

MICHIGAN FARM BUREAU

RURAL

Living

Winter 1994

- MSU's Animal Agriculture Initiative
- Waste Disposal Alternatives
- MFB Annual Meeting Highlights
- School Finance Options
- MFB's Health Harvest





BUILDING ALLIANCES FOR AGRICULTURE'S FUTURE

(Adapted from President's Address at MFB annual meeting in Detroit.)

Very few people in this country are farmers anymore. In fact, farmers make up only 1.9 percent of the total population. But agriculture is growing in our state and each year contributes nearly \$37 billion to Michigan's economy. Not many people outside of agriculture realize that farming is our second largest industry, after auto manufacturing. Hundreds of thousands of jobs depend upon the production, processing and distribution of food and fiber products.

I am confident that there are many opportunities for the agricultural industry to grow and prosper in the future. But for that to happen, we need to reach out to help other segments of society better understand and appreciate the importance of farming in Michigan.

We'll need to continue doing a better job building alliances with non-farmers, like the millions of consumers who live in southeast Michigan. Although practically none of them grew up on farms, all of them understand that they have to eat every day — even if they have a less-than-complete picture of where that food comes from, or what the farmer had to do to produce that food and get it to market.

The support and understanding of non-farmers is, and will be, critically important to us in the future. Our farming industry will increasingly be constrained by burdensome rules, regulations and restraints. All of these mean higher costs for farmers. How are farmers supposed to generate the revenue needed to meet those costs? Unlike other segments of the economy, farmers can't automatically pass on their higher costs to consumers. And even if we could, American consumers have certainly shown that they won't accept higher food prices.

So what do we do? One strategy is to continue our efforts to "reach out" to the broader community around us and build linkages of understanding about our industry. The more we do to help the non-farm consumer appreciate and value what the agricultural industry is already doing to meet their environmental and regulatory concerns, the more support we'll have for our legislative efforts to hold down the cost and impact of regulations.

We must continue our education efforts to show the non-farm public the realities of farming today. We must continue to hammer home the message that our American food supply is the most abundant, and the safest in the world, thanks to the professionalism of farmers and the modern production tools that make our abundance possible.

Three and four generations of consumers have grown up enjoying longer, healthier lives, thanks greatly to our advanced farming technology and farmers' ability to provide ample, nutritious supplies of healthful grains, fruits, meats and vegetables. But food doesn't just happen. It takes careful nurturing and timely inputs to produce bountiful crops. It also takes the cooperation and understanding of all of us who live in this biosphere we call our state of Michigan.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

If You Get Caught in a Winter Storm . . .

Outside . . .

- Find shelter, try to stay dry, and cover all exposed parts of the body.

If you can't find shelter:

- Prepare a lean-to, wind break, or snow cave for protection from the wind.
- Build a fire for heat and to attract attention.
- Place rocks around the fire to absorb and reflect heat.
- Do not eat snow. It will lower your body temperature. Melt the snow first.

In a Truck or Car . . .

- Stay in your car or truck. Disorientation occurs quickly in wind-driven snow and cold.
- Run the motor about 10 minutes each hour for heat. Open the window a little for fresh air to prevent carbon monoxide poisoning — and make sure the exhaust pipe is not blocked.
- Make yourself visible to rescuers. Turn on the dome light at night when running the engine.
- Tie a colored cloth (preferably red) to your antenna or door.
- Raise the hood indicating trouble after snow stops falling.
- Exercise from time to time by vigorously moving your arms, legs, fingers, and toes to keep blood circulating.

At Home or in a Building . . .

- Stay inside. When using alternative heat from a fireplace, wood stove, or space heater, use fire safeguards and properly ventilate. If you have no heat, close off unneeded rooms. Stuff towels or rags in cracks under doors, and cover windows at night.
- Eat and drink. Food provides your body with energy for producing its own heat. Keep yourself replenished with fluids to prevent dehydration.
- Wear layers of loose-fitting, lightweight, warm clothing. Remove layers to avoid overheating, perspiration, and subsequent chill.

Keeping Ahead of a Winter Storm:

What to Listen For

- Winter storm watch: Severe winter conditions, such as heavy snow and/or ice, are possible within the next day or two. Prepare now!
- Winter storm warning: Severe winter conditions have begun or are about to begin in your area. Stay indoors!
- Blizzard warning: Snow and strong winds will combine to produce a blinding snow (near zero visibility), deep drifts, and life-threatening wind chill. Seek refuge immediately!
- Winter weather advisory: Winter weather conditions are expected to cause significant inconveniences and may be hazardous. If caution is exercised, these situations should not become life-threatening. The greatest hazard is often to motorists.



... And Be Sure to Shovel Safely

If you use a shovel instead of a snow thrower, remember that shoveling is heavy work. You have to do it properly to avoid straining your heart and your back. Safety reminders:

- Avoid smoking, drinking alcoholic beverages, consuming caffeine, and eating heavily immediately before or after shoveling.
- Use a sturdy, lightweight shovel. Grasp it with one hand as close to the top of the handle as possible, with the other hand at a point halfway down the handle.
- Place your feet apart for balance.
- Lift only what your arms can handle without straining.
- Bend your knees when lifting. Carry the weight close to your body and keep your back straight.
- Face the direction you want to toss the snow and throw directly ahead. Don't twist your spine.
- If possible, push the snow instead of lifting it.
- Pace yourself. Take regular rest breaks.



Photo: Michigan Travel Bureau

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Of Special Interest

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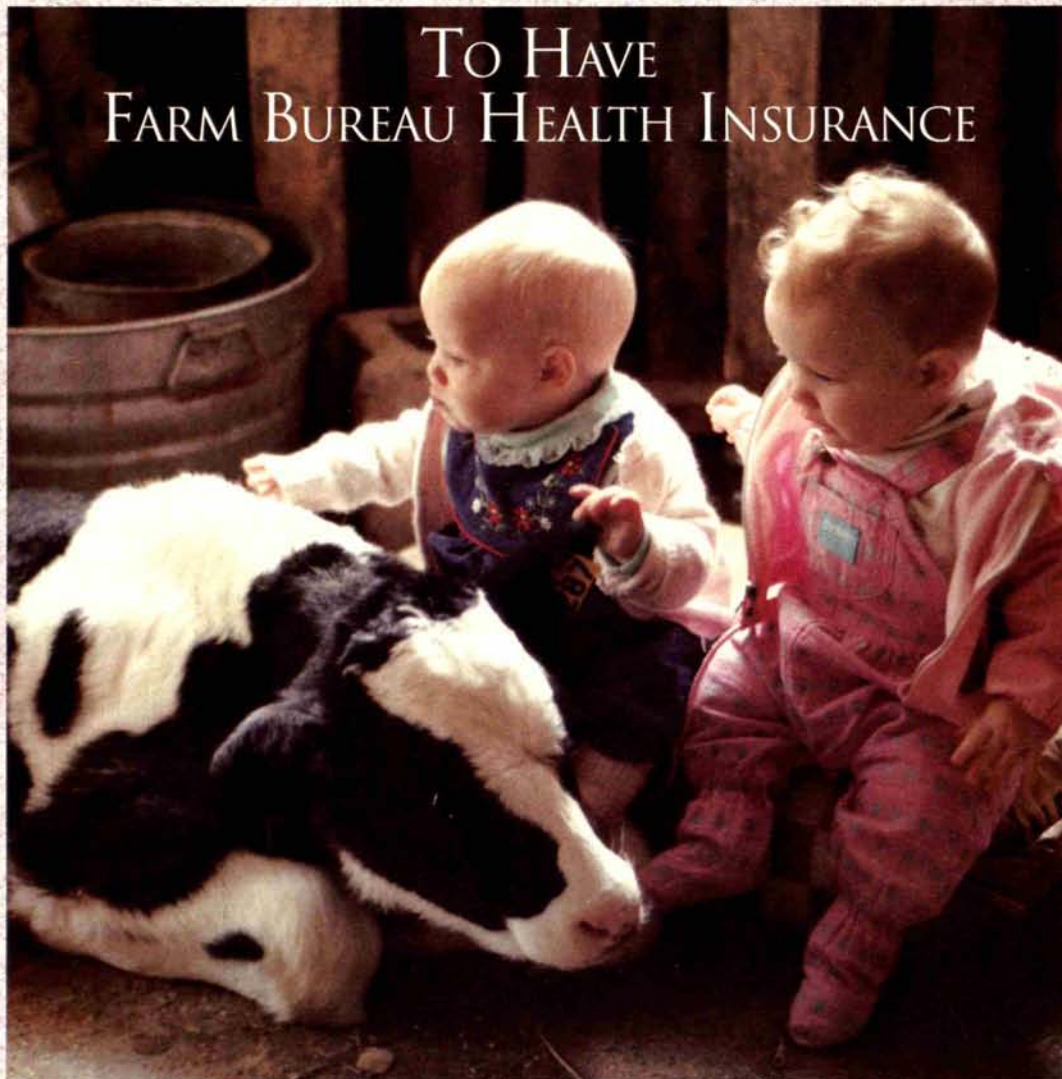
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**MICHIGAN
FARM BUREAU**

Study Reveals Impact of Pesticide Losses

A 50 percent reduction in pesticide availability for so-called "minor crops" would mean lower yields, higher costs and significantly smaller consumer supplies of many fruits and vegetables grown in the United States, according to a study released by the American Farm Bureau Research Foundation.

The study titled, "Economic Impacts of Reduced Pesticide Use on Fruits and Vegetables," quantified the supply, availability and cost consequences of reduced pesticide use on U.S. fruit and vegetable crops. The research was prompted by growing producer concerns over the loss of key chemicals because of the high cost of developing supporting health and safety data for governmental approval.

The nine crops analyzed include potatoes, oranges, tomatoes, grapes, apples, lettuce, onions, sweet corn and peaches. The study focused on states that account for almost 50 percent of total U.S. production of those crops.

The study was coordinated by the College Station, Texas research firm Knutson & Associates in cooperation with leading university horticultural scientists in each of the analyzed crops' major production areas.

If pesticide applications on vegetables are cut by 50 percent, due to public policy decisions or simply due to the loss of the registered use of common products, average yields would fall by roughly 20 percent for processed vegetables and 42 percent for fresh vegetables.

According to Ronald Knutson, project director for the study, reductions in pesticide use inevitably would lead to higher production costs, lower marketable yields and, over time, higher consumer prices.

"Most consumers will not buy corn or apples if worms or maggots are present in them," said Knutson. Knutson also warned that higher production costs would hurt American producers' ability to compete in world markets. Other trade-offs associated with reduced pesticide usage include increased labor requirements, seasonal gaps in the supply of some fruits and vegetables, higher processing costs, the loss of crops in some regions of the country and a need to plant more acres.

Specific crop impacts with 50 percent pesticide application reductions include:

- Potato yields would be reduced by an estimated 27 percent.

- California and Florida tomato yields would be cut by 38 percent.
- California lettuce yields would be reduced by 47 percent.
- Onion yields in Texas, Idaho and California would decline by 48 percent.
- Sweet corn yields would fall by an average of 30 percent in Florida and Wisconsin, with the greatest reductions occurring in Florida.
- Peach yields would be reduced by an estimated 59 percent. Georgia and South Carolina basically would be out of the peach business without fungicides or insecticides.
- A 57 percent combined yield reduction for Thompson seedless and Concord grapes.
- A 28 percent yield reduction in oranges, with Florida feeling the greatest impact.
- Apple yields in the Pacific Northwest and Eastern U.S. would be cut 43 percent.

"The study shows that both farmers and consumers would feel the impact of reduced pes-

ticide availability and use," said Dean Kleckner, president of the American Farm Bureau Research Foundation.

"Though farmers are already reducing their chemical use and relying increasingly on integrated pest management, the critical issue is the availability of effective pesticides at key times.

"Producers of some crops are on the verge of losing the last available crop protection tool. In other instances, the loss of a key pesticide will result in the use of greater amounts of less effective chemicals. Some chemicals also are critical to effective integrated pest management programs which combine chemical and non-chemical approaches to manage pests. This study points out several key issues which need to be addressed," Kleckner said.

The study was financed through specific project donations to the Foundation. The donations came from 48 state Farm Bureaus, 10 county Farm Bureaus and 58 other organizations, associations, businesses and individuals.

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The Animal Agriculture Initiative

In these days of widespread cynicism about the motives behind government spending, it's rare to find an expenditure that draws almost unanimous praise for being a genuine investment in the economic future of Michigan.

Michigan's Rural Economy on the *Launch* Pad

To the delight of farmers and everyone else interested in the state's economic growth and diversity, the Legislature's Joint Capital Outlay Committee, in the spring of 1993, approved the preliminary planning money for the nearly \$70 million Animal Agriculture Initiative at Michigan State University. The action will launch architectural planning this summer. Construction and renovation of animal agriculture buildings on campus will begin this year.

The campaign that kept this investment plan on track through several tight state budgets is a tribute to the leadership of Michigan Farm Bureau, dairy and livestock organizations and others in the state's agricultural industry.

"The industry has really done an excellent job of reminding and thanking legislators for their support and for the efforts that have gone into this

project over the past several years," said Ron Nelson, legislative counsel for Michigan Farm Bureau. Nelson is a veteran observer of Lansing politics, and he admits that he was pleased that lawmakers were persuaded to stick with the funding for the Initiative. "Budgets have been tight, but the animal industry helped demonstrate and document a real need. Animal agriculture facilities at MSU are very much out of date. In fact, some have not been updated for at least 30 years because of inadequate funds," he said.

Through the years, the prowess of MSU's football and basketball teams has drawn the most attention to the nation's pioneer land grant institution. But MSU has also been a superstar in the world of agricultural institutions. The College of Agriculture and Natural Resources has a well-earned reputation for innovative, world-class teaching and research.

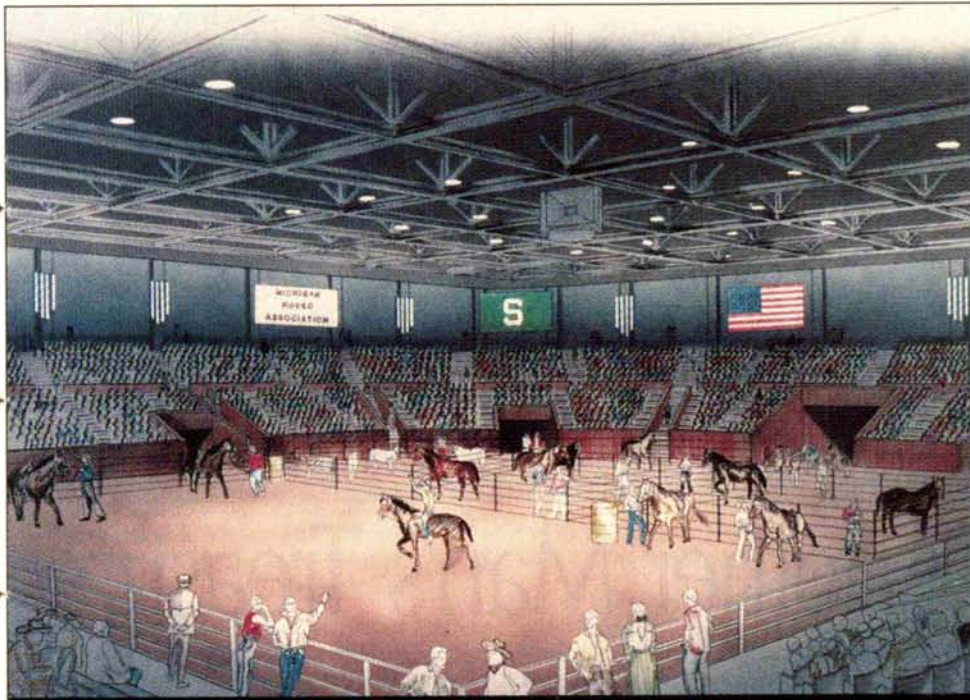
But that reputation in the area of animal agriculture has been threatened by years of trimmed budgets that have taken their toll on both facilities and people resources at MSU. "Unless you're aware of the modern operations underway or being constructed at other universities around the country, you don't really recognize how far MSU has fallen behind the times," according to Kevin Kirk, commodity specialist and livestock expert for Michigan Farm Bureau.

He said MSU had these specific problems that helped galvanize support for the Initiative:

- The research facilities in Anthony Hall were antiquated and unsafe. The ventilation system could not handle laboratory needs and freezers had broken seals.
- The Dairy Plant did not meet U.S. Department of Agriculture standards and its equipment was decades behind the industry.

Part of the funds will be used to renovate Anthony Hall, headquarters for the university's livestock research/educational facilities.





An architect's conceptual drawing of the new livestock education center.

- The current Meats Laboratory also did not meet USDA standards, had outdated equipment and no facilities for many processing areas.
- The beef, dairy, poultry and swine farms needed renovating.
- The Livestock Pavilion was obsolete.

"Because of these facility problems and years of budgetary constraints, MSU found itself in the position of having more difficulty continuing to attract the outstanding faculty needed to support an expansion of the animal agriculture industry in our state," said Kirk.

But the \$70 million investment in the Initiative will help turn that situation around. The funding will be used to renovate Anthony Hall, the Dairy Plant, the Meats Lab and the farm facilities. It will be used for new farm research facilities, including a swine farrowing barn and nursery, grower/finisher facilities and a new horse barn and arena. It will renovate an existing building for the installation of a high speed treadmill for evaluation of performance horses working at racing speeds. It will construct new infectious disease containment facilities at the veterinary research farm. And it will construct a new agriculture and livestock education center to replace the old livestock pavilion.

The state's agricultural industry believes that this investment in the future will yield big dividends.

- With this additional funding support, MSU is expected to develop solutions to animal manure problems. Solutions are critically important if the industry is to expand or even maintain its current level of production. And finding appropriate, environmentally sound manure application techniques is a key to maintaining a "good neighbor" policy with non-farmers in rural areas.

- The investment will help expand, perhaps even double, the beef feedlot and cow calf production in the state and create a forage based beef industry.

- It will encourage expansion of the state's poultry industry, which currently produces only about half of the eggs consumed in Michigan. Turkey production could be doubled.

- With the feed and slaughtering capacity in this state, Michigan will be able to produce and market a million additional hogs each year.

- It will help to optimize the health and performance of horses in support of the state's racing industry.

- It will boost the health of the sheep industry, in part by filling the now-vacant sheep extension veterinary position.

- It will allow Michigan State University to continue working with dairy farmers to make dairying more profitable, and help the industry meet the opportunities presented by the new, large dairy processing facilities in the state.

This revitalization of Michigan's animal agriculture project will benefit all sectors of the state's agricultural economy.

For example, it will allow more farmers to diversify their operations by taking advantage of Michigan's unique environment for livestock production.

The project will also expand local livestock grain markets, and help reduce the need for costly "out of state" grain shipment. By some estimates, the extra demand for corn and soybeans created by this livestock expansion could boost prices by 25 to 30 cents a bushel.

...for a \$70 million dollar investment in the revitalization of Michigan's animal agriculture, farmers and other rural residents will harvest hundreds of millions of dollars in benefits each year...

But what about the impact on the total Michigan economy? What kind of return can Michigan taxpayers expect from their investment in the animal agriculture business?

They can expect high dividends indeed. A focus on the non-farm impact from expansion of the dairy industry helps make the point. The dairy industry comprises the largest single element of Michigan's agricultural economy and has the most impact on the rest of the state.

An analysis by the MSU Agricultural Economics Department noted that there are around 5,000 commercial dairy farms in the state. Their output provides over a quarter of the cash farm receipts of Michigan agriculture. The Initiative has targeted a nearly 15 percent increase in the size of the state's dairy herd to produce an additional three quarters of a billion pounds of milk each year.

What would this market expansion mean in terms of economic development? Again, citing figures from the MSU economic analysis, the addition of 50,000 cows to the state's dairy herd would mean over 1,500 more jobs. It would increase net farm income by over \$17 million dollars a year. It would boost local property tax receipts by nearly \$4 million dollars a year. And it would generate \$123 million dollars being spent each year on supplies, utilities, insurance and other services for the dairy industry. As these expenditures percolate through the rest of the economy, there will be additional indirect benefits to employment and tax receipts.

So, for a \$70 million dollar investment in the revitalization of Michigan's animal agriculture, farmers and other rural residents will harvest hundreds of millions of dollars in benefits each year just from the dairy industry. Going beyond that, and taking into account the impact from expansion of beef, swine, poultry, sheep and the horse industries — then, you're looking at nearly half a billion dollars a year in increased agricultural sales value.

This would generate additional jobs and income from the processing and distribution industries, and as the impact of this expansion multiplies, it could produce over \$625 million a year in direct and indirect value for the Michigan economy. Within a decade, this amount could exceed a billion dollars a year.

One Man's Waste

Every year in Michigan, cities and municipalities have a dilemma - what to do with sewage sludge and the leftovers from water treatment plants? Thanks to the efforts of Great Lakes Enviroland, based in DeWitt, over 100 Michigan cities are now delivering those "resources" to farmers to help meet crop fertility needs, according to Bill Goetch of Enviroland.

The company does nothing but recycle non-hazardous by-products. For the past eight years, the company has been marketing the residual limes from water treatment facilities, covering nearly 20,000 acres on an annual basis. "One of the things they're taking out of the water is calcium, and what they end up making through that process is calcium carbonate," explained Goetch. "It's an excellent liming material for farmers that are in close proximity to the treatment facility, and the product costs 30 to 50 percent less than conventional sources."

The lime product has other advantages over other sources, since the product can be applied as either a liquid or a semi-solid cake product. The company transports the lime material directly to the farm where it's loaded onto a high flotation spreader and applied immediately by the company.

The company also applies municipal waste from sewage treatment facilities, known as bio-solids at no charge to farmers for over 100 cities. A majority of the bio-solid product is injected by the company on the farm fields, unless the fields have less than a Grade A slope. This service can provide real benefits for all parties involved, according to Goetch, since the farmer is getting a free source of nitrogen and phosphorus, the municipality picks up the tab for applications, and our state's landfills are being spared of a product that has value.

"This program is seen as a beneficial use program," Goetch said. "Without the farmer, disposal would go to a landfill. So we have a program with several safety nets to make sure nothing is going out there that has a problem. That way, we can utilize it as a fertilizer, instead of filling up our landfills with something that could be used."



Another Man's Treasure

Those safety nets include some rigorous testing of the product, the facility and the farmer's field, to make sure that fertility levels won't exceed beneficial use limits. "They test for organic chemicals, inorganic chemicals and fertility levels of the bio-solid," said Goetch. "It's a relentless testing program - and it's expensive too."

Once a treatment facility is permitted, testing is done every time bio-solids are hauled from the facility. Farm fields are also tested extensively to become permitted, and then a running logsheet is kept on individual fields. Limits are set on nutrients and then calculations made for appropriate application rates of the bio-solids.

"One of the restrictions is that this program has to be a beneficial use program," Goetch explained. "So we have to show the need for what we're applying. We'll use fertilizer recommendations, and then compare that against the analysis of the bio-solid, looking at ammonia, nitrates, TKN, phosphorus, and then all the metals."

Once application is completed, Goetch says precise calculations are made as to what was needed, what was applied, and what the farmer still needs to apply for his next crop. Generally, potash is the one nutrient that will be in short supply, and must be applied by the farmer.

Lifetime limits are established for each field in terms of what and how much can be applied of various elements. Unfortunately, Goetch says, misinformation and bad press about bio-solid disposal, has created confusion and sometimes, bad feelings between neighbors who do and don't accept bio-solids on their farms.

He referred to a field test that called for a 6,000 gallon per acre application rate. Out of the 6,000 gallons, the farmer actually got 53 pounds of nitrogen, 119 pounds of phosphorus, and only .47 pounds of lead, 2.28 pounds of zinc, 2.12

pounds of copper, .07 pounds of nickel.

"Put that in comparison to starter fertilizer which contains 2 percent zinc - if he applies 150 pounds of starter, he's getting 4.5 pounds of zinc," Goetch said. "We notify any and all neighbors when we're just permitting a field, and we let them know when the field is actually permitted. We might never actually use the field, but we still let the neighbors know what we're doing."

In most cases, farmers can easily get their field permitted, however, there are some factors that would disqualify a field. In a few cases, fields are disqualified for bio-solid application because of low lying fields prone to flooding, but 99 percent of the time a field is disqualified because of high nutrient loading already present.

"Basically, phosphorus buildup is the biggest problem we encounter," Goetch said. "If a farmer has 200 pounds of phosphorus in the field already, then there's no beneficial use for spreading the sludge on that field."

Goetch expects that recently released stricter Environmental Protection Agency regulations should help establish a consistent national level of procedures to help clean up other image problems and abuses in other states that impacts Great Lakes Enviroland. "Michigan has always enforced and adhered to higher standards than most other states in terms of sludge application," he said.

The only other limiting factors is distance and weather says Goetch. For liquid product, the company likes to stay within a 25 mile radius of the treatment facility. For semi-solids, the company will go as far as 40 miles and the company generally looks for fields that are 10 acres or larger. Once temperatures reach freezing levels, liquid product can't be spread. Temperatures below 25 degree F or lower, eliminate semi-solid spreading as well.

New Technology Pays for Past at Parson Chemical Plant

First Time Commercial Use of ISV in EPA Chemical Cleanup

A new technology for treating hazardous waste, originally developed by the U.S. Department of Energy (DOE) for treating radioactive waste, is being utilized for the first time ever on a commercial basis in Michigan, at an Environmental Protection Agency (EPA) Super Fund Site.

The process, called *in situ vitrification* (ISV), involves the "in place" electrical melting of soils and other earthen materials to 3,600 F for purposes of destroying, removing and/or permanently immobilizing hazardous materials that are present. Soil is converted into a rock-like material that's considered harmless, and the actual mass of the soil, once melted, is reduced by 20 to 30 percent. The resulting hole is then filled and covered with clean top soil and reseeded.

Geosafe Corporation, based out of Richland, Washington, is under an EPA contract to apply the technology at the Parson Chemical Site located in Eaton County, according to Leonard Zintak, EPA's on-scene coordinator for Region 5.

"What we're dealing with here is a mixture of pesticides, herbicides, and mercury, which is difficult to treat by conventional methods," explained Zintak. "You just can't ship this contaminated soil off to a landfill. Offsite incineration can be extremely expensive at about \$2,000 a cubic yard."



Below, once the melt is completed in an individual cell, the hood is lifted by a crane to the next adjoining cell. The molten soil and the hole left by the melt is backfilled with clean dirt and seeded once the ground has cooled.

Those factors made the Parson Chemical site an ideal candidate for the first commercial application of ISV technology, which can be done at under \$600 a cubic yard, less than a third of the cost of other options.

Nearly 3,000 cubic yards of contaminated soil, excavated from an area at the rear of the chemical plant facility and from along a drainage ditch where chemicals had been dumped, will eventually be treated in a series of nine treatment cells constructed in 1990 for ISV application.

From 1945 to 1979, Parson's Chemical Works, Inc., manufactured agricultural chemicals at its Grand Ledge facility located on the western outskirts of the community. During those 34 years of producing pesticides, herbicides, solvents and compounds containing mercury, the company was also dumping chemicals into its drainage system.

After a bankruptcy in 1979, and subsequent investigations by the Michigan Department of Natural Resources, the Eaton County Health Department and EPA, the Parson Chemical Site was placed on EPA's national priorities list and became an EPA Superfund site in 1989. The ISV treatment process was initiated in July of 1993.

Site Preparation

Workers at the site constructed a treatment trench to hold the contaminated soil for the treatment phase of the cleanup. Concrete walls measuring 12 inches thick were constructed in the excavated trench.

A series of nine treatment cells, each measuring 28 feet x 28 feet by 16 feet deep, were constructed. Temperature sensors were installed in the trench to provide a means of monitoring the melting process.

The 3,000 cubic yards of contaminated soil were then placed into the treatment cells, with each cell containing four holes large enough to insert one foot diameter electrodes to start the melt.

Soil Treatment Phase

Because ISV is an on-site treatment technology, the equipment must be mobile so it can be relocated to future treatment sites. The ISV equipment includes a large metal hood - a dome shaped structure that's 60 feet in diameter and 15 feet high. The hood overlaps the top of one treatment cell and is used primarily to vent



Workers enter the hood to lay down a layer of graphite in a path between four electrodes to start a flow of electricity down into the ground that will melt the contaminated soil. This was the first ever commercial application of "ISV" technology.

off vapors for treatment before emission into the atmosphere.

Other parts of the ISV system include trailers for workers to monitor the melt, a trailer for a gas filtration system, and another trailer containing a transformer to provide a power source for the electrodes.

Other parts include a set of pipes to vent off the gas to the filter treatment system, and the electrodes. Power cables, capable of carrying over 3.5 megawatts of electricity run from the power lines to the trailer, and then the electrodes, which are fed down through the top of the hood.

Once the equipment is installed and the hood in place, workers place a "starter path" across the treatment cell. "Normally, soil has to be heated up and melted to make it conducive so that you can put power through it to continue melting the rest of the soil," said Zintak.

"Workers lay down a layer of graphite in a path between the electrodes to start the flow of electricity down into the ground," he said. "Once the melt actually starts, these one foot diameter electrodes are fed down in to the ground, eventually reaching the 16 foot depth of the cell. The electrodes are manufactured in six foot lengths. Five of the electrodes are threaded together for a total length of 30 feet."

As the soil melt proceeds, and forms a thick liquid, its chemical structure is irreversibly broken down. Its volume is also reduced 20 to 30 percent since the melting removes water, organic material and air pockets.

Soil will be melted at the rate of one to two inches per hour, generally requiring five to 10 days to complete the melt in a cell before moving on to the next treatment cell. The ISV system consumes about the same amount of electricity as a small hotel on a daily basis, said Zintak.

It will take at least 12 months for the melted soil in each cell to cool and completely harden to glass, forming a single mass of glass in each cell.

CASH CROP.



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Available to Farm Bureau members only, on all '94 5.9L Magnum gas and Cummins diesel Ram models. We've added cash back to most '94 mid-size Dakota pickups, too, along with all full-size Ram Vans and

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*This cash back offer is valid for members of participating Farm Bureaus, expires 12/31/94, and may not be used in combination with any other Chrysler Corporation certificate program or certain other special programs. Ask for restrictions and details.



THE NEW DODGE
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HEALTH HARVEST

A Health and Wellness Publication of Michigan Farm Bureau

Winter 1994

Cold Facts about



HYPOTHERMIA

* * * * *

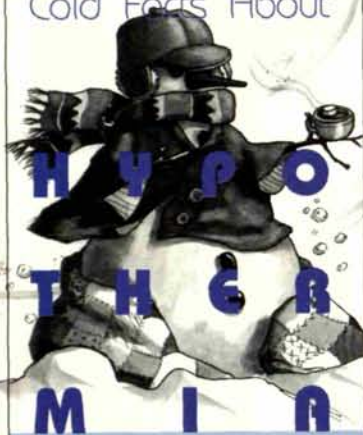
Protect yourself from hypothermia this winter by learning to recognize the symptoms and taking the

right steps to treat it. Health experts estimate that approximately 25,000 people die of hypothermia each year. Be especially watchful of

infants, older persons and those medicated by cardiovascular drugs, tranquilizers, antidepressants and sedatives. **(continued next page)**



Cold Facts About

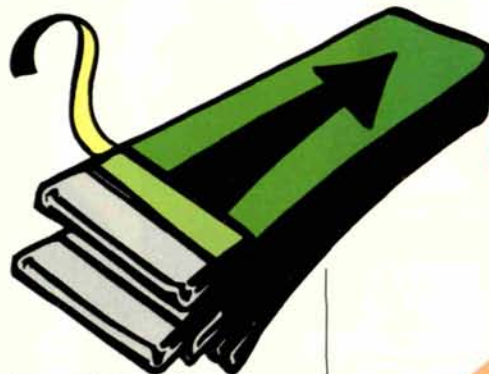


Hypothermia is a significant drop in the body's internal temperature characterized by these symptoms:

- * Muscle stiffness and possibly trembling in an arm or leg.
- * Intense shivering. Some people don't shiver, particularly older adults, but could still be at risk.
- * Confused thinking or disorientation.
- * Marked changes in mood or affect, such as apathy (indifference), extreme drowsiness, hostility or aggression.
- * Changes in the face and skin. Look for puffiness, swelling or paleness. Skin is cool or cold to the touch.

If you suspect someone is suffering from hypothermia, call for medical assistance immediately and take the following steps until help arrives:

- * Get the person out of the cold
- * Replace wet clothing with warm, dry clothing. Cover the person with blankets, or other warm material, such as jackets, towels, or newspapers. If possible get the person into a sleeping bag with someone else to provide body warmth.
- * Make every effort to keep the person awake and alert.



A stick of gum a day keeps the dentist away

Beyond preventing tooth decay, chewing sugarless gum can actually help fight tooth decay. Gum chewing stimulates saliva in the mouth and cuts down the amount of acidity. Chewing also forces saliva between the teeth where food residues may be trapped. For the most benefit, chew sugarless gum within five minutes of eating and continue chewing for at least 15 minutes.

Life

A weighty solution to DIABETES

Your chances of developing adult onset diabetes increase two-fold for every 20% of excess weight you carry. Diet and exercise to lose weight can treat 33% to 55% of non-insulin-dependent diabetes.

Check with your doctor about the proper weight for you based on your height, body type and age. Here's a rule of thumb that can help you determine your ideal weight: Men five feet tall should weigh about 106 lbs. — add six pounds for each additional inch of height. Women five feet tall should weigh about 100 pounds — add five pounds for each additional inch of height.

For mothers to be

The lack of awareness is sobering. While many adults know the dangers of drinking alcohol during the first trimester of pregnancy, a national survey suggests that few know pregnant women should also abstain from alcohol during the second and third trimesters.

Drinking during the later stages of pregnancy can cause brain damage to the baby, points out The Arc, the country's largest volunteer organization devoted to improving the lives of mentally retarded people, which conducted the survey. Drinking alcohol during pregnancy can lead to Fetal Alcohol Syndrome, the leading cause of preventable mental retardation, which affects more than 5,000 babies each year.

In addition to the heartache Fetal Alcohol Syndrome brings about, it costs \$1.4 million in health care over the lifetime of just one affected child reports the American Medical Association. For all Fetal Alcohol Syndrome victims combined, the health care cost comes to \$321 million — and that's just through age 21.

Style

Valentine Veritas for Chocolate Lovers

**CHOCOLATE HEARTS...
CHOCOLATE KISSES...
CHOCOLATES BY THE BOX...**

will tempt you sweetly this Valentine's Day. And while chocolate probably should be a "special occasion treat," you'll be surprised to learn that much of what you thought you knew about chocolate just isn't true.

Here's some facts and fibs about chocolate:

FALSE: Chocolate is high in caffeine

Caffeine occurs naturally in cocoa beans, but the amount is low. A 1.5 ounce milk chocolate bar contains 9 milligrams (mg.) of caffeine. The same size bar of sweet (dark) chocolate contains 30 mg. of caffeine. Both are less than other common sources of caffeine, e.g., coffee (one 6 ounce cup = 103 mg. caffeine); soda pop (12 ounce can = 36 to 54 mg. caffeine).

TRUE: Chocolate is high in fat

For solid chocolate this is true when considering the percentage of calories from fat. If you are a chocolate lover, it's okay to enjoy chocolate occasionally. The key is moderation and a well-balanced diet. Even though the cocoa butter in chocolate is primarily saturated fat, studies show it doesn't appear to raise blood cholesterol.

TRUE: Chocolate is low in cholesterol

Milk chocolate, the only chocolate with cholesterol, has a small amount, which comes from its milk content.

FALSE: Chocolate causes acne.

There is no proof that chocolate aggravates or causes acne. Studies do not show that chocolate or any other food causes acne breakouts.

FALSE: Chocolate causes tooth decay

Most chocolate products do contain sugar, but studies do not show chocolate as a high-ranked, cavity-causing food.

FALSE: Chocolate is an aphrodisiac

The ancient Aztecs believed this, but modern research has not proved it. Chocolate does contain phenylethylamine, a chemical present in the human brain that helps arouse emotions, but the amount in chocolate is probably too small to alter emotions.



Q. Should I get a flu vaccine? Are they safe?

A. Influenza, or flu, is a disease characterized by high fevers, body and head aching and cough. Many people are under the misconception that gastrointestinal illness characterized by vomiting and diarrhea is "the flu" but this is inaccurate.

It is important to know what the flu vaccine will and will not do. Many people believe the flu vaccine will protect them from all cold viruses they are exposed to. This is not the case. Flu vaccine is designed to protect you solely from specific strains of flu virus.

This winter, many people will ask their primary care physician whether they should receive a flu vaccine. Usual advice is that people who are at high risk for suffering severe illness as a result of the flu virus should receive the vaccine. This includes the elderly, people with chronic medical conditions such as diabetes, or people with known pulmonary disease such as asthma, emphysema and chronic bronchitis. In those people who are at high risk, flu may develop into pneumonia, which can be quite deadly.

Parents with children who have significant, ongoing illness should also consider having their child vaccinated.

Most normal, healthy people usually do not suffer severe side effects as a result of a bout of flu, although they are miserable for a few days.

While there is nothing one hundred percent safe in the world, the flu vaccine is a pretty good deal in terms of risk/benefit ratio. In the past, an increased incidence of a rare syndrome called Guillain-Barre was associated with flu vaccination, but this has not been the case in the past several years.

There are some predictions that this year's flu virus may be more severe than in the past. Seek an immunization if you believe yourself to be at high risk for contracting the flu, and especially if you are at high risk for suffering severe illness as a result of the flu.

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

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

New Kit Serves Up **FOOD SAFETY** Information

Health care professionals have a valuable new tool to help them answer parents' questions about food safety and the foods their children eat. "The Children's Food Safety Kit: A Health Professional's Guide to the Issues" is a comprehensive information kit that the American Dietetic Association's (ADA) Center for Nutrition and Dietetics (NCND) has developed to help doctors and health care counselors address the most commonly asked questions about children and food safety.

The kit is being sent to thousands of pediatricians and dietitians across the country through an educational grant provided by the DuPont Company.

"Many parents turn to dietitians and pediatricians for answers and reassurance about the safety of the foods they give their children," said Nancy Schwartz, Ph.D., R.D. (registered dietitian), director of the NCND. "We know that people have questions about what they should be feeding their children, based on the questions we've received on ADA's consumer nutrition hotline and comments from our members who are practicing dietitians. We developed the 'Children's Food Safety Kit' to help health professionals answer some of these questions."

The "Children's Food Safety Kit" contains brochures and fact sheets that address a wide variety of nutrition and diet topics ranging from regulation of food production to preparation of food products. Specific areas of discussion include the role of fruits and vegetables in a balanced diet, standards used in evaluating and regulating food production and guidelines for communicating information about food to consumers.

Most of the information contained in "The Children's Food Safety Kit" can be easily photocopied and distributed to parents. For additional guidance, the kit includes a list of

recommended references, previously published articles and other recognized sources of information on diet and nutrition.

"The Children's Food Safety Kit" is one of many efforts by diet and nutrition experts, government agencies, the agricultural community and others to provide consumers with factual information about the safety of the food supply.

"Most people are not aware of the ongoing regulatory oversight that ensures the safety of our country's food supply," said Tom Vaux, regulatory and environmental issues

manager for DuPont Agricultural Products. "The Children's Food Safety Kit' is valuable because it helps health professionals and their clients or patients understand how and why food production and agricultural products are regulated."

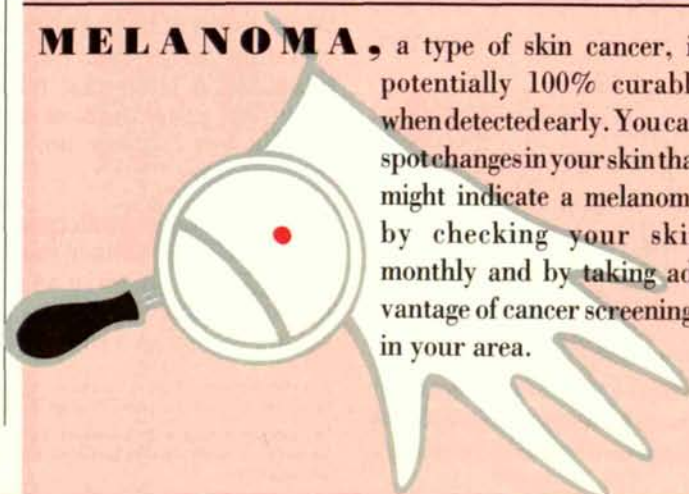
"The more people understand about how food products are produced and regulated, the better able they will be to make informed choices about what to eat," Vaux said. "The Children's Food Safety Kit' will help health professionals and parents alike make informed and confident decisions about family diets and nutrition."

MEDICAL FOCUS

Cancer Detection

MELANOMA, a type of skin cancer, is potentially 100% curable when detected early. You can spot changes in your skin that might indicate a melanoma by checking your skin monthly and by taking advantage of cancer screenings in your area.

Look for moles that are not symmetrical (one half doesn't match the other); have irregular edges (ragged, notched or blurred edges); are not uniform in color (variations in color and may include tan, brown, black, red, white or blue) or are larger than a pencil eraser (larger than 6 millimeters).



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

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- Opryland



To take advantage of these discounts, call or write your county Farm Bureau office TODAY!



Kings Island



POLICY DEBATE & VOTING HEADLINES MFB ANNUAL MEETING

Delegates to the Michigan Farm Bureau annual meeting completed policy action on a wide range of state and national issues, including school finance reform. They went on record supporting a reduction of property taxes, with funding for K-12 to be replaced with a "revenue neutral" mix of other taxes.

They also voted to support any combination of: an increase in the sales tax to not more than 6 percent, an increase in the state income tax to not more than 5.9 percent, the levying of a maximum of eight mills on all real and non-exempt personal property, a property transfer tax to replace a portion of the eight mill property tax, and an increase in the alcohol/tobacco tax of up to 25 percent.

The delegates opposed elimination of revenue sharing for townships and counties and voiced support for the concept of charter schools and schools-of-choice.

Delegates also recommended that "user taxes" be used to fund the construction and maintenance of new bridges and roads instead of reverting back to the use of property taxes and/or special assessments for such projects. They also advocated the use of a state fuel tax of not more than 6 cents for repairs and rebuilding of Michigan's transportation infrastructure.

On other state issues, the delegates approved policy favoring trucking deregulation. The policy said that deregulation would cut Michigan freight costs by an average of 19 percent and save shippers and consumers \$87 million a year.

Delegates also went on record supporting Michigan's drunk driving laws and urged prosecutors and police to give increased attention to enforcement, adding that mandatory jail sentences should be required for all convicted drunk and drugged drivers.

Recent reforms to Michigan's tort laws received delegate approval. They asked, however, that those efforts be broadened to include reforms to attorney fee arrangements, a mandated settlement structure for large monetary judgments, and a cap on non-economic and punitive damage judgements.

On a related matter, delegates called for additional reform measures to the state's No-

Fault Automobile insurance law. They recommended that a judge, not a jury, should determine if an injury meets the legal requirements to allow a lawsuit, and that optional limits of Personal Injury Protection (PIP) coverage should be offered. In addition, a fee schedule for medical and PIP benefits should be used, and there should be a mandatory coordination of insurance benefits.

They encouraged Farm Bureau to continue working with state agencies to implement the Coastal Zone Management Act and called for "voluntary incentive-driven programs," rather than rigid mandates to encourage farmers to adopt management measures authorized under the Act.

Delegates also went on record in support of private property rights protection, saying that the government should be required to provide due process and compensation to the exact degree that a property owner's rights have been diminished due to government action.

Turning their attention to food safety, delegates recommended that the Food and Drug Administration, Environmental Protection Agency, and the United States Department of Agriculture continue efforts to inform and educate consumers about safeguards already in place, as well as continue to improve consumer information programs. The delegates also voiced support for the commercial use of food irradiation as an acceptable food processing method.

In the commodity area, delegates strongly supported economic incentives, like tax breaks, to encourage production of ethanol in the state. They reaffirmed support for commercial cranberry production and called on the DNR and the cranberry industry to work together to encourage expansion of cranberries.

The delegates called on Farm Bureau to monitor implementation of NAFTA to explore export opportunities for agriculture and safeguard the interests of producers. They reaffirmed support for protection of private property rights. They approved policy opposing the concept of preserving all endangered species regardless of the cost.

MFB Annual Meeting Scores High Marks in Detroit

The Westin Hotel in Detroit scored high marks with delegates and guests attending the MFB annual meeting. Farm Bureau members scored big with Detroiters as they showed that farmers are, indeed, professionals from the ground up.

Thanks to the Showcase of Agriculture, several thousand Detroiters were amazed to find calves, sheep, goats, and a hog in the plush interior of the Renaissance Center. Their amazement turned to awe as they saw poinsettias, lamb, beef, vegetables, and other commodities. They learned that Michigan farmers are a source of a diverse and bountiful supply of products.

In addition, 600 Detroit middle school and FFA students were led on tours of the Showcase by members of MFB's Promotion and Education Committee. With all those students, other farmers at the annual meeting answered a call for help and joined the tours to ensure that students learned as much as possible about agriculture.

Many Showcase visitors had never seen farm animals before and were anxious to bring their children to share in the excitement. This first Showcase of Agriculture was hosted by the MFB Promotion & Education Committee with several MFB delegates also volunteering their time to host the students through the showcase.



This little girl was quite impressed with the rabbits. Unfortunately for her, a hands-on opportunity was not possible.



Washtenaw County Agricultural Extension Agent, Bill Ames guides students on "A Walk Through Michigan Commodities," with Abe Lincoln.



Mike Irwin, of Butzel Middle School, allows Detroit school kids an experience they've never had before.

Serving Farmers & Rural Michigan



The Depression and World War II Years...

The agricultural economy of the United States collapsed in the early 1930s and with it went the whole economy of the nation. Membership in the struggling young Michigan Farm Bureau dropped to an all-time low of 1,542 by 1933. Yet, program-building was underway and as programs grew, so did membership.

A Junior Farm Bureau (later renamed Farm Bureau Young People) was developed in 1935 to provide rural youth with social and leadership development opportunities. In 1936, the Community Group program was introduced as a way of getting members to actively participate in Farm Bureau, of keeping them informed on issues and having them organized to take concerted action when their support was needed. Topics were provided to these neighborhood discussion groups with encouragement for grassroots feedback to the state organization.

In 1942, Blue Cross-Blue Shield was made available to members through Community Groups. If there was any single motivating factor in the growth of the organization, in both membership and programs, it was this crucially-needed service. In order for farmers to get this service, which they could get nowhere else, they had to belong to a Community Group. This was the initial attraction; they joined to get the service, then got involved in Farm Bureau and grew into leaders for the organization.

A Women's Activities Department was established in 1945, and county Women's Committees across the state adopted the objective "to make the rural community a better place to live." Health and safety projects, building rural-urban relationships, and nurturing the growth of Community Groups were their top priorities.

In the legislative arena, the Michigan Farm Bureau fought for greater control of plant and animal diseases, for expansion of agriculture research programs at Michigan State College, for improved highways, for free school transportation — and against political reapportionment which would have assigned control of the state Legislature to urban interests. At the national level, the organization fought against the growing intervention of government in agriculture.

Since 1919...

In the Beginning...

Farmers faced a crisis after World War I. Farm prices collapsed while costs remained high. Farmers were taxed for the full maintenance of local rural roads and taxes on farm property rose to the point where farms had to be sold for tax delinquency. The fierce independence of those involved in agriculture gave way to the realization that, if they were to have any impact on the forces that held them hostage, there was a need for united action.

On Feb. 4, 1919, 57 county farmers' bureaus that had been formed by Extension agents in the early 1900s as educational groups to bring information from research centers to farms, met at the Michigan Agricultural College in East Lansing. Forty-three of those county groups signed an agreement to support a state organization to be called the Michigan State Farm Bureau. Their charter stated that the aim was "to provide ways and means for concerted action on agricultural problems."

The loosely-associated, poorly-funded organization struggled through its first years and promised members more than it could deliver. Disenchantment set in and membership figures plummeted. But, thanks in large part to Clark Brody, St. Clair County Extension agent who took over as secretary-manager in 1921, the young organization began to realize its potential. By 1925, the road tax on farms was replaced with a gasoline tax. In 1926, the Michigan State Farm Bureau became the agency for State Farm Mutual Insurance Company, the fees from which helped the organization begin its program-building process. And in 1929, its first affiliate, Farm Bureau Services, Inc., a farm supply cooperative, was born.

Feb. 4, 1994, marks the Diamond Anniversary Year of the Michigan Farm Bureau. More than a look back, Michigan Farm Bureau's 75th anniversary in 1994 is a time to reaffirm the organization's commitment to the founding principles of volunteer leadership, grass roots policy making, and strength through membership.

Long the state's largest general farm organization, the Michigan Farm Bureau also has earned the reputation of "leader-builder" for agriculture. From farm house to statehouse and even in the nation's capitol, Farm Bureau members have developed their leadership skills through Farm Bureau programs and contributed those valuable talents to agriculture and the organization that represents their industry — the Michigan Farm Bureau.

Among those is Donna Wilber. Born on a South Dakota sheep ranch and raised on a dairy farm in Clinton County, Michigan, she joined up with the Michigan Farm Bureau in the 1950s. Her career in Farm Bureau, now spanning over forty years, has earned her the respect of staff at every level and the membership.

This year, Wilber, who rose to assistant director of the Michigan Farm Bureau Information and Public Relations Division from her start as an office clerk, will release a history of the organization from 1950 through the present day.

The book, a sequel to the first Michigan Farm Bureau history written by the organization's first administrative secretary Clark L. Brody, is entitled, "In the Service of the Farmer." The following historical summaries are excerpted from the upcoming book:



The Glorious Growing Years...

The "climate" was right for Michigan Farm Bureau's glorious growing years. The war had kindled a community spirit in the country and farmers were ready to join forces to accomplish together what they knew they couldn't individually. Their basic beliefs in freedom, independence, dignity of the individual, the private enterprise system, closely matched the philosophy of Farm Bureau. They accepted the fact that the organization had no power except what members, as individuals, put into it and willingly gave their time and talents to build a strong Farm Bureau.

In terms of member involvement, membership growth, leadership development, program and member service expansion, the Michigan Farm Bureau became the envy of other states in the American Farm Bureau Federation in the '50s. Intense member involvement in the organization's policy development/policy execution process significantly increased its clout in the legislative arena. That clout would be needed during this decade as the Michigan Farm Bureau successfully fought to maintain the sales tax exemption on farm equipment and supplies, and lobbied for adequate funding for Michigan State College and the Michigan Department of Agriculture.

One battle that was lost during the '50s was the "invasion" of yellow oleo that Farm Bureau members and others believed would lead to the "death" of the dairy industry in Michigan. A ballot proposal making the sale of yellow oleo legal passed by a large margin, a bitter defeat for dairy producers.

The organization of county Farm Bureaus in the Upper Peninsula during the mid to late '50s made Michigan Farm Bureau, at last, a statewide organization. Another significant happening was the move from the organization's original home on North Cedar Street in Lansing to a new office building near the Capital City Airport in 1955. The move brought all 250 home office employees of Michigan Farm Bureau and its affiliates under one roof for the first time in the organization's 36-year history.

Those affiliates now included Farm Bureau Services, which had been enjoying rapid growth since its birth in 1929; Farmers Petroleum Cooperative, Inc., incorporated in 1949; Farm Bureau Mutual Insurance Company, organized in 1949; and Farm Bureau Life Insurance Company, organized in 1951.



Times of Challenge...

By 1960, the organization had lost many of the administrators, staff and leadership who had played key roles in the phenomenal growth of the Michigan Farm Bureau. For the first time in 12 years, there was a drop in membership, along with a drop in member involvement and organizational pride. A shift in emphasis from addressing agricultural concerns to heavy involvement in the anti-communism campaign, member unrest caused by unpopular administrative decisions, and internal strife that were prevalent during the first part of this decade threatened the continued viability of the organization.

Changes in top leadership and administration in the mid-'60s put the Michigan Farm Bureau back on track, but not before over 20,000 memberships were lost. Two dues increases, from \$10 to \$12 in 1960-61 and from \$12 to \$20 in 1965-66, added to the challenge of halting the downward trend and regaining momentum again. Crucial issues of the '60s that made farmers realize they needed Farm Bureau helped in addressing that challenge.

Those issues included the Constitutional Convention, the wheat referendum (known in Farm Bureau circles as the "Freeman supply-management control scheme"), the grape boycott, double daylight savings time, the continuing problem of property taxes and need for tax reform.

Leaders of the 50-year-old Michigan Farm Bureau entered the decade of the '70s with confidence and enthusiasm. Membership was growing as was member involvement in time-tested programs and services. Member and employee morale was high. Affiliates (including two established in the 1960s, Michigan Agricultural Cooperative Marketing Association and Michigan Agricultural Services) were healthy. Construction on a new Farm Bureau Center at 7000 W. Saginaw in Lansing had started.

Effectively dealing with current issues kept it strong, issues like consumer boycotts, an attempted farmers' strike by a militant faction of agriculture, environmental concerns and urban sprawl. Two major legislative accomplishments during this decade were passage of P.A. 116, Michigan's Farmland and Open Space Preservation Act, and P.A. 344, Michigan's Agricultural Marketing and Bargaining Act.



Meeting the Challenges of Change...

The economic chaos of the '80s, the integration of farmers into the mainstream of society, and the changing role of women in agriculture, brought both challenges and opportunities for the Michigan Farm Bureau.

By 1984, the total agricultural industry was suffering the devastating impacts of depressed farm incomes, high interest rates, and an erosion in land values. From debt restructuring to off farm employment, farmers and their families struggled to find solutions that would preserve their heritage of independence and self-sufficiency.

Other forces that impacted on the well-being of agriculture that Farm Bureau would address during the '80s were the grain embargo, the growing federal deficit, increased taxes, animal rightists and environmental activists.

At the 1987 annual meeting, Kent County farmer Elton R. Smith, who had served as president of the Michigan Farm Bureau for 22 years, stepped down from that office. A lasting tribute to Smith's lifetime of service to agriculture was the creation of the Elton R. Smith Endowed Chair for Food and Agricultural Policy at Michigan State University. The reins of Michigan Farm Bureau leadership were transferred to Jack Laurie, a Tuscola County farmer who had served on the board of directors for 20 years, nine as vice president.

Before this decade ended, many women were serving in leadership roles at both the county and state levels and the traditional Women's Committee structure that had been in place since 1945 was replaced with a Promotion & Education Committee that involved both men and women of all ages and interests.

While agriculture in the 90s is recovering through stabilized land values, low interest rates, those tough economic lessons are not forgotten. Today's farmers have sharpened their business and professional skills; adopted new, lower production practices; and redoubled their commitment to domestic and international trade. Today's farmers are truly "Professionals from the Ground UP!"

MFB's AgriPAC

Working for Agriculture's Future

Despite the recent bad press and negative public perception of PACs or Political Action Committees, they're a political reality that agriculture must continually be aware of and involved in, according to MFB AgriPAC Chairperson Faye Adam.

Adam, a partner in Pleasant View Farms, near Snover in Sanilac County, has chaired the MFB AgriPAC Committee for over three years now. She says that financial contributions, and volunteer campaign efforts on behalf of AgriPAC's endorsed "Friends of Agriculture," is more important now than ever, with the upcoming elections.

"The 1994 elections are probably one of the most important opportunities for Farm Bureau, through our AgriPAC system, to be effective in electing qualified candidates to represent agriculture," Adam said. "There will be a gubernatorial race and intense competition for an open U.S. Senate seat, not to mention elections for MSU Board of Trustees, U.S. and state representatives and state senate seats."

If past AgriPAC endorsements are any indication, this year's endorsed candidates should be very successful. In the 1992 elections, 75 percent of the candidates designated as "Friends of Agriculture" were elected. In 1990, nearly 90 percent of the candidates endorsed by the AgriPAC committee were successful in their bid for public office.

MFB's AgriPAC was formed in 1977 to influence the nomination and election of qualified candidates who have demonstrated strong support for agriculture, as evidenced by their past voting records on key agricultural issues. County Farm Bureau Candidate Evaluation Committees review those voting records and, in some cases conduct interviews, before making their recommendation to the MFB AgriPAC Committee.

According to Adam, that process has made the "Friend of Agriculture" endorsement highly sought after by candidates. "The most important part of our PAC is the fact that it is truly a grassroots process that sets it aside from other PACs," Adam explained. "It's a well-respected PAC and candidates come back to us time and time again seeking our endorsement."

MFB's AgriPAC is funded primarily through voluntary contributions from members when they pay their membership renewal notices, by adding \$1 to their dues payment. Those contributions funded nearly \$72,000 in donations to

endorsed candidates in 1992. While substantial and appreciated, Adam said that the leading association in Michigan, distributed \$264,565 in those same elections, making it critical that MFB members continue to support AgriPAC.

"We can no longer sit back and let things happen," Adam said. "If we're going to address the agricultural issues of today, we need qualified people representing us in Lansing and Washington, D.C., that understand these issues. I think AgriPAC is certainly a way that we have of surfacing, supporting and electing those qualified candidates. It's been proven over and over just how effective this process can be."

Farm Bureau members interested in donating

to the MFB AgriPAC can do so by donating an additional dollar on their membership dues notice, (see sample notice in red on this page) or by simply filling out the coupon below and submitting it along with their donation to:

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ACCOUNT BILLING STATEMENT

For
For Billing Questions Call: 1-800-535-2335

| | | | | |
|----------------------------|----------------|------------|-------------|------------------------------------|
| Farm Bureau Account Number | Statement Date | Due Date | Payment Due | Total Amount Due Including AGRIPAC |
| | 12/19/1993 | 01/09/1994 | \$45.00 | \$46.00 |

ACCOUNT SUMMARY

| | | |
|-------------------|----|-------|
| Previous Balance | \$ | 0.00 |
| Plus Transactions | \$ | 45.00 |
| Less Payments | \$ | 0.00 |
| New Balance | \$ | 45.00 |

TRANSACTION DETAIL

| Policy/Member Number | Transactions | Effective Date | Transaction Amount | Payment Due |
|----------------------|-----------------------------------|----------------|--------------------|-------------|
| AMS039367711 | F.B. MEMBERSHIP - GENESEE | 01/07/1994 | \$ 45.00 | \$ 45.00 |
| AMS039367711 | AGRIPAC \$1.00 VOLUNTARY DONATION | | | |
| | | | | \$ 45.00 |

Any transaction processed on your account after 12/19/1993 will appear on your next statement.

THE FARM BUREAU MEMBERSHIP DUES INCLUDED IN THIS BILLING ARE NOT AN INSURANCE PREMIUM. THESE DUES ARE UTILIZED FOR THE BETTERMENT OF THE CONDITIONS OF MICHIGAN AGRICULTURE.



Retain upper portion for your records

Please return this portion with your payment



| | | | | |
|----------------------------|------------|-----------------|-------------|------------------------------------|
| Farm Bureau Account Number | Due Date | Account Balance | Payment Due | Total Amount Due Including AGRIPAC |
| 380721502A-001-00020 | 01/09/1994 | \$45.00 | \$45.00 | \$46.00 |

Indicate Name/Address Change on Reverse Side

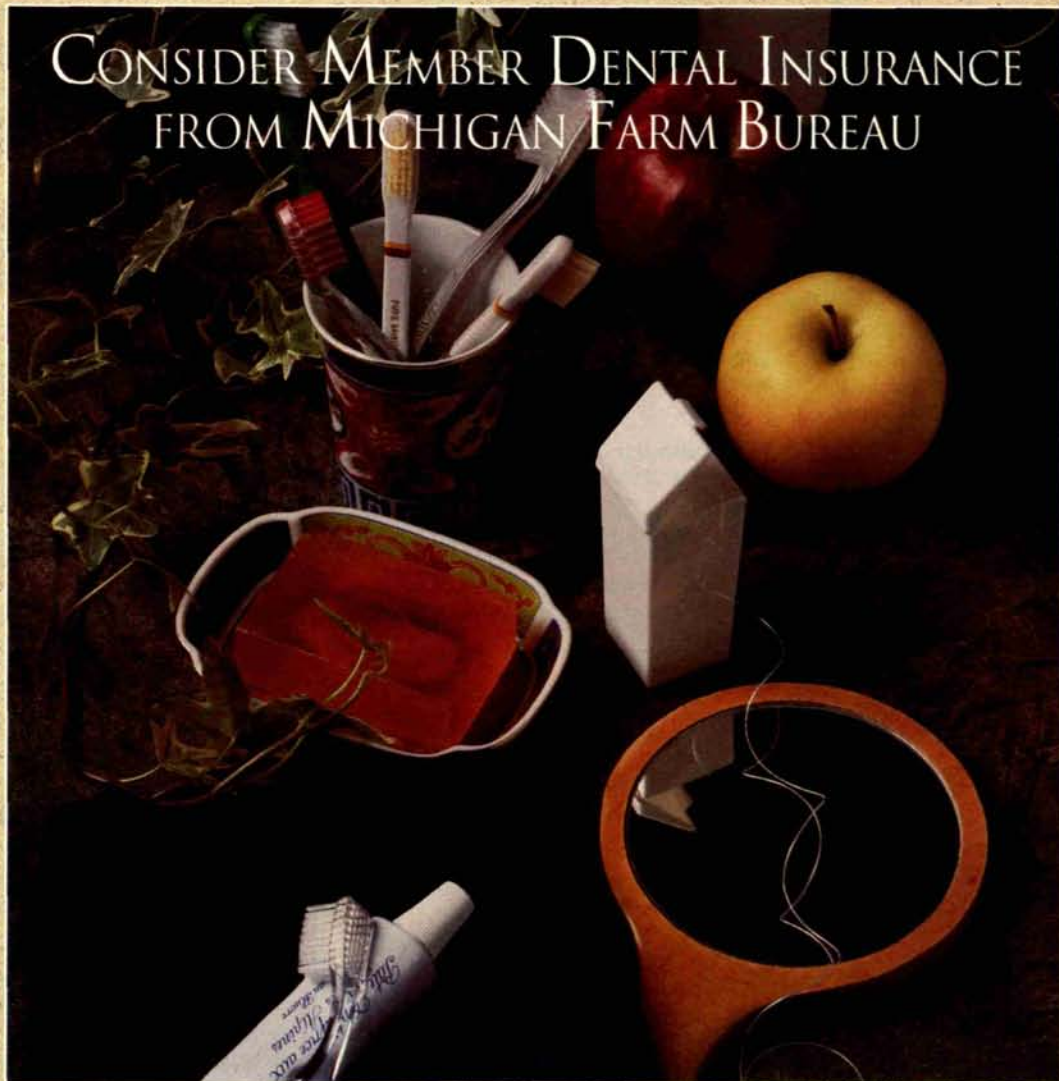
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99 038072150210001 00020014000 000004500 010994121993 000004500 000004600 9

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Jury Still Out on School Finance Reform

After record breaking debate and several hundred amendments to nearly 20 different related bills, the Legislature has now put the school finance reform issue back in the laps of Michigan voters, and state agencies to determine just what it all means, according to MFB Legislative Counsel Ron Nelson.

"The effort now is to look at the new body of law, piece it all together with existing law and then analyze how that will affect agriculture," Nelson explained. "It's important to understand that there is a relationship between the bills and current law, which means we also need to have the Michigan Department of Treasury's interpretation."

Nelson doesn't expect a final clear analysis to be available until February due to the complexity of the issue and the sheer number of bills sent to the governor.

Of major interest and concern to agriculture, is the "homestead" definition. There's still not a definitive answer, and the final outcome could have a big impact on net tax savings for farmers, according to Nelson.

"Under the bill, as passed, homestead may include all unoccupied property classified as agricultural, which is adjacent and contiguous to the home of the owner, unless that land is leased or rented by the owner to another person," Nelson said. "I say 'may' because there are other criteria in current law that further limit that homestead to just the residence where the individual lives and the five acres on which that residence is located."

The following chart summarizes the current law, the statutory plan, which would be the basis for funding K-12 education if the ballot proposal fails, and finally a brief summary of the ballot proposal if approved by voters during the March 15 election.

TAX SUMMARY (Revenue in Millions)

| | Current Law | Statutory Plan | | Ballot Plan | |
|--|-----------------|----------------|---------|----------------|---------|
| | | Rate | Revenue | Rate | Revenue |
| Property Taxes | | | | | |
| Homes | 36-mill average | *12 mills | \$1,198 | *6 mills | \$ 599 |
| Non-homes | 36-mill average | #24 mills | \$1,852 | #24 mills | \$1,852 |
| Voc ed, ISD taxes | 3 mills | 3 mills | \$ 510 | 3 mills | \$ 503 |
| Property Transfer | 0% | 1% | \$ 213 | 2% | \$ 425 |
| Income Tax | | | | | |
| Pers. Exemption | 4.6% | 6.0% | \$1,727 | 4.4% | \$- 247 |
| Renter Credit | \$2,100 | \$3,000 | \$- 352 | \$2,100 | \$ 0 |
| | 17% of rent | 20% of rent | \$- 40 | 20% of rent | \$- 40 |
| Sales/Use Tax | | | | | |
| Business Tax | 4.0% | 4.0% | \$ 0 | 6.0% | \$1,830 |
| | 2.35% | 2.75% | \$ 335 | 2.35% | \$ 0 |
| Cigarette Tax & Other Tobacco | | | | | |
| | 25 cents/pack | 40 cents & 16% | \$ 127 | 75 cents & 16% | \$ 357 |
| Interstate Phone | | | | | |
| | N.A. | 4% | \$ 40 | 6% | \$ 60 |

*Property tax on homes includes 6 mills statewide and 0 local mills under a ballot plan and 12 mills under the statutory plan.

#Property tax on non-homestead property includes 6 mills statewide and 18 locally under the ballot plan, or 12 mills at the state level and 12 at the local level under the statutory plan.

Newly Approved MFB School Reform Policy

The following school reform policy language was approved by the 454 farmer-delegates during delegate sessions at the recent MFB annual meeting in Detroit. School funding and taxation policy was also approved by the delegates and is also printed elsewhere on this page.

"We believe there must be equal educational opportunities for all Michigan children. Education at all levels must meet the constantly changing needs of society. We support the implementation of the Quality Education Act (P.A. 25 of 1990). We believe educational quality will be improved with the adoption of the following:

- State must have aid reimbursement determined by June 1 of each year.
- Schools must be drug free with drop-out prevention programs.
- Vocational-technical programs for both youths and adults be made available and existing educational facilities should be used whenever possible.
- School boards, administrators, teachers, students and parents must work together to set goals and objectives to improve student learning and performance.
- Educational programs be constantly re-evaluated to determine the priorities and needs of our economy and workforce.
- Evaluation of teacher education programs in the colleges and universities.
- An annual evaluation and professional development program for all school employees.
- A merit pay system administered by qualified personnel.
- Funding of special education programs for children with special needs and gifted children.
- Full funding for state mandated programs whether new or amended.
- Funding for teacher training of children with learning and reading disabilities in grades K-12.
- Agriscience education, with input from persons experienced in agriculture, should be incorporated in the school curriculum at all levels wherever appropriate, including consumer education courses.
- Repeal of the Teacher Tenure Act.
- Legislation that would allow local school boards to obtain competitive bids for school employees' health insurance programs.
- Per pupil basic grant to follow the student to the public school of their choice.
- Equalize to the extent possible per pupil spending.
- Require that state school aid funding reflect current year enrollment.

We support the concept of charter schools.

We support the most effective utilization of school property and resources.

Reorganization of school districts should be studied and considered but should continue to be voluntary."

MFB's School Finance Reform Policy

With the elimination of property tax as a source of funding K-12 education, new sources of funding must be found to replace the lost revenue. We will support a mix of taxes dedicated to funding K-12, and a limited reduction in current state spending if carefully selected so as to not adversely impact essential state services. We suggest a combination of one or more of the following revenue sources to replace the approximately \$6.5 billion which was eliminated from property tax. Any combination must be revenue neutral.

- Increase in the sales tax rate from 4 percent to not more than 6 percent.
- Increase in the Personal Income Tax from 4.6 percent to not more than 5.9 percent.
- Provide for a maximum of 8 mills to be levied on all real and non-exempt personal property. Provide for a transfer tax on residential and farm land as an alternative to replace a portion of the 8 mills. This alternative must be revenue neutral.
- Increase in the tax on alcohol and tobacco of up to 25 percent.
- Allocate all the savings from the reduction in Homestead Credit to K-12.
- Savings from reduced state spending and increased program efficiencies should be allocated to K-12.

The current 50 mill constitutional limit should be reduced to 25 mills.

We urge the millage for the funding of local community colleges and intermediate school districts be capped at current levels.

We recommend the millage rate be the same for homesteads and farms.

Homesteads should be defined to include the residence and other buildings located on a parcel of land.

Farm land should be defined as the land and buildings used for agriculture production.

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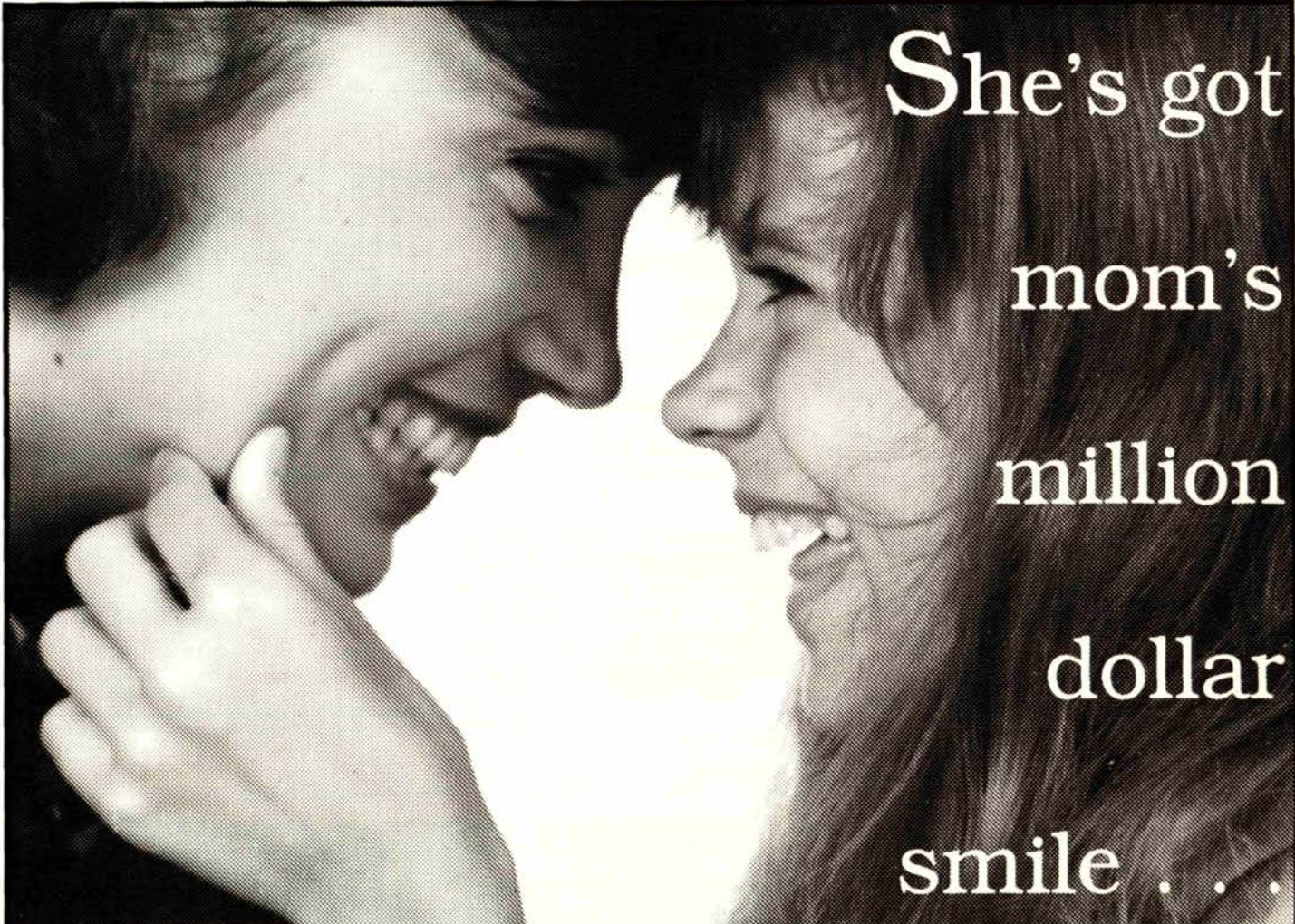
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