit rider guarantees that, should you become terminally ill, you may use a portion of your insurance protection. The remainder of your policy will stay in force to fulfill the purpose you intended.

Your beneficiaries will still be protected.

Most people buy life insurance for those they love. Isn't it good to know that you have funds to handle your own financial concerns...and the concerns of those you love. With the new Lifetime Benefit rider, you have control.

You may never need this benefit, but isn't it good to know it's there? There is no additional premium for this important benefit. Contact your agent to see if your policy qualifies. At Farm Bureau Life Insurance Company of Michigan, we're working to make your future more predictable.





Customized Trip Routing!

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

Better Variable Interest Rates

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

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

Better premiums

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

Convinced?

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

Phil

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



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FIRST OF AMERICA BANK

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

CARD PREFERENCE (choose one design only)

CTL VR 6400 09 PL1		ASTERCARD
If I do not qualify for the Gold MasterCard, consider n	e Asterna and a state of the rest	
APPLICANT (please print)		
NAME AS YOU WOULD LIKE IT TO APPEAR ON CARD		
First Name Middle Initial	Last Name	
Social Security #	Date of Birth	1 1
Home Phone ()		
Address	Years There	Mos.
City, State	Zip Coo	le
Mortgage Own (Free and Clear) Rent Own (Free and Clear)	Month Paym	nly
Previous Address (if less than 2 years at present address)		
Employer or DBA	Years There	Mos.
Position	Business Phone ()
Previous Employer	Years There	
Annual Salary \$	Other Income \$*	
Source of Other Income* (Alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.)		
Do You Have: Checking (Bank) Savings (Name)		
Nearest Relative (not living with you)	Phone ()

Address

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

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

X	/ /
Applicant's Signature	Date
x	1 1
Co-Applicant's Signature	Date

OPTIONAL GROUP CREDIT INSURANCE

Optional Group Credit Insurance

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

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

Life Benefit: If you or your joint applicant (spouse, if no joint applicant) die, Chargegard will pay the outstanding account balance as of the date of death, not to exceed your credit limit or \$10,000. (Suicide excluded except in MD and M0.) At age 65 (age 66 in IA), Life benefits convert to Accidental Death in HI, IN and VT. (Single Life coverage only in MA.)

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

Chargegard Costs: The monthly premium for Chargegard is 66¢ per \$100 of your average daily balance on your account in all states except as follows: 28.9¢ in MA: 29.3¢ in MN; 38.8¢ in MY: 46.9¢ in NH; 46.1¢ in CT; 56.7¢ in VT; 64¢ in NM; 65.8¢ in AZ; 57.6¢ in SC: 46.6¢ in TX; 57.5¢ in HI; 59¢ in WI; 60¢ in CA, IA, ID, IN, MO, NJ, OR, RI, WA, and WY. The monthly premium will be charged to your credit card account.

Coverage will be obtained by First of America and is underwritten by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Mami, Florida 33157-6596. In NY, Life and Disability coverage is provided by Bankers American Life Assurance Company. TX Certificate numbers AD91390C0-0791, AC3181-C8 3:50 & 3:53 R.A. and 82754E-0-1089.

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

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

CO-APPLICANT (please print)

NAME AS YOU WOULD LIKE IT TO APPEAR ON CARD

Middle Initial	Last Name			
	Date of Birth		1	1
	Years There		Mos.	
	Business Phone ()		
Years There				
Other Income \$*				
	Middle Initial	Date of Birth Years There Business Phone (Ye Th Other	Date of Birth Years There Business Phone () Years There Other	Date of Birth / Years There Mo Business Phone () Years There Other

(Alimony, child support, or separate maintenance

payments need not be revealed if you do not

wish to have it as a basis for repaying this obligation.)

Complete the following information if different from applicant Home Phone ()

Address		Years There		
City, State		Zip Code		
Mortgage Own (Free and Clear)	□ Rent □ Other (Describe)	Monthly Payment \$		
Do You Have:				

□ Savings (Name)

There are costs associated with the use of this account.

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

Variable Annual Percentage Rate Classic = Prime + 8.4% Gold= Prime + 6.9% Based on Wall Street Journal Prime Balance Calculation Method Two cycle Average Daily Balance (excluding new purchases) Annual Fee None for scenic or

standard VISA

\$20 for Gold MasterCard (rebated every year net annual purchases exceed \$3,000) Grace Period for Repayment of the Balance for New Purchases 25 Days,

starting with the billing

date on statement

Cash Advance Fee – none Transaction Fee – none Late Fee – \$0.\$12

Transaction Fee – none Late Fee – \$0-\$12 Over Limit Fee – \$0-\$10 Dishonored checks – \$0-\$10 Minimum Finance Charge – none

Other Fees

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

Worried Faces Of Our Insureds.

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RLVG



Worry? Not them.

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

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

But it doesn't have to be this way.

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

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

			Representing:		
			AMEX Life	e Assurance Com	bany ®
			a subsidiary of	TRAVEL RELATED SERVICES	
	 U.S. News & World Report, Independent analysts of the i operating performance. 	insurance industry who base the	ir analysis on financial strength	1944	
TO F	RECEIVE ADDITIONAL INFORMATI	ON AND A BROCHURE OR CALL DIRECT 1-800-		FILL OUT THE CO	DUPON BELOW
	ICHIGAN	Please Print			
FARM BUREAU		Name			1001
Please ma <mark>il to:</mark>	Michigan Farm Bureau	Address			
	Membership Services P.O. Box 30960	City		State	ZIP
	Lansing, MI 48909	Phone			
		County			

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mom's

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dollar

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and Farm Bureau Life's million dollar protection

You can leave your children more than just your good looks.

With a plan from Farm Bureau Life Insurance Company of Michigan, you can leave them the kind of future you want them to have.



A future that includes college, a paid-off mortgage, and enough money to keep the family together.

You live on in your children . . . and in the life insurance you leave behind. Call your Farm Bureau Insurance agent today.

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