**USDA disaster designation official for 33 Michigan counties**

USDA has cleared the way for farmers in 33 Michigan counties to obtain low-interest loans from their approval of 22 counties in primary disaster areas, and another 18 as contiguous disaster counties, due to heavy spring rains and delayed plantings. The announcement came in response to Michigan Governor John Engler's disaster designation request, submitted to USDA in June.

The 15 counties named as "primary disaster counties" include: Allegan, Arenac, Berrien, Clare, Clinton,Genesee, Gladwin, Grooten, Gratiot, Huron, Mason, Muskegon, Newaygo, Oceana, Ottawa, and Shiawassee. The 17 eligible "contiguous disaster counties" include: Barry, Cass, Eaton, Ingham, Iosco, Kalamazoo, Kent, Lake, Livingston, Maritie--ere, Neosho, Missaukee, Montcalm, Ogemaw, Osceola, Roscommon, and Van Buren counties.

Another seven counties were previously designated eligible for low-interest loans under a presidential designation in July and include: Bay, Lapeer, Midland, Saginaw, St. Clair, Sanilac, and Tuscola. Other contiguous counties were also named at the time of that designation, according to Glickman.

Under the designation, eligible farmers have eight months to apply for the loans to help cover up to 80 percent of their actual losses. According to Bob Payne, farm program specialist for the Michigan Farm Service Agency (FSA), producers must have suffered at least a 30 percent loss in any one major crop grown on the farm. Additionally, producers must have been turned down for credit through conventional sources to qualify for USDA's 3.75 percent interest rate loans.

"This will be administered on a farm by farm basis, so producers will need to bring in any production evidence, yield information that they have for their farm, such as weight slips, sales receipts," Payne explained. "We also have procedures accounting for crop production that is fed to livestock on the farm."

Dave Russ, FSA ag credit specialist, says producers can make application at any time; however, until the crop is harvested and an actual yield established, little if any paperwork can be processed. In addition to the 80 percent of actual loss limit, producers can't receive more than $50,000 in total emergency loan assistance, including funds they may currently owe from past emergency loan programs.

Despite assurances of adequate funding, Russ advises producers not to wait too long before making application if they intend to receive loan funds under the disaster program. "We may have another year of severe weather and producers should be prepared," Russ said.

**Michigan "Farmers for Bob Dole" formed**

If Clinton is re-elected, there will be a major effort by his administration to try and change Freedom to Farm. But even more important to agriculture is the taxing policies of a Clinton Administration versus a Dole Administration, John Block, former Secretary of Agriculture.

Michigan farmers have a great deal at stake in the upcoming presidential election, said former USDA Secretary John Block during a political rally announcing the formation of a "Michigan Farmers for Bob Dole for President" organization at the MBF Center in Lansing. Despite a recently completed farm bill known as Freedom to Farm, Block says President Clinton has made it clear that he'd like to revise the farm bill package.

Block was equally critical of Clinton's tax policies. "If Clinton wins, he will cut both the Estate Tax and the Capital Gains Tax. Agriculture doesn't have any hopes of getting relief on Capital Gains or the Estate Tax, unless Bob Dole is successful in his bid to become the next president of the United States," Block warned.

Under a Dole administration, the Capital Gains Tax would be cut in half and the Estate tax would be cut substantially, according to Block. "The Dole 15 percent tax cut proposal would mean an average $1,800 saving per family," said Block. "There isn't anyone who couldn't use a 15 percent tax cut," Block continued, "whereas Bill Clinton has just turned a deaf ear to all of these ideas."

Michigan Farm Bureau President Jack Laurie is the co-chair of the "Michigan Farmers for Bob Dole for President," Laurie told the over 100 farmers in attendance that Michigan farmers have been very pleased with the accomplishments achieved through the teamwork of John Engler, a Republican governor, working with a Republican-controlled legislature. Likewise, he said, farmers "need Bob Dole as a Republican president working with a Republican Congress."

Laurie said a Republican administration and Congress is needed to complete the promises of the GOP Contract with America. "We're not accepting the pols that are indicating who's going to be president. We believe that the tide is moving in the direction of Bob Dole and Jack Kemp, and we want to be a part of that momentum," he said.

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**Tomato harvest adds to Michigan's diverse agriculture**

Michigan-grown tomatoes harvested at the Isley farm near Palmyra make their way to the Campbell Soup Company. According to Lenawee County Farm Bureau President Jim Isley, "Tomatoes make a good dry weather crop, which fared well this summer and so far harvest has been excellent with good tonsage. " Besides the tomatoes he has grown for 15 years, Isley also grows corn, soybeans and sugar beets. Michigan ranks fourth in the country in total processing tomato tonnage, producing over 125,000 tons annually.

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Sell products and services in the Michigan Farm News classifieds—Page 14
Farm to Farmer Workshop to focus on financial recordkeeping

In a world where a few dollars saved can mean the difference between a profit or loss, keeping track of financial information for your farm is more important than ever. Knowing what types of information you need to track can help you pick an accounting software program for your farm.

Michigan farmers will have an up-close look at five different computerized recordkeeping programs during a day-long Farmer to Farmer workshop on Nov. 5 at the MSU Kegel Biological Sciences Building. The workshops will get underway at 10 a.m. and conclude by 3 p.m.

Speakers and topics include:

- **What can software do for you?**
  - Joe Shuster, MSU Extension

### ORGANIZATIONAL BRIEFS

**Farmland preservation focus of Ingham County Farm Bureau VIP Tour**

Ingham County Farm Bureau VIP Tour recently saw a first hand look at Ingham County agriculture and issues, including land use preservation, during the recent Ingham County Farm Bureau's VIP Tour sponsored by the county Farm Bureau's Promotion and Education Committee.

The tour stopped included the Hoskins Homefarm, owned and operated by Sidney and Carol Hoskins, and daughter and son-in-law, Tony and Jeanie Gill.

The fourth generation, 2,300-acre operation requires 12 to 18 months for the sod to mature and another 300 acres of wetland to be enrolled in the revised program. According to Glickman, the program will put highly erodible land into the CRP that allow growers to make a policy commitment to prevent soil erosion and protect wildlife and waters. Glickman said “This should not be a program to resist supply.”

**More feed grains planted**

USDA said strong crop receipts were a major factor in the income projections. Tight grain supplies and the higher prices they caused were cited. The report said vegetable, fruit and greenhouse production should continue steady growth and showed overall livestock was up. But, the study also said cattle receipts for this year could be the lowest in the 1990s.

**Net farm income to show marked jump**

An agriculture Secretary Dan Glickman announced that all land currently enrolled in the Conservation Reserve Program will be up for re-enrollment during the recent Ingham County’s Farm Bureau’s Autumnfest. Governor Engler also presented a plaque of commendation to the Michigan Department of Agriculture at the Lansing City Market.

Further details on all aspects of the projects and issues, including land use preservation, are available from the Ingham County Farm Bureau at (517) 343-2510. Registration is limited to the first 80 participants.

**Annual West Michigan Club Farm Sale Nov. 2**

To be a showcase for area livestock producers and young people sharing the love for West Michigan Club Cattle Sale is set for this December and already Farm Bureau has its sights set on reworking portions of the agreement to better protect American agriculture. The goal of the 조합 is to secure a new trade deal with the other GATT nations implemented via loopholes in the past.

At a recent House Agriculture Committee hearing farmed crops, farm trade, American Farm Bureau Federation Vice President Carl Loopy said, "our work is not done in the House Agriculture Committee and the US Department of Agriculture. Specifically cited the trade-distorting effects caused by state-trading entities, such as the New Zealand Dairy Board and Canadian Wheat Board.

Loopy said, however, that China is currently the biggest problem among state-trading entities. He noted that, although not a member of the WTO yet, it has continually thrown up barriers to American-grown products.

The GATT Agreement did not attempt to prohibit creation of state-trading enterprises, but it did intend to limit their opportunities for abuse. Loopy told the panel, "the opportunities for abuse are much greater and more difficult to identify with state-trading enterprises and monopolies.

Loopy said China must continue to address trade-practice before consideration of its application to become a WTO member and China, like all other GATT nations, must conform to the rules designed to achieve a level playing field.

**Autumnfest '96 is planned for Nov. 9**

Michigan State University’s Autumnfest, at Michigan State University, East Lansing, Michigan 48824-1069, or call (517) 355-2682.

**Resources for information or tickets, write Autumnfest '96, 121 Agriculture Hall, Michigan State University, East Lansing, Michigan 48824-1069.**

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**Michigan Farm Bureau salutes MDA 75th**

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Regulation of transportation of hazardous materials

Recently the Research and Special Program Administration (RSPA) in the Department of Transportation published a proposed regulation for the intrastate transportation of hazardous materials. The proposed regulation regulates the transportation of hazardous materials within each state.

If given final approval, the Federal government would in effect be telling the State of Michigan specifically what it must do to regulate the transportation of hazardous materials within its borders.

MFB contact: MFB position:

STATE ISSUE

Employeremployee vs. landlord tenant

A five-bill package, sponsored by Sen. North, who is chair of the Agriculture and Forestry committee, and Sen. McManus has been introduced in the Senate to enact language specifying the employer/employee relationship as opposed to landlord/tenant in migrant housing concerns. Laws to be amended include the Public Health Code; the Revised (aulacitance act of 1961; Landlord Tenant act; Truth in consumer protection act.

The bills are:

SB 1159 — Employer Housing (McManus)

Includes employer's provision of rent-free housing to employees from truth in renting act.

SB 1159 — Employer Housing (McManus)

Exempts employer's provision of rent-free housing to employees from landlord/tenant relationship act.

SB 1160 — Employer Housing (McManus)

Clarifies employeeproviderent-freehousingto em-

ployees from Michigan consumer protection act.

MFB contact: MFB position:

Uniform Condemnation Procedures Act

SB 778, sponsored by Sen. Martin Sirk (Spring Lake), amends the Uniform Condemnation Act to limit a governmental agency's liability to $500,000 or less for all bodily injuries or damage to the real property a person or a controlled substance would not be able to use for pain and suffering.

The bill is currently pending on the Senate floor.

MFB contact: MFB position:

Reduction of current truck weights

S.B. 1207, sponsored by Sen. Glenn D. Steil (Grand Rapids), seeks to reduce current truck weights to 80,000 pounds gross vehicle weight. Current regulations allow an employer to transport over 80,000 pounds of weight over 11 axles, which is approximately 13,000 pounds per axle.

MFB contact: MFB position:

Governmental Immunity Act

S.B. 355, sponsored by Sen. Leon Sittel (B-Spring Lake) amend the Governmental Immunity Act to limit a governmental agency's liability to $500,000 or less for all bodily injuries or damage to the real property a person or a controlled substance would not be able to use for pain and suffering.

A significant economic factor to many farmers is the trucks used to supply fuel, fertilizer, feed and other inputs will be affected. Many of these units are custom built and will no longer be allowed.

Some farmers have invested in trucks that could be illegal or obsolete under a reduced weight limit, requiring the replacement of these vehicles at substantial cost. Some feel the "Frankensteined" Farm Bureau opposes any reduction in current weight limits.

MFB contact: MFB position:

FDA disaster designation official for 33 Michigan counties

Continued from front page

got to a point in the fiscal year where those funds ran out," Ross warned. "There should be adequate funds for maximum outreach, and the states would proceed to the next phase. Based on crop conditions, we are expecting somewhat of a heavy year in our emergency loan program."

For further details, contact your local FSA County office.

Emergency Loan Assistance Facts

Emergency Loans may be made to farmers who are established farm operators have the ability or experience to repay the loan have suffered a qualifying physical loss, or production loss of 10 percent in any essential crop or animal enterprise cannot obtain commercial credit can provide collateral to secure an Emergency Loan may have repayment ability

Loan Uses

Emergency loan funds may be used to: restore or replace essential property pay all or part of production costs associated with the disaster year pay essential family living expenses recognize the farming operation...in the future.

Loan Limits

The loan is up to 80 percent of actual loss, with a maximum interest rate under this program of 5 percent.

Loan Terms

Stays for crops, livestock and non-real estate losses are normally repaid from one to seven years depending upon the loan purpose, repayment ability, and collateral available as loan security. In special circumstances, terms of up to 20 years may be authorized. Loans for purposes to improve real estate are normally repaid within 30 years. In unusual circumstances, repayment may be made over a maximum of 40 years.

Temporary Assistance

Borrowers are expected to return to conventional credit sources. Emergency loans are a temporary source of credit and borrowers are reviewed periodically to determine whether they can return or graduate to conventional credit.

Interest Rates

The current annual interest rate is 5 percent.

PA. 116 changes focus of full series of meetings

The effect of PA. 223, which amends the Farm Stabilization and Open Space Protection Act of 1974 (PA. 116), will be discussed during public meetings in Eaton, Hillsdale, Kalamazoo and Allegan counties. The new law allows for substantial changes including a "window of opportunity" to terminate existing contracts.

The program is sponsored by the Michigan Department of Natural Resources, MSU Extension and Michigan Farm Bureau. Topics will include: Land Use in Michigan, Overview of PA. 116, Changes to PA. 116, Purchase of Development Rights, Planning Pressures and Question.

All four programs begin at 7 p.m. and conclude by 9 p.m. The dates, locations, and people to contact for more information are:

- Oct. 30, Hillsdale County MSU Extension Office, Hillsdale. Contact Brian Heits at (517) 279-8411, extension 479.
- Nov. 5, Vicksburg High School Performing Arts Center, Vicksburg. Contact Maury Kaerner at (517) 279-8411.
- Nov. 12, Allegan Technical Center, Allegan. Contact Paul Wylie at (616) 674-0970.

USDA disaster designation official for 33 Michigan counties

Collateral

Emergency loans must be fully collateralized. A first lien is required on all property or products acquired, produced or refinanced with loan funds. The specific type of collateral required may vary depending upon the loan purpose, repayment ability, and the individual circumstances of the applicant.

Application Deadline

Applications for emergency loans must be received within eight months of the disaster designation date.

Source: United States Department of Agriculture, Farm Program Fact Sheet. 3

STATES OF MISSOURI

STATE ISSUE

Reduction of current truck weights

Reduction of current truck weights

It does not appear as if we can legislatively stop the proposed regulation at this time but we are making effort to delay implementation. Language has been added to H.R. 3153 that would delay the Department of Transportation from enacting restrictions on the transportation of agricultural materials for 180 days from the effective date of the final rule on 10.20. H.R. 3153 has passed the House and is being held in the Senate. If it passes the Senate it would give us until June 30, 1998 to address the change in the proposed rule through legislation.

MFB position: Farm Bureau opposes federal regulation of the intrastate transportation of hazardous materials and supports the passage of H.R. 3153 with the agricultural amendment that delays implementation until June 30, 1998.

MFB contact: MFB position:

Governmental Immunity Act

STATE ISSUE

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Governmental Immunity Act

STATE ISSUE

Governmental Immunity Act
Dairy labor training school — Taking the classroom to the farm

She proclaims city girl Theresa Pawlowski is doing something she had never considered prior to seeing a local TV news story. Having grown up near Greenville, she says the closest she ever got to a cow was riding down the road. As a young girl "I just thought, there's cows out there," explains the 25-year-old mother of four.

Thanks to an innovative labor training program, Pawlowski is getting as close as anyone can get to a cow — she's actually learning how to milk, feed, and care for cows during a week-long, hands-on program designed to make her a prime candidate for a growing shortage of qualified farm hands on Michigan’s dairy farms.

Pawlowski is one of 13 students participating in a unique dairy labor training program that includes both classroom and on-the-farm instruction on a commercial dairy operation. Classes start early each morning and end late at night, with each one of the 11 students taking a turn on the farm.

Dairy labor training program participants received on-the-farm training at the Larry and Elaine Gingrich dairy operation in Osceola County.

“Students” in the dairy labor training program got some real “hands-on” experience in dry cow treatment as well as medication record keeping tips from MSU’s Dr. Roger Meillenberger.

“From what I’ve seen I think it’s great,” Larry exclaimed. “The people they have enrolled all seemed to be interested. They’re not from all walks of life — not associated with farming — but they all seem to be dedicated.”

Although Gingrich has spared the labor headaches associated with most larger dairy operations, thanks to the family’s involvement in the operation, he’s familiar with the labor difficulties, both locally and statewide. He expects that to mean good opportunities for the dairy labor training graduates.

“Although there’s a lot of dairy farming, and there’s a lot of dairy labor problems,” he said, “I don’t see them having too much trouble finding a job on farms in the area. There’s a lot of dairy farming, and there should be a lot of opportunity for them,” Gingrich said.

So would Gingrich have any problems recommending any of the program’s graduates? “I wouldn’t have any trouble recommending any of them,” he said, “they all appear to be good. Some have asked about coming back here to get more training or just working here, which tells me they’re really interested in looking for a farm to work on.”

For more information about the dairy labor training program, or for a listing of the recent graduates, contact Kathy Lee at (616) 839-6067 for producer wanting information on similar programs elsewhere in the state contact Joe Schold District Dairy Agent at (517) 799-2253.

First Freedom to Farm subsidies announced

A n American farmers will receive $5.3 billion in subsidies this year under the new farm bill, the Agriculture Department announced. Payments include $1.87 billion for wheat, $1.1 billion for corn, $74.6 million for cotton, $472 million for rice, $396 million for soybeans, $114 million for barley, and $9 million for oats.

Texas farmers will receive $503 million in payments, tops in the nation. Farmers in Kansas and Iowa will receive $428 million and $353 million, respectively.

Beef production near record levels

The beef production of this year is projected to top subsidies this year under the new farm bill, the Agriculture Department announced. Payments include $1.9 billion for wheat, $1.1 billion for corn, $74.6 million for cotton, $472 million for rice, $396 million for soybeans, $114 million for barley, and $9 million for oats.

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Beef production exceeded 45 million pounds. This would be the largest annual production since 1989.

Feed prices are nearly 50 percent higher than a year ago. The U.S. Agriculture Department says the beef production of this year is projected to top subsidies this year under the new farm bill, the Agriculture Department announced. Payments include $1.9 billion for wheat, $1.1 billion for corn, $74.6 million for cotton, $472 million for rice, $396 million for soybeans, $114 million for barley, and $9 million for oats.

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Chlorine and Chlorine dioxide are used in the treatment of water supplies to kill microorganisms and to disinfect drinking water. However, these disinfectants can also react with natural organic matter present in the water, producing disinfection by-products (DBPs) that may be harmful to human health. The presence of DBPs in drinking water is of concern because they can form during the treatment process and may cause health issues if ingested over a long period. The Canadian Drinking Water Guidelines, which are regularly updated to reflect new scientific evidence, set limits for these contaminants. The following chart illustrates the standard values and limits for DBPs in drinking water, as well as the frequency of monitoring and sampling procedures set by the Canadian government. **Table:**

<table>
<thead>
<tr>
<th>DBP</th>
<th>Standard Value (as of 2023)</th>
<th>Monitoring Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trihalomethanes (THMs)</td>
<td>&lt; 80 µg/L</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Haloacetic acids (HAAs)</td>
<td>&lt; 40 µg/L</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Haloacetonitriles (HANs)</td>
<td>&lt; 40 µg/L</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Dibromochloropropane (DBCP)</td>
<td>&lt; 4 µg/L</td>
<td>Biennial</td>
</tr>
</tbody>
</table>

These limits and monitoring frequencies are based on the most recent scientific research and are designed to protect public health. Monitoring and sampling procedures are conducted by the health authorities to ensure compliance with these guidelines and to detect any deviations from the standard values.
Will, no early Corn Belt wide frost and we have had decent crop development since over the Corn Belt since the Sept. 1 Crop Report. What did the Oct. 1 Crop Report, released Oct. 11, show for expected 1996 U.S. corn production? I suspect anything equal to or under the last report was bullish, however, if the crop was estimated near full or more, the market is off. The Stocks Report, released Sept. 30, showed the Sept. 1 corn stocks at 426 million bushels, slightly more than the 410 expected. The 28 will be the official number for the 1995-96 ending stocks and the 99-97 beginning stocks. In Table 1 below it means less feed and residual for 1995-96 and slightly higher by beginning stocks, total supply, and ending stock for 1996-97.

These were positive numbers for wheat, but the downward pressure from corn, soybeans, and good world crops overwhelmed the wheat. The price picture is not good. If you have remaining wheat, consider pricing the rest on a point or ratio basis. And, if we do not see a rally soon, consider letting it go anyway. This does not mean wheat price cannot go up, but neither the odds are great that we will see larger increases than storage costs.

Soybeans

The September Stocks Report showed 1995-96 ending stocks at 183 million bushels (as shown in Table 3), 15 million more than expected by the trade and 15 more than the last USDA estimate. This also caused the USDA to go back and increase the 1995 yield and production numbers. Yields were increased 4 bushels per acre to 45.3, the third highest on record. This increased 1995 production 25 million bushels.

With the conclude growing season. In 1997, I have increased projected 1996 soybean production slightly in Table 3 from the USDA Sep- tember estimate. Check it out against their October estimate. Soybean prices are likely to stay over 1 year, the question is, are the odds higher for an increase from this point or a decrease? Consider dividing up the risk. Fewer have not already priced a bunch, so do. However, consider staying in the price picture at or at least some of them for a South American scare or maybe just strong demand.

Dairy Situation

by Larry G. Hamm

Milk production continues to speak while dairy product prices continue to hold at their all time record highs. Farm pay prices will remain high through the remainder of 1996. Problems such as feed, with above average protein and bunker fuel component levels could easily be receiving $7 per cwt. for corn or more. However, there are some questions. Unfortunately, as of early October, wholesale dairy product prices have not been increasing. Perhaps more troubling is that during the third week of September, trading of cheese on the NCE was extremely active. On Sept. 27, 1996, the barrel cheese market succumbed to this extremely heavy selling pressure and the closing price was down on 9-28.

Exporters and Michigan's breeding herd are the fact that in August production per cow, Michigan's breeding herd is down 446,000. The Michigan's breeding herd was 884,000 in September. The USDA on Sept. 30, showed that while hog numbers are still down, we may be reaching the corner towards future expansion. All hogs and pigs and those reported were for the year ending Sept. 30, were down 8 percent, but pigs per litter were up 3 percent. These numbers again should keep us over $50 per cwt. to keep the prices at the 80-100 range for a while this fall, but those weighing 120-179 on September 1 were down 4 percent, and those that fell in the 60-119 weight range were down 5 percent. These numbers should keep us in the 90's for the period of the end of the year. The June-August pig crop that will be coming into the market this winter was down 5 percent, 2 more than expected. And, it's likely that pigs per litter came from all sizes of operations, not just the larger uses. The average pig per litter for the U.S. for the just completed period was 9.25.

Even though the breeding numbers were down, they were slightly higher than expected. September-November farrowing intentions are down slightly of a year ago. These numbers lead analysts to believe the liquidation phase is over and we are entering an expansion phase. Personally, I don't expect any type of expansion with the continuing strong feed prices.

The breeding herds were up over 1 percent in Oklahoma, Iowa, and Iowa. Michigan's breeding herd on Sept. 1 was 99 percent of last year's breeding herd. They were down 11-12 percent in the three traditional hog states of Indiana, Illinois, and Iowa. Michigan's breeding herd on Sept. 1 was 99 percent of last year's breeding herd.
The MSU Telfarm program is designed to provide a comprehensive financial information system and decision aid for your farm business. The system has two main goals. First is to provide very reliable and accurate income tax reporting information, including the detailed depreciation schedule.

The second goal is to utilize the income tax data, in conjunction with additional inventory and crop/ livestock production data, to generate confidentially meaningful business analysis and decision making information.

Confidentiality is of very high importance. The financial information generated by any individual identification is used to generate type of farm reports for Michigan agriculture. The MSU Telfarm program has made some very significant changes to increase user options and enhance reliability and usability of business analysis information. Telfarm now provides three basic options within the accounting system and two levels of Payroll enrollment.

All of the Telfarm Accounting system options consist of individual technical support. December income tax estimate, January balance sheet development, whole farm annual income statements and business analysis. New in 1996, the confidential business analysis information reports are generated with the assistance of Extension staff by utilizing the popular FINPACK software developed at the University of Minnesota.

During spring and summer, individual farm visits are offered through Extension staff to assist in farm management areas including company analysis, business expansions, estate planning and other farm management areas. Cooperators with the system use either the MicroTel Accountant software or the paper version for people who don't have a desire for computer.

Quality Support Options

MicroTel Accountant and Payroll software programs are an enhancement to the Telfarm system. They are designed to be used by farms enrolled in Telfarm and work together to provide your farm with a complete recording and/or payroll system. MicroTel is not the usual "off-the-shelf" software. It is very friendly to the user with substantial support available if desired. The customization that is done at the campus-based Telfarm Center is necessary for the efficient operation of the program for your type of business and computer hardware. You may choose to have the software sent to you after customization so that you may install it yourself and use the instruction manual, or you may schedule an on-farm installation and training. The Telfarm staff also offer update workshops for current MicroTel clients in November at no charge.

Under the microcomputer MicroTel Accountant option of Telfarm, there are two levels. With level one you do not send accounting records to campus. All accounting records are maintained on the farm with only year end information summarized through the FINPACK program. Level two has records sent to campus for off-site backup, error checking and verification, enhanced cash flow and enterprise reports, and income tax reports. The records you send into the Telfarm center on a floppy disk file, serve as an additional backup in case of an error or disaster that may destroy your records at your farm. We also check your records for common errors or missing information as you send them in throughout the year, so any necessary corrections can be made immediately.

The staff at the Telfarm Center, specialists of the Agricultural Economics Department and the field staff of Michigan State University Extension are all available to assist you. Under both levels, income tax depreciation schedules are provided. MicroTel Payroll is designed specifically for Michigan growers. The software automatically calculates state and federal withholdings, automatic deductions, like to MicroTel Accountant, can pay payroll checks, produces MISC reporting information, prints W2s, uses price rates and has many other features. It can separate workers for different Work Orders and insurance rates. There are also two levels of Payroll enrollment with records either "not sent" or "sent" to campus for editing, back up and specific enhanced reports.

MicroTel Checkwriter is a program that enhances MicroTel Accountant to print checks and minimize total "bookkeeping" time. You can also efficiently monitor unpaid bills.

Enrollment and Purchase Costs

The "investment" cost of MicroTel Accountant, Payroll or Checkwriter is a one-time payment that licenses you to use the customized software permanently. Accountant is $320 with a $175 installation fee. Payroll is $120 with the $175 installation fee (installation fees are paid only once for both programs) and Checkwriter is a $100 one-time fee.

One year of enrollment in Telfarm is required to purchase MicroTel software programs. Level one is $275 per year and level two is $475. The investment fee for the paper system depends on the size of your business. If you use only the labor reports from Telfarm, the annual fee is either $175 or $275, depending on the level desired. Considering the comprehensiveness and usability of the information and the expert assistance provided, this is a very high value.

Any software will need upgrading as laws change and as demand for improved versions continues. MicroTel is unique when compared to most other software, because upgrades and additional supports are included in the purchase price and the Telfarm yearly enrollment. You will be automatically updated and supported with new versions of MicroTel, as long as you continue to renew your yearly enrollment in Telfarm. The Telfarm system has proven to be very effective for farmers who want to gain a better understanding of their business and have the information to communicate effectively to other family members, lenders and themselves. There are more than 609 Telfarm participants in Michigan with 430 of them on MicroTel. The MicroTel Accountant, Checkwriter and Payroll programs are easy to use, detailed and flexible. A MicroTel Accountant Demonstration Disk is available at no charge.

Please consider enrolling in the Telfarm Management Information System. You will find the system of very high value if you use the capabilities. People start even in December for the current year. If you have any specific questions regarding the program's capabilities and enrollment, call the Telfarm office at (517) 355-4700 or your local Extension office.

MSU Telfarm Business Information System

A prominent Kansas City banker has proposed creating a new national organization for youth in agriculture and agribusiness that meets in Kansas City and uses green jackets as a symbol. The new organization would be called Agriculture Future of America (AFA) and its designated meeting site as Kansas City would fill a void left by FFA earlier announcement that it was leaving Kansas City in 1999 in favor of relocating its headquarters to Indianapolis and its annual meeting to Louisville, Ky.

The banker, R. Cosby Kemper Jr., says his proposal is not motivated by revenge toward FFA, but rather a move to include an agriculture-only emphasis on membership of the new organization. Kemper said he was concerned by recent FFA moves out of its traditional meeting site and away from its traditional rural constituency. "When they officially changed the name from Future Farmers of America to FFA, that should have been a signal to us that they were more concerned with their urban membership," Kemper said. "But an organization is needed to maintain an agriculture-oriented focus." Kemper said he would put up an initial $250,000 to get the fledgling organization off the ground and might tie its meeting to the annual American Royal get together. He said he had talks with traditional agricultural college officials and the membership of the AFA would target "mid-continent high school and college agricultural and animal husbandry students."
Proposal D
A legislative initiative to limit bear hunting season and prohibit the use of bait and dogs to hunt bears.
- Prohibit the use of bait and dogs to hunt bears at any time.
- Prohibit bear hunting during open season for deer, bobcat and raccoon if hunting with dogs is permitted during those seasons.
- Grant penalties for violations, including temporary and permanent denial of hunting license.
- Allow individuals to sue for damages caused by violations and to seek injunctions.
- Allow bear hunting by any method according to "principles of sound scientific management" and to minimize human/bearencounters.
- Require the Natural Resources Commission to issue "principles of sound scientific management" and to minimize human/bearencounters.
- Require that a public meeting be held prior to the issuance of any orders by the Natural Resources Commission regarding the taking of game.

Proposal G
A referendum on Public Act 377 of 1996—an amendment regarding the management of Michigan's wildlife populations.
- Grant the Natural Resources Commission the exclusive authority to regulate the taking of game, including bear hunting. (Currently under the authority of the director of the Department of Natural Resources.)
- Require the Natural Resources Commission to utilize "principles of sound scientific management" in making decisions regarding the taking of game.
- Require that a public meeting be held prior to the issuance of any orders by the Natural Resources Commission regarding the taking of game.
- Should this law be approved?

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NuVision was founded on the principle that great eyewear starts with professional eyecare. That's why you'll find an independent licensed Doctor of Optometry in every NuVision office. Comprehensive eye examinations and contact lens fittings are easily arranged. Simply call ahead for an appointment.

Once your eyes have been examined by a Doctor of Optometry at NuVision, your vision records will be maintained on file for your convenience. We invite you to compare our service. You'll find that what others call special care, NuVision provides as standard procedure.

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PROPOSAL E
A legislative initiative to permit casino gaming in qualified cities
The proposed law would:
- Permit up to three gaming casinos in any city that meets the following qualifications: has a population of 800,000 or more, is located within 100 miles of any other state or country in which gambling is permitted, and has had casino gaming approved by a majority of the voters in the city.
- Establish a Gaming Control Board to regulate casinos gaming.
- Impose an 18 percent state tax on gross gaming revenues.
- Allocate 55 percent of tax revenue to host city for crime prevention and economic development; allocate remaining 45 percent of tax funds to state for public education.

Should the proposed law be adopted?
Farm Bureau has taken no position on this proposal.

PROPOSAL A
A referendum on Public Act 118 of 1994 — an act to amend certain sections of Michigan’s bingo act
Public Act 118 of 1994 would:
- Change the definition of a qualified organization that is permitted to sponsor certain forms of gaming, including bingo, millionaire parties and raffles, so that an organization that is organized under the Michigan Campaign Finance Act — including a candidate committee, political committee, political party committee, ballot question committee or independent committee is no longer qualified to receive a license to sponsor such gaming.
- Permit a change in the single maximum prize or payout for a charity game sold by a licensed religious, educational, service, senior citizens, fraternal or veterans organization.

Should this law be approved?
Farm Bureau has taken no position on this proposal.

PROPOSAL C
A proposal to establish the current Michigan Veterans’ Trust Fund in the state constitution and require that expenditures from the fund be made solely for purposes authorized by the trust fund’s Board of Trustees
The proposed constitutional amendment would:
- Establish the current Michigan Veterans’ Trust Fund and the Board of Trustees responsible for administering the fund in the state constitution.
- Require the transfer of all funds in the existing Michigan Veterans’ Trust Fund to the constitutionally established Michigan Veterans’ Trust Fund.
- Authorize the State Treasurer to direct investment of the fund.
- Specify that except for the State Treasurer’s investment actions, an expenditure or transfer of a fund asset, interest, or earnings could be made only upon the authorization of a majority of the fund’s Board of Trustees.

Should this proposed constitutional amendment be adopted?
Farm Bureau has taken no position on this proposal.

NOVEMBER WILDLIFE BALLOT PROPOSALS
Farm Bureau is supporting PROPOSAL G and opposing PROPOSAL D on Nov. 5.

Discount drugs delivered to your door.
Mail Order Pharmacy Discount Program Helps You Save Money
Prescription drugs often play a crucial role in our everyday lives, even though health care costs continue to escalate and pharmacies are not always located conveniently nearby.

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Where Belonging Makes a Difference.
MONSANTO TO BUY ASGROW AGRONOMICS

Monsanto Company has signed a letter of intent to acquire the Asgrow Agronomics major U.S. soybean seed company, for $30 million from Seminis, Inc., subsidiary of Mexico-based Empresa La Moderna (ELM), S.A. The move is expected to firmly establish the company in the soybean seed market, says Hendrik A. Verfaillie, executive vice president of Monsanto.

"Asgrow's strength in soybeans is particularly important to us in accelerating the sales of our Roundup Ready soybeans and other new soybean products to farmers worldwide," said Verfaillie. "The acquisition of Asgrow Agronomics will strengthen our ability to quickly move our biotechnology that will be used in ELM's fruit and vegetable seed and produce business. ELM currently holds a 22 percent market share worldwide," said Verfaillie.

"The acquisition of Asgrow Agronomics will be ELM's fruit and vegetable seed and produce business. ELM currently holds a 22 percent market share worldwide," said Verfaillie.

"This meeting was an opportunity to get a significant group of cherry industry leaders together to discuss the future of the cherry industry and to focus on the things that need to be done to put profitability back into the tart cherry business," Harmson concluded.

"There are numerous examples of the benefits to growers and handlers alike when an industry decides to work together to market products," Nye suggested, referring to Ocean Spray's success with cranberries, Blue Diamond's almonds, Sun Maid raisins, and Welch's market growth with grape juice.

"I think in terms of the industry and consider the fundamental issues of who is going to do what in the future," he encouraged. "The Federal Marketing Order is a model of how the industry can work cooperatively as a group, build on this experience."

The bottom line of the super-co-op "Profitability," says Harmson. He was given the green light by the group to proceed with investigating the formation of the super-co-op. He hopes to have details ironed out before year's end, possibly even by the end of November. "That's probably optimistic, but I think that if people are committed to making it happen, it'll happen," he concluded.
Weather Outlook

September was a month of high climatological variability, ranging from warmer and drier than normal early in the month to cooler and wetter than normal late. Average temperatures ranged from slightly below normal in the south to slightly above elsewhere.

Rainfall was highly variable, with monthly totals ranging from 90 percent of normal in the Upper Peninsula to more than 200 percent of normal across much of Lower Michigan, especially eastern sections. The rainfall, much of which fell during the second half of the month, helped replenish soil moisture levels in southern and western sections of the state following abnormally dry weather from late June through early September. By month's end, approx. one-quarter of the crops and one-ninth of the state's soybean crops had reached maturity, which is about 50 percent and 25 percent of normal progress for corn and soybeans, respectively.

Long lead multi-season outlooks from NOAA's Climate Prediction Center are not favorable for late season growth and drydown, with greater than normal odds of cooler than normal temperatures indicated for October; and greater than normal odds for above normal precipitation for the October through December period (especially in southern and western sections of the state).

The outlook for October precipitation and for October-December temperatures is for equal odds of below-, near-, and above-normal scenarios. Multi-season outlooks call for the current cooler than normal sea surface temperatures in the equatorial Pacific to increase to normal levels by winter, and possibly to warmer than normal levels (El Nino conditions) by next Spring.

MCCA Assessment to drop 79 percent

With a projected year-end surplus of $1.7 billion to its name, The Michigan Catastrophic Claims Association Board of directors approved a decrease in its annual assessment for the fourth consecutive year. That's good news for Michigan motorists since the 1997 assessment will be $14.94 per earned vehicle, a 79 percent decrease from the current $72.57 per vehicle charge.

According to MCCA officials, the surplus is a result of reduced claims frequency and case reserves, lower than expected loss development, and a refinement of the methodology used to determine assessment levels. The 1997 assessment for uninsured Personal Injury Protection benefits represents $5.05 per vehicle for pure premium, a credit of $47.19 for surplus and $10 per vehicle for administration expenses.

As of August 31, the Association had 6,076 open claims and 3,375 closed claims. The average severity of the 3,075 claims paid since the inception of the MCCA is $180,017.

Milk production expected up next year

The Agriculture Department recently reported a anticipated U.S. milk production to rise slightly next year, a turnaround from this year's saw production drop due to poor forage, weather problems and high feed prices.

The USDA report said 1997 milk production would rise about 1 percent over 1996 levels, but would only equal about 1995 levels. The production increase is also expected to drop in 1997 by 50 cents to about $1. Retail prices for milk products are expected to rise about 5 percent next year — above this year's 6 percent to 7 percent increase in consumer prices.

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Canadian sugar beets arrive in Michigan

by Steve Tomac

Michigan Sugar's recent agreement to switch from radiation-sterilized canadensis beets to traditional seed beets makes it possible for Michigan growers to plant 250 acres of contract beets this year, according to Michigan Sugar's vice-president of agronomy.

"The move to bring sugar beets from Canada into Michigan has done little to ease grower production, research and production efforts," said Specialist Bob Boehm. "There were a variety of reasons why growers in Michigan decided to plant two acres of sugar beets this year," said Boehm. 'A declining trend in yields over the last five years, increasing transportation restrictions, impacts of soil compaction on other crops in rotation, and bad weather this spring are a few of them. Many growers also expressed disappointment and frustration over the inability to amend sugar beet contract provisions to better address grower concerns on research and production efforts.'

The move to bring sugar beets from Canada into Michigan has done little to ease grower production, research and production efforts. Michigan growers are concerned about Japanese beetles and blueberry maggot eggs returning. A number of issues have been solved, according to Rauscher. Farmers were only allowed to plant in fields tested positive for SCN. Another problem was the possible mixing of Michigan and Canadian root soil. This would increase the chance of Canadian trucks returning with foreign pests. Canadian officials prohibited the return of some soil for this reason.

"MDA required Michigan Sugar to dispose of soil in non-agricultural production areas," said Rauscher. "Options that were allowed were stockpiling, landfilling, and use as road fill dirt. Soil from sentiment ponds would also be treated in the same manner. According to Rauscher, Michigan Sugar decided to keep the soil on its property. MDA will inspect for SCN periodically.

Braem said his company acknowledges the importance of keeping SCN at bay. "Neither Michigan Sugar nor MDA wants to be responsible for the spread of the nematode," he said. "Our international trade perspective, raw sugar beets are considered a vegetable and, therefore, are not restricted under the North American Free Trade Agreement, which only restricts raw cane and refined sugar imports. Braem said that the importation will continue, and plans are underway to increase acreage. Plans had originally called for 1,000 acres this year, but only the 290 acres in Chatham county of southern Ontario were planted. Braem said that next year's goal is to have 2,000 acres. In order for this to occur, Braem said, a receiving station would have to be constructed in Canada. "We will make the transport of beets more efficient and take care of the raw soil issue," he said. Currently, Michigan Sugar has 100,000 acres of beet contracts. Over the past five years, increasing transportation restrictions, impacts of soil compaction on other crops in rotation, and bad weather this spring are a few of them. Many growers also expressed disappointment and frustration over the inability to amend sugar beet contract provisions to better address grower concerns on research and production efforts.

Now, European corn borer protection can last all the way to harvest. Get the season-long corn borer protection of YieldGuard™ along with superior genetics in the most popular, high-performance NK® brand hybrids like these:

**N4242Bt**

It's time to get excited about Bt corn. High, very consistent and stable yields follow N4242Bt in a wide variety of tillage and crop rotations in our area. This 99-103 RM (MN: 100-day) performer is perfectly adapted to all areas where N4242 grows — and should become just as popular. Very high yield potential, excellent drought tolerance, stalk strength and fast drydown can be expected from N4242Bt. It has excellent control of all generations of European corn borer along with some protection from full armyworm and corn earworm. Stop by to get your N4242Bt.

**N6400Bt**

This Bt corn hybrid is sure to turn heads and stop traffic around here. N6400Bt combines very high, stable yields with a more effective control of all generations of European corn borer pressure. It also offers some protection from full armyworm and corn earworm. N6400Bt will become known for stalk strength, drydown and excellent yield stability, just like the very popular N640. Very good plant health. When looking for a Bt hybrid in the 100-106 RM (MN: 105-day), go no further. N6400Bt is the one. Get your N6400Bt on order.

**N6800Bt**

Here's a Bt corn hybrid that's gaining plenty of attention in our area. High stable yield performance, along with remarkably superior ear retention and late season instance. N6800Bt demonstrates exceptional resistance to the major pests of European corn borer from the seedling to the late growth stages. It also provides control of Southwest corn borer and supplies some protection from full armyworm and corn earworms. Moderate mistletoe to gray leaf spot, too. N6800Bt is well suited for early planting and reduced tillage. 110-114 RM. Order your N6800Bt corn seed for next year's planting.
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Circulation over 46,000 in State of Michigan.
WGT L. Miller

The economics of variable rate fertilizer application

by Neil R. Miller

At GPS-based fertility management beneficial in our farming operations. Many of my farmer clients have asked me this question since we began offering GPS-based services last year. My initial answer is "I don't know." Dr. Scott Swanton, AEconomist at MSU has reviewed studies on the economics of site-specific management, and concluded that due to inadequate data and methodologies none of them adequately answer whether or not variable rate (VRT) fertilizer technology will be profitable for field crop producers. What do we know about the economics of VRT fertility management? The costs of GPS-based soil sampling and fertilizer application are relatively easy to estimate. If a farmer chooses to hire a soil testing service and custom VRT fertilizer application, annual costs will resemble those outlined in Table 1.

Table 1—Annual Costs for Custom VRT Fertility Services

<table>
<thead>
<tr>
<th>Item</th>
<th>Annual Cost*</th>
<th>$/acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>GPS Soil Sampling</td>
<td>$2.50</td>
<td>$2.50/acre</td>
</tr>
<tr>
<td>VRT Fert. Application</td>
<td>$6.00</td>
<td>$6.00/acre</td>
</tr>
</tbody>
</table>

*accurate soils are tested every 3 years and fertilizer applied once per year.

Table 1—Annual Costs for Custom VRT Fertility Services

The benefits of VRT fertility management are extremely difficult to predict. If a field crop producer, my sense is that VRT management of time and nitrogen will ultimately bring growers the greatest returns. Soil pH affects the availability of many nutrients as well as herbicide performance. However, data on how these factors interact to affect yields is poorly lacking. Nitrogen management has shown the greatest documented returns to VRT management (e.g. more than 50% for sugar beets in the Red River Valley). Nitrogen management in our unpredictable Michigan environment has proved much more challenging, and calls for more agronomic research before it can be implemented in a site-specific manner.

Should farmers consider moving to GPS-based fertility management? The greatest returns to VRT will likely be mapped by specialty crop producers. The first GPS-based custom application service in Michigan began in Birch Run this past spring when Grower Service Corp. and local potato growers saw an opportunity to improve crop quality through VRT time and potash management. For those field crop producers who already have their soils tested and use custom services for fertilizer application, the additional cost of GPS services is relatively modest (on the order of $3/acre/year). Although the benefits are still difficult to predict, many are well worth paying for themselves over time. A few very large producers may invest in GPS equipment to carry out single-product VRT applications themselves. However, for most producers who spread their own fertilizers, a well conducted conventional soil testing program based on soil textures, topography and field history will be the optimal choice at this point.

In the coming years, economic analyses will undoubtedly identify whether aspects of site-specific management are most profitable. Agronomic research should help us take better advantage of VRT technology for nitrogen management. For the present, however, we need to remember that we are pioneers working with an existing, but still emerging technology.

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The economics of variable rate fertilizer application

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