

MICHIGAN FARM NEWS

MICHIGAN'S ONLY STATEWIDE FARM NEWSPAPER

MICHIGAN FARM BUREAU



MICHIGAN FARM BUREAU

November 15, 1996
Vol. 73, No. 19



Harvesting agricultural tourism in Michigan

USDA opens regional office to expand ag export opportunities

Agriculture Secretary Dan Glickman recently announced the opening of a regional Export Outreach Office in Des Moines, Iowa that will provide Michigan producers an additional resource in exporting their products.

The Iowa Export Outreach Office was developed by USDA's Foreign Agriculture Service (FAS) in conjunction with USDA's Farm Service Agency to increase awareness of export opportunities within local governments and the agribusiness community, particularly among small and medium-sized enterprises, including cooperatives.

"The Export Outreach Office will make available the complete range of services provided to potential exporters by FAS — including trade and market information collected by our overseas network of agricultural offices, programs designed to facilitate exports, and the services of the AgExport Connections program," Glickman said.

"This two-year outreach pilot program is a part of a broad Clinton Administration effort to help U.S. businesses recognize the tremendous potential of the international marketplace. For the first time in history, the United States is exporting more than \$1 billion in agricultural products a week. U.S. agricultural exports reached a record \$60 billion in fiscal year 1996," Glickman said.

"The Foreign Agricultural Outreach office essentially serves the 12 states that are in the Mid-America International Agri-Trade Council (MIATCO) region," stated Denise Yockey, international marketing manager for the Michigan Department of Agriculture. "MIATCO is a coalition of 12 states, including Michigan, and we all get together and work on promoting food exports together." The other 11 states that make up the region are Indiana, Illinois, Ohio, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, and Wisconsin.

"The state of Michigan has had a long, ongoing and very fruitful relationship with the Foreign Agriculture Service even prior to this office opening," Yockey adds. "The FAS program has a number of programs that are oriented toward food exporters that and we take advantage of their agriculture attachés in the various embassies around the world."

According to Yockey, the FAS also manages the Market Access Program designed to allow small companies to qualify for reimbursement of their promotional expenses in a foreign market. "In 1995, nine Michigan companies obtained \$382,000 in allocations to promote their food products in other countries through that program," said Yockey. "We're only in the second quarter of fiscal 1996 and

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Uncle John's Cider Mill in St. Johns packs in a crowd in late October catering to the consumer's desire for fresh apple cider, pumpkins for the kids and other harvest delights. A symbol of the growing number of farms in Michigan who have opened their doors to the public, Uncle John's boasts a rustic barn filled with gifts and food for purchase at the gift shop and bakery. Extension specialists estimate there are over 1,000 direct farm marketing operations across Michigan, with over 12,000 nationwide.

Composting becoming a viable alternative

Want to reduce the volume, odor and expense of handling manure from your operation? Few producers would answer no — including Ionia County dairyman Ken Gasper. He got started experimenting with composting manure on his 150-cow herd two years ago as a way to reduce the number of crop acres that remained idle during summer months for daily manure spreading.

In addition to reducing the number of idled acres from 20 to just three, Gasper discovered that composting reduced the volume of manure by over 50 percent, and saw first-hand evidence that composting actually helped to reduce the number of viable weed seeds being spread back out on his crop land. High temperatures experienced during the composting process actually kills the weed seed.

"We had a windrow that was completely done, and another that was half done," Gasper explained. "When we went back in the spring, the windrow



Ionia County Farm Bureau member Ken Gasper demonstrates his push-type compost turner at a field day held on his farm by MSU Extension. Gasper turns his compost piles once a week for six weeks until the process is complete.

that was completely done composting didn't have a weed on it, while the other windrow had weeds growing all over it."

That discovery convinced Gasper to expand his composting to handle his entire herd's manure disposal during the growing season. He and a neighbor went together and purchased a used windrower. Lacking a tractor with a creeper gear or hydrostatic drive Gasper was forced to go with a

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Election '96 a mixed bag for ag

While the campaigning and election process is finally behind us, Michigan farmers have a great deal of work ahead of them, establishing new relationships and, more importantly, keeping a vigilant eye on protecting past legislative victories, according to Michigan Farm Bureau Legislative Director Al Almy. He says the biggest threat to production agriculture is at the federal level.

"Republicans remain in control of the U.S. House and Senate," Almy acknowledged. "But they will need to be watchful that the administration and Republicans who are looking ahead two years do not rescind or substantially amend some of the important gains that agriculture made over the last two years — things like the Delaney amendment, things like the Freedom to Farm Act and other important issues."

With Sen. Carl Levin's (D-Southfield) successful bid for the U.S. Senate, Almy contends that agriculture will need to find a way to get more attention from Levin on ag issues. "Senator Levin has always been very accessible, but when it comes time to make decisions on many important issues facing agriculture, he hasn't supported the agricultural industry in the past."

In the U.S. House, Almy said 8th District Representative Dick Chrysler's (R-Brighton) loss to Democratic challenger Debbie Stabenow was most notable for the agricultural industry. "He's been a true friend of agriculture during the past two years and worked hard on behalf of the agricultural industry," Almy said. "It remains to

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A Publication of the Michigan Farm Bureau
P.O. Box 30960 • 7373 West Saugatuck Highway
Lansing, Michigan 48909-8460

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News in Brief



From the President

The people have spoken

As in any election, there are pluses and minuses for agriculture in the results of the Nov. 5 voting.

On the plus side, we as farmers have to be elated with the crushing defeat of Proposal D, the animal-rights driven bear hunting proposal. Along with the approval of Proposal G, Michigan citizens have re-emphasized their belief in science-based, professional wildlife management.

However, the fight to address the problem of deer crop damage has just begun. Now we must intensify our efforts to get the Department of Natural Resources to give serious attention to this concern. You'll have a chance to tell top DNR officials exactly what you think about this issue at a Dec. 10, 3 p.m., education session during the MFB annual meeting in Traverse City.

Also, from a positive standpoint for achieving our national policy objectives, we can breathe a sigh of relief that congress remained in Republican hands. That was important, not because we got everything we wanted from the GOP-controlled 104th congress, but because of the progress that was made in the past two years. If either the House or the Senate had gone over to Democratic control, we would have seen some committee chairpersons in place who probably would have been less sym-

thetic to our tax and regulatory reform goals.

It was disappointing to have Friend of Agriculture Rep. Dick Chrysler (R-Brighton) defeated by Debbie Stabenow. Rep. Chrysler worked hard on our behalf and was very supportive of our policy goals. However, Stabenow in the past has indicated a willingness to understand agricultural concerns, and I'm hopeful that she will be receptive to input from the county Farm Bureaus in her district.

It's too bad that Dave Porteous and Colleen Pero, both of whom were endorsed by Farm Bureau, were unsuccessful in their bid for seats on the board of trustees of Michigan State University. It remains to be seen whether the newly-elected trustees Joel Ferguson and Robert Weiss will demonstrate a commitment to the land grant philosophy that has served our industry so well over the years.

I think it's too early to evaluate the impact of the Michigan House going over to Democratic control. Certainly, we have an opportunity for grassroots action to educate newly-elected lawmakers and new committee chairs about our policy objectives.

Overall, I believe the election results show that voters this year, unlike in 1994, are basically satisfied with the status quo. We did not see dramatic, wholesale changes at any level of government. This "steady as she goes" approach reflects a basic satisfaction with the direction lawmakers have been going on the state and national level over the past two years, a direction toward less taxation and less government involvement in the economy.

Clearly, much remains to be done. Farm Bureau, more than any other organization in the state, is well suited to work with new lawmakers to accomplish policy objectives. That's because our policies do not shift with the political breeze. Our positions are grassroots-based and member-developed, so lawmakers on both sides of the aisle respect our concerns. My challenge to you is to revitalize your involvement in your organization, and seek out opportunities to educate newly-elected lawmakers (and your neighbors) about what Farm Bureau stands for.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

DNR announces special December antlerless deer season

As part of an effort to reduce Michigan's antlerless deer population on private lands, Department of Natural Resources (DNR) Director K.L. Cool has signed an interim order establishing an early December antlerless deer season on private lands in select deer management units.

According to DNR Wildlife Division Chief George Burgoyne, the special antlerless deer season will begin Dec. 1 in all designated areas and run through Dec. 8. The lone exception is in Deer Management Unit 215 in the Upper Peninsula's Menominee County, where the special antlerless deer season concludes Dec. 15.

"Over the last couple years, several deer hunting groups have requested additional hunting opportunities consistent with the large Michigan deer herd," Burgoyne said. "In addition, the public has become more concerned about the large numbers of deer in specific areas of Michigan, as evidenced by increased discussions about deer-vehicle accidents, agricultural crop damage, and the starvation of deer in areas where the deer population exceeds the carrying capacity of the winter range. This special antlerless deer season is an additional management tool and important step in addressing those concerns. In addition, it will provide additional hunting opportunity for Michigan's deer hunters and help bring the buck-to-doe ratio into a more natural balance."

This year provides the ideal situation for this experiment because agricultural groups have approached the DNR this fall and expressed concern about possible difficulties in harvesting antlerless deer during the regular firearm deer season, which begins Nov. 15, because a late spring delayed planting and harvest schedules.

"With several requests from different groups to extend the firearm deer season, we polled the department's district wildlife supervisors and received recommendations for an extended season on private land if the harvest follows the current scientifically determined quotas of antlerless deer hunting licenses," Burgoyne said. "These additional days will provide hunters with extra hunting time and will provide private landowners the opportunity to allow additional deer hunters to harvest antlerless deer on property with excess deer."

A person with an unused antlerless deer tag who has purchased a 1996 firearm deer license may participate in the special antlerless deer hunt, but only on private lands within the deer management unit designated on the antlerless deer tag. The season limit of one antlerless deer per antlerless deer license remains in effect during the special hunt, as do all other firearm deer hunting regulations.

The designated areas include only private lands in all Lower Peninsula deer management units open in 1996.

In the Upper Peninsula, hunters with an unused antlerless deer tag will be allowed to hunt on private lands in central U.P. deer management Units 215, 317, 318, 322 and 414. Units 215, 317 and 318 cover portions of Delta, Menominee and Marquette counties; Unit 322 is a small tract in southern Alger and northern Delta counties; and Unit 414 is in southern Dickinson County.

According to DNR research, there were an estimated 1.8 to 2 million deer in Michigan on Oct. 1, which is about 10 percent fewer than in 1995. The department's deer management goal is 1.3 million deer, of which 35 percent are antlered. ■

U.P. Ag Expo slated for Dec. 4

The second annual U.P. Ag Expo and the U.P. Potato Growers Association will be held Dec. 4, for one day only at the U.P. State Fairgrounds in Escanaba. Numerous workshops are scheduled during the morning sessions (10 a.m. to 12 noon EST) looking at the economics of contract and custom raising dairy and beef heifers, including a producer panel. Potato producers will also be able to attend the 67th annual meeting of the U.P. Potato Growers Association from 10 to 11 a.m., followed up with a crop insect control update. For the financially minded, a farm financial recordkeeping work-

shop is also slated from 10 a.m. to noon.

From 1 to 5 p.m., the Ag Expo Trade show will be open for business, followed up with a social hour and banquet program at the Terrace Bay Inn on Highway U.S. 41 between Escanaba and Gladstone. Admission to the Ag Expo portion of the program is free, while banquet tickets are \$12 for adults and \$6 for kids in advance or \$15 and \$7.50 for kids after Dec. 2. For more information contact Penny Streeter, Show Coordinator at (906) 228-1556 or by fax at (906) 228-1549. ■

World beef production to be up next year

The Agriculture Department expects world beef production to be up 1.5 percent next year, but consumers are expected to eat 1 percent less of the red meat, due in part to the mad cow scare. USDA said 1996 world beef production will remain nearly unchanged from last year.

European Union beef production will drop by 7

percent next year and also will go down 6 percent in the Russian Federation. But those losses will be partially offset by production increases in Brazil, Canada, China and here, according to a USDA trade report.

U.S. cattle inventories are expected to continue to drop in 1997, a residual to this year's earlier drought that forced nationwide herd liquidation. ■

Farmers expand environmentally friendly practices

A new study says that almost 36 percent of U.S. farmland benefits from systems designed to increase soil productivity, improve water quality and fight global warming.

The information was released by the Conservation Technology Information Center (CTIC), a nonprofit information/data transfer center in Indiana. Their annual survey shows that farmers used conservation tillage on 103.8 million of the 290.2 million acres of American cropland farmed in 1996. That is an almost 5 million acre increase in land farmed with such systems since last year.

CTIC says farmers have seen that there are both environmental and economic benefits of con-

servation tillage. Conservation tillage methods, such as no-till and mulch-till, usually require less time, labor and equipment maintenance than other farming methods.

CTIC says that research has confirmed that the less soil is tilled, the more carbon it stores, which has two benefits.

First, it helps to maintain soil productivity, since carbon accounts for half the organic matter in the soil. Second, it prevents carbon from being released into the atmosphere as carbon dioxide, a gas which many scientists believe contributes to global warming. ■

IRS memo has some farmers worried

A memo sent out by the Internal Revenue Service discussing possible changes in tax policy on some cash grain deals has many in the agricultural community concerned, but experts say the changes shouldn't affect this year's tax bills.

A December 1995 memo detailed a Washington state farmer who sold potatoes and received some cash at delivery, but deferred some payment until the following year. The IRS ruled that the entire income from the sale should be reported under "alternative minimum tax" (AMT) rules, applicable for the same tax year.

The memo has been discussed in trade publications as a possible "surprise tax" for grain farmers who widely use deferred-payment (DP) contracts to sell crops.

David Miller, commodity policy specialist with the American Farm Bureau, says the IRS memo leaves a wide gray area when it comes to traditional DP grain contracts as long as the contracts don't

involve any payments at the time of delivery. Most DP contracts in the grain market don't involve upfront payments and farmers normally ask for payment after Jan. 1.

"It's not clear that simple DP contracts are subject to AMT," said Miller. "Previous rulings tend to indicate that a contract with simply a pledge to pay has no face value."

An IRS spokesman told Reuters news service that the memo applied only to the Washington farmer, and said farmers shouldn't worry about a possible "surprise tax."

Farm Bureau has received assurances from key members of the House Ways and Means and Finance Committees that correcting legislation will be introduced early in the 105th Congress. The legislation will make clear that income delayed from one year to the next through deferred payment contracts will not subject farmers to an alternative minimum tax. ■

Eat Cheerios — help save bees

The General Mills cereal company has joined a campaign dubbed "Save the Honeybee," to help promote and fund research projects to revive North America's wild honeybee populations.

Wild honeybees have been virtually wiped out by mite infestations and last year's severe winter.

General Mills recognizes the importance of bees to farmers and the nation.

General Mills will donate 25 cents for each "bee" picture sent in to them from a box of the company's Honey Nut Cheerios. The company will donate up to \$100,000 for research to save the bees. ■

READER COMMENTS

I have been involved in agriculture all my life. Ever since my great grandfather immigrated from the Netherlands, my family has owned and operated a farm in Michigan. Growing up in a rural corner of west Michigan, my life was centered around farming and agriculture. Our involvement in agriculture, however, wasn't limited to life on the farm.

My dad was in the grain elevator business for 35 years; and after I graduated from college, I spent a few years representing both the sugar beet and beef industries to the Michigan Legislature and Congress. Though I really enjoyed fighting for agriculture at that level, it wasn't enough to satisfy my love of farming. So, my wife and I bought our own farm and built a house on it.

I love agriculture because I know just how important it is to the people of this country. Farmers play a large role in our society; we feed the world. Right here in Michigan, agriculture is our second largest industry, and the volume of ag products we export is steadily rising.

That is why I am troubled by the recent lowering of the Department of Education's ranking related to agri-science education funding.

By dropping the ranking from 12 to 28, districts that teach agri-science could lose about \$1.4 million, leaving school administrators with the choice of either dropping the program or finding funds elsewhere to pay for it.

Agriculture has a long and proud tradition in this country, but it is a tradition that faces many challenges for the future. It is crucial now that we work together for the good of agriculture and farming in Michigan. The importance and vitality of the state's second largest industry is not reflected in the Department of Education's priority ranking. To continue our rich tradition, we must work with the Michigan Department of Education to rectify this funding problem and return agri-science support to the level we have enjoyed for years.

Dick Posthumus,
Majority Leader, Michigan Senate

Send your comments to:

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The Michigan Farm News (ISSN-0743-9962) is published twice per month except in the months of November, December, June and July when only one issue is printed, as a service to regular members, by Michigan Farm Bureau, 7373 West Saginaw Highway, Lansing, Michigan 48917. Member subscription price of \$1.50 is included in annual dues of Michigan Farm Bureau regular members. Additional subscription fees required for mailing Michigan Farm News to nonmembers and outside the continental U.S.A. Periodical postage paid at Lansing, Michigan, and additional mailing offices.

Letters to the editor and statewide news articles should be sent to: Editor, Michigan Farm News, Post Office Box 30960, Lansing, Michigan 48909-8460. POSTMASTER — Send address changes to: Michigan Farm Bureau, Post Office Box 30960, Lansing, Michigan 48909-8460.

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Capitol Corner

NATIONAL ISSUE

Immigration reform

The law creates three voluntary pilot programs to test a telephonic and electronic employment eligibility confirmation process. There will be three pilot programs: a basic pilot; a citizen attestation pilot; and a machine-readable document pilot. The pilot programs will be tested for four years in five of the seven states with the largest number of undocumented aliens.

Basic pilot program

Under the basic pilot program, employers who volunteer will be required to phone a government data system to determine whether a job applicant is authorized to work in the United States. This step will be in addition to the current employment verification process that requires all employers to review a worker's documents and complete the I-9 verification form.

An employer who volunteers for the basic pilot program will be obligated to use the confirmation mechanism and will enjoy certain benefits. Use of the system will create the presumption that the employer did not knowingly hire an illegal alien.

The basic pilot program requires an employer to obtain the applicant's Social Security number and alien number, if the individual is an alien. Within three days of hire, the employer must then place a toll-free telephone call to the government to confirm the validity of the numbers. Employees who receive nonconfirmation of eligibility will have 10 days to resolve problems with the Social Security Administration or Immigration and Naturalization Service (INS). Failure of the employee to correct the problem will lead to a final nonconfirmation and termination of the employee.

Citizen attestation pilot program

The citizen attestation pilot program requires employers to call an 800 number to confirm the validity of the INS card, only if the worker is a non-citizen. The employer does not call to confirm or verify eligibility if the employee attests to being a citizen. The employer is required to obtain a document establishing identity and must retain the I-9 Form. If applicants falsely attest on the I-9 Form that they are a citizen, they face new and severe criminal penalties.

Machine-readable document program

The machine-readable document program requires the use of a machine capable of reading Social Security or INS documents with magnetic strips issued in certain states where document integrity can be maintained. If the employee does not possess such a document, then the applicant will be confirmed under the basic program.

Under the pilot programs, if an employer cannot get through to the government to confirm a number after good faith attempts, the employer need only assert that an inquiry was attempted and does not have to provide any additional proof con-

For more information on legislative topics in the Michigan Farm News, call 800-292-2680.

cerning the attempt. Employers who terminate an applicant based on erroneous information provided by the government through the confirmation system will be protected from liability. Congress must decide whether to extend or make permanent a telephonic/electronic verification system four years after the pilots are implemented.

The new law reduces to less than 10 the current 29 different documents that can be used to prove an employee's eligibility to work which should help employers who are confronted with the wide variety of often confusing document choices. Confusion over acceptable documents has caused employers to run afoul of document discrimination provisions by asking for a familiar, common or specific INS document.

Employers who fail to comply with technical or procedural requirements in filling out the I-9 employment verification form will not be held liable unless the INS first explains the error and the employer has been provided 10 working days to correct the error. This provision will not apply to employers accused of pattern or practice violations.

"Document abuse" is a little known provision that was added to IRCA in 1990 to hold employers strictly liable if they ask a job applicant to provide a specific employment authorization document or request more documents than are required under IRCA. Even though applicants are not denied a job and alternative documents are accepted by the employer, the government has taken the position that the mere requesting (as opposed to requiring) of particular documents is an automatic violation of the law, regardless of the employer's intent and whether or not anyone was denied employment. The new law creates an intent standard that will require the government to show that an employer intended to, or purposely discriminated against, an employee because of his/her citizenship status or national origin. Document abuse discrimination during the verification process now requires the same standard of proof that exists for other employment discrimination laws.

As an alternative to more significant H-2A reform the new law requires the General Accounting Office (GAO), a research and investigative arm of Congress, to review the adequacy of the existing H-2A program to meet future agricultural labor needs after enactment of the reform legislation. The law specifically directs GAO to review the ability of the H-2A program to ensure an adequate supply of workers at the time and place needed and the timely approval of applications for temporary workers. The GAO study must be completed by Dec. 31, 1996.

MFB position: Farm Bureau supported enactment of the immigration reforms.

MFB contact: Al Almy, ext. 2040.

High court may hear landowners' case

The U.S. Supreme Court should decide in the next few weeks whether it will hear a case filed by Michigan landowners who claim their rights have been violated by U.S. Forest Service (USFS) regulators governing the use of a lake that borders their property.

Three Michigan residents purchased a resort area along the Sylvania Wilderness area. After the wilderness area was created in 1987, the USFS banned sailboats, houseboats and motorboats from the area. It also required landowners to obtain permits for any use of the lake, including swimming.

The owners of the resort said such restrictions cost them nearly 95 percent of their business.

"The USFS is bound by the law to eliminate motorized boat use and everything else that is incompatible with a wilderness designation," said Michael Francis of the Wilderness Society, who added that landowners only are allowed access to their property under the wilderness law.

A federal district judge ruled against the landowners, and the decision was upheld in appeals court. Gov. John Engler intends to file a brief in support of the landowners.

Election '96 a mixed bag for ag

Continued from front page

be seen if congresswoman Stabenow will display the same interest in agriculture."

At the state level, Democrats assumed control of the House of Representatives winning 58 seats. Almy says that means establishing relationships not only with newly elected legislators but also with Democratic incumbents who will now assume chairmanship of all House committees.

In the MSU board of trustees race, Almy said the defeat of candidates Dave Porteous and Colleen Pero, by Bob Weiss and former trustee Joel Ferguson, is a major loss to Michigan agriculture. "Of the four candidates, Dave Porteous and Colleen Pero

demonstrated, through interviews, the best understanding of agriculture and the need to continue supporting the land grant philosophy of MSU, maintaining a strong Extension and Agricultural Research Service," he said.

The sound defeat of Proposal D was very good news, according to Almy, adding that this proposal, if successful, would have been just the first of many steps to an outright banning of hunting in Michigan. "The approval of Proposal G, on the other hand, gives us a working mechanism to address wildlife management issues based on sound science, not emotions or hidden agendas," Almy concluded.

Get involved in local zoning ordinances

Periodic review of township zoning ordinances is not only required — it's a good idea. It can include polling the residents to determine if their vision of what the land in the township should be used for has changed. It can include reviewing the current zoning map and determining if it needs to be changed, and it can include rewriting current ordinances that need updating.

The zoning ordinances are the laws that residents of the township must abide by depending on how their area is zoned. The entire review process can be a very positive and needed task to keep the township in tune with a changing world, says MFB Governmental Affairs Specialist Doug Ewald. However, the need for agricultural input and representation has never been greater.

"Production agriculture needs to be actively involved in this process on a local township level," Ewald advised. "We cannot assume that all of the people involved understand production agriculture or the ramifications of their actions on production agriculture. Farmers need to make sure that if they believe agriculture is part of their township's future then agriculture needs to be included as part of the vision for the future of their township."

Examples exist where — either intentionally or unintentionally — agriculture has not been included as an integral part of the future of the township. Voicing your concerns after the changes have been made is too late. "Try to get involved as early in the process as possible," Ewald explained.

During reviews conducted by Farm Bureau of several proposed township ordinances, Ewald says there are numerous examples where chang-

es have included limitations on numbers of livestock that would basically eliminate commercial animal agriculture within the township.

"There are other examples where restrictions on farm markets have created the need to acquire a special permit in order to operate within a township and where restrictions on construction of farm buildings are placed, requiring the need for a special permit to be issued by the township before the essential farm structure is allowed," Ewald warned. "These are only a few examples of some ordinances that may be detrimental to production agriculture. Again, some changes may be appropriate in a township, but the key is that farmers need to be involved early in the process."

How do you find out if changes are planned? Ewald recommends contacting your township supervisor or township trustee to see if a zoning ordinance review is being planned or is currently in progress.

In summary, the best way to prevent potential problems is to become involved. Ask the township board to appoint farmers to the township planning committee. At the very least attend township board and planning committee meetings regularly.

If you're interested in Michigan Farm Bureau reviewing proposed zoning ordinances for the purpose of identifying which proposed ordinances may have an adverse effect on agriculture, contact your county Farm Bureau office and ask for the county secretary to notify the Michigan Farm Bureau regional representative. Ewald advises making the contact as early in the process as possible as considerable time may be required to review proposed ordinances correctly.

Minimum wage increase now in effect

The first increase of the federal minimum wage to \$4.75 became effective on Oct. 1, 1996. The second part of the increase will move the rate to \$5.15 an hour beginning Sept. 1, 1997.

With the increase in the minimum wage all farm employers and in particular smaller employers must review and plan for changes this increase will require in other regulatory areas.

Small employers who are currently exempt from unemployment insurance under the \$20,000 per quarter exemption need to project their estimated fourth quarter wage payment to determine their potential coverage this year as a result of the wage increase. If you exceed the \$20,000 level in any quarter of the calendar you are a covered employer and will pay the tax on all wages for the entire year — even if you exceeded the level only in the last quarter.

An additional cost to plan for will be your workers' compensation insurance premiums. These premiums are calculated on estimated wages for the upcoming year. At the end of the year the actual wages are compared with the estimated wages and additional premiums are paid or a rebate is issued for the difference.

Review Your Disclosures

Farm employers who are required to provide employment disclosures and those who have voluntarily adopted the disclosures need to update these disclosures to reflect any changes you will be making.


While reviewing your disclosure forms, make sure you update the information now required by the Migrant and Seasonal Agricultural Worker Protection Act regarding workers' compensation insurance. Additionally, if you have applied for and received a designation as a seasonal employer from the Michigan Employment Security Commission, you need to disclose your designation.

Source: Regulatory Compliance Assistance Program

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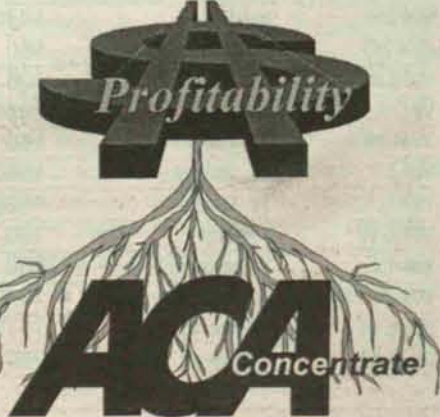


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ACA treated wheat has shown an average of 7.1 bushel/acre yield increase over the past eight years with a low of 4.98 and a high of 13.16 bushel/acre.

And the winners are...

STATE FINALISTS FOR YOUNG FARMER AWARDS ANNOUNCED

Michigan Farm Bureau has announced its 12 finalists for Outstanding Young Agricultural Leader, Young Farmer Achievement Award, and Outstanding Young Farm Employee. The winner in each of the categories will be determined at the MFB annual meeting in Traverse City.

The awards are presented each year to young farmers who have demonstrated agricultural involvement, leadership in Farm Bureau and their communities, and achievement. The individual winners will

be selected from the finalists in an interview session.

The 12 finalists will receive a Carhartt jacket courtesy of Blue Cross Blue Shield. Each state contest winner will receive \$500 from Dodge Truck, an all-expense-paid trip to the American Farm Bureau national annual meeting, and a Carhartt Jacket from Blue Cross Blue Shield of Michigan and MFB. The winners in the leader and achievement areas also receive \$1,000 worth of products from Great Lakes Hybrids Inc.

Young Farmer Achievement Awards

BRYAN DROSCHA



Mason, Ingham County
Wife: Becky
Children: Jessica, 12; Casey, 10; Bryce, 8

Agricultural Operation

Dairy operation with 72 cows and 550 acres of crops, including 300 acres of corn, 100 acres of soybeans, 100 acres of hay, and 48 acres of wheat. Also produces 500 gallons of maple syrup per year and sells composted manure to local gardeners and organic farms.

Farm Bureau Involvement

Serves at the county level as board vice president, member of the Policy Development, Food Stand and Young Farmer committees; attended Washington and Lansing Legislative Seminars.

Community Involvement

Active leader in local 4-H club, serves as advisor to community garden.

JACK JEPPESEN



Stanton, Montcalm County
Wife: Mary
Children: Kaleigh, 8; Kyle, 6

Agricultural Operation

Owner/operator of 750-acre farm that includes 400 acres of corn, 200 acres of alfalfa, 20 acres of oats, as well as 155 dairy cows. Raises pheasants and

Christmas trees on land not suitable for cultivation.

Farm Bureau Involvement

Active in county activities, serving on the Young Farmer Committee, former chairman of the committee, county board of directors and president, MACMA Committee, Candidate Evaluation Committee, Local Affairs Committee chair, state annual delegate and delegate chairman, Policy Development and Promotion and Education committees. At the state level, served on the state Young Farmer Committee, as well as attended AFBF Young Farmer/Young Rancher conference.

Community Involvement

Serves as township board trustee, volunteers for First Step preschool, hosted farm tour for developmentally challenged elementary students. Also volunteers to sell dairy products during county fair at the "little red barn" for MMPA.

ED KERLIKOWSKE, JR



Berrien Springs, Berrien County
Wife: Tina

Agricultural Operation

Owner and operator of 225-acre produce and fruit farm, with 27 acres of Concord grapes, 55 acres

of zucchini, 28 acres of eggplant, and 10 acres of raspberries. Also involved in partnership in a retail greenhouse operation and another partnership for ag commodity transport.

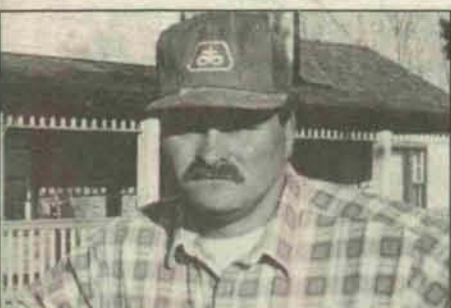
Farm Bureau Involvement

Active in county committees, including Young Farmer and Policy Development. Served as a delegate to the state annual meeting, and has attended both the Washington Legislative Seminar and the Lansing Legislative Seminar.

Community Involvement

Serves as head coach for First Assembly Christian Schools J.V. basketball team. Also serves as chairman for the Nominating Committee for Welch's / National Grape Co-op.

BRUCE LEWIS



Jonesville, Hillsdale County
Wife: Jennifer
Children: Adam, 7; Brittany, 5; Conner, 3

Agricultural Operation

Partner in a 420-cow operation, as well as 2,100 acres of land, including 1,000 acres of corn, 600 acres of soybeans, 380 acres of alfalfa, 130 acres of wheat, and 80 acres of popcorn. Also does custom work for neighbors.

Farm Bureau Involvement

Serves as Hillsdale County executive board member, has served as committee member for Ag Rescue Day and Tire Recycling Day.

Community Involvement

Presently serves as chairman of Human Service Projects for local Jaycees club.

Outstanding Young Farm Employee

MARK ARENDS



Ravenna, Muskegon County

Wife: Leah

Children: Joel, 8; Nicole, 4

Agricultural Operation

Livestock and field operations manager for a

2,000-acre farm that produces approximately 400 steers and 200 hogs per year. Operation also includes a fertilizer and seed dealership. Mark is responsible for the daily operations of the livestock and field equipment as well as the planting, spraying, harvesting and storage of the crops.

Farm Bureau Involvement

Serves on county board of directors and Farm tour committee. He has attended the Washington Legislative Seminar and has participated in the discussion meet.

Community Involvement

Member of St. Catherine's Men's Club and serves on the St. Catherine's School Accreditation Committee.

MIKE BOENSCH



Whittemore, Iosco County

Agricultural Operation

Employed as mechanic and maintenance supervisor for 3,500-acre partnership. Responsible

for inventory, training new employees and keeping detailed records on all repairs.

Farm Bureau Involvement

Has served on the county board of directors; past president and third member of Executive Committee. Has also served as chair of the county Young Farmers. Presently is active on the Policy Development Committee. At the state level, has been a member of the state Young Farmer committee and the Policy Development committee.

Community Involvement

Currently serves as Reno Township trustee, and fair board member of the Iosco County Agricultural Society; also active in local Knights of Columbus chapter and local church.

SCOTT DROWN



Sparta, Kent County

Wife: Lynn

Children: Baylee, 10; Grady, 7

Agricultural Operation

Herdsmen/general manager for a 775-cow operation on 2,500 acres. Responsible for entire operation. Manages 17 employees and serves as purchasing agent for feed and medical supplies.

Farm Bureau Involvement

Active in county events such as Ag Safety Seminar, Kent Harvest Trails, ice cream socials, tractor races and farm tours. Has served as delegate to national Young Farmer conference, state Young Farmer conference and state annual meeting.

Community Involvement

Serves as 4-H leader, Kent County Youth Fair Dairy Superintendent, T-ball and Little League coach, church trustee, Lowell Ag Supporters member, and Lowell FFA ag science advisory council.

JOHN WARNKE



St. Johns, Clinton County

Wife: Patti

Children: Bethany, 4; Allison, 3

Agricultural Operation

Responsible for mechanical operations on a 950-acre, 250-head dairy operation, maintains dairy equipment and does field work. Overlooks main operation three months out of the year.

Farm Bureau Involvement

Serves on the county Young Farmer Committee, and has served on Policy Development, Membership, and Promotion and Education committees. Was delegate to state annual meeting and county representative for AFBF meeting this past year.

Community Involvement

Serves as 4-H leader, church committee volunteer and school millage volunteer.

Continued on page 7

77th MFB annual meeting set for Dec. 10-13

Continued from page 4
here in Michigan.

If you are interested in learning more about your private property rights when the railroad decides to sell, you need to attend this session.

The purpose of this forum is to review the proposed results by USDA for the preliminary mergers and pricing structure. A panel of representatives from Milk Market Administrator's office, Michigan State University, Michigan Milk Producers Association, Independent Cooperative Milk Producers Association, and Michigan Dairy Processors Association will discuss how the initial proposal will impact their organization.

Distinguished Service to Ag Award

Wrapping up Thursday's events will be the 77th annual Michigan Farm Bureau banquet and the presentation of the Distinguished Service to Agriculture award to retired MSU Professors Dr. Jake Ferris and Dr. Robert Gast. ■

Market Outlook

by Dr. Jim Hilker,
Department of
Agricultural Econom-
ics, Michigan State
University



CORN

When is the long continuous downside in corn prices going to end, or is it? On the one hand, I think this past year has once again shown us the productive capacity of U.S. Agriculture is huge and that doesn't bode real well for prices over the next few years. On the other hand, the world and U.S. economies are doing well and are expected to continue doing so. Also, world feed grain supplies, while adequate at this point, are not heavily burdensome.

What does all of this mean? I think it means corn prices will recover some as we go through the winter and perhaps even into early spring; after that, the weather will decide. What does "recover some" mean? That depends on what the *November Crop Report*, released Nov. 12, said, but I suspect futures will recover 25 to 40 cents from their lows.

What does this mean for producer pricing decisions? At present, the basis is strong and spreads between futures contracts will only pay on-farm storage of 2-3 cents per month. Along with that there is probably more upside price potential than downside risk, which isn't saying there is no downside risk — there is. The first decision you have to make is whether or not you want to try to take advantage of the upside price potential and then decide how much of your unpriced corn you want to risk.

If you do not want to take the risk, the decision is easy — sell now. If you do want to stay in the market, the pricing tool may be different for those with on-farm storage, versus those without. The market is telling us with the strong basis and fairly tight future spreads it will not pay off-farm storage. Therefore, corn that has to be delivered to the elevator should be immediately placed in a basis contract if you want to stay in the market. For those with good on-farm storage the decision is more of a toss-up. At this point, the market seems to be willing to pay a couple of cents per month, which says on-farm storage is reasonable, but will not make you huge gains over a basis contract.

WHEAT

While projected U.S. ending stocks are not expected to be burdensome, the world as a whole seems to have more than enough wheat for those who can afford it. This is not meant to imply that prices are high — they are not — but rather there are places in the world such as the former Soviet countries and some African countries that could use the wheat, but don't have the money and/or infrastructure to purchase it.

Seasonal Commodity Price Trends

Corn	↔ ↑
Soybeans	↔ ↑
Wheat	↔ ↑
Hogs	↔ ↓
Cattle	↔ ↓

Index: ↔ = stable prices; ↑ = higher prices; ↓ = lower prices; TP = topping; BT = bottoming; ? = unsure

The futures markets are telling us it will not pay to store either commercially or on-farm. If you insist on being in the market, consider selling cash and buying a call or futures. Of course, this decision would be a lot easier if the basis were more predictable like with corn and soybeans.

The more likely decision that wheat producers will be mulling over this winter is when to price their 1997 wheat crop. At this point, next summer's futures are trading in the \$3.50 neighborhood, and when you subtract a basis from that, prices don't look very enticing. But unless wheat exports pick up both this year and over the next couple of years, we appear to have the capacity to keep growing ending stocks.

SOYBEANS

What did the Nov. 12 *Crop Report* say about U.S. 1996 soybean production? My analysis would suggest that if we hadn't already hit bottom, we will as soon as this report is in the market. Soybean demand still seems to be in place, despite last year's very high prices, and the still above average prices we now have. While livestock use may fall a little, exports are still strong.

This would indicate that there is more upside potential than downside risk. Of course, South America's crop could throw a monkey wrench into this projection. While I do calculate in a good crop for South America, an extra large crop could put a damper on prices. And, all bets are off if we have a good growing season. In other words, I think prices will increase, but the risk will grow as we move through winter, both the upside and downside price risks.

The basis is tight and so are the spreads between futures contracts. This is saying the market wants your beans now and won't pay to store them in the sense of basis improvement. This is a very strong message — not to pay commercial storage. If you want to stay in the market, use a basis contract or MPC where they take possession of the beans and you have 80 percent of their value to use. It's not that you have to rid yourself of any downside price movement with a basis contract, but at least you will not be paying storage in a retreating market. It is even hard to justify on-farm storage unless your opportunity costs are close to nothing.

HOGS

December hog futures have been bouncing up and down over the past month in an effort to find the "right" price. My analysis suggests when they were at their highs they were higher than fundamentals would suggest, and when they were at their recent lows they were lower than fundamentals would suggest. There are obviously factors pulling in both directions.

A positive factor is the smaller than expected slaughter numbers in October being a sign that slaughter will continue to be lower than expected. A negative factor is that packer margins continue to be low, giving them no incentive to bid up prices. At this

point in time, competition in the pork packing industry seems to be strong, a lot of capacity has come on line since the fall of 1994 and hog numbers are lower.

If futures go back toward their recent highs, consider forward pricing a portion of your expected production over the next year. My reading of the projected feed prices relative to expected hog prices is that hog numbers will rebound sometime next year.

CATTLE

The near-term question is when will the heavier placements in August and September start coming to market and how fast will they come? The general expectation is that they will hit the market in December, but the jumping around of December cattle futures through October would indicate that there is no certainty. The cattle numbers are out there somewhere to take prices back into the mid 60s and stay there through the first half of 1997. But first, they have to be put into the feedlot and fed. The lower feed prices should begin to pull them in.

The choice-select spread the first of the month indicated that we were probably current and there was some indication that choice product was short relative to select product. The quicker feedlots try to push cattle through, i.e. more select; the longer choice prices should hold and perhaps may keep them from falling as much. However, lower corn prices may correct that situation soon. At this point keep current, but sell choice.

DAIRY SITUATION

by Sherrill B. Nott

Farm managers who are estimating early 1997 milk prices should be concerned about market activities that occurred in late October. A major factor in the mailbox price for milk in Michigan is the basic formula price (BFP) lagged by two months. The BFP is influenced to a greater degree by cheese prices and to a lesser degree by butter prices in Minnesota and Wisconsin.

The federal order administrator for Michigan's Order 40 reported the average price of 40 lb. blocks of cheese in September 1996 was \$1.6942 per lb. Grade A butter was \$1.45 per lb. in September.

On Oct. 25, 1996, 40 lb. blocks of cheese had dropped to \$1.3975 on the National Cheese Exchange in Green Bay. This was \$0.2967 less than the September average, or a drop of nearly 18 percent. The same day, Grade A butter closed at \$1.06 on the Chicago Mercantile Exchange. This was \$0.39 less, or a drop of nearly 27 percent. Should these lower price levels continue through November, the Michigan farm price of milk will be noticeably lower in January 1997.

Other forward price evidence can be found on the futures market for liquid milk contracts at the Coffee, Sugar and Cocoa Exchange. On Oct. 29, the contracts for February, April, June and August 1997, all closed within a dime of \$13 per cwt. The October 1997 contract closed at \$13.50. Some folks believe the basis for Michigan is \$1 per cwt. on these contracts. As of Oct. 29, the low prices over the life of the contracts for April, June and August were hit on Oct. 25, Oct. 22 and Oct. 25, respectively.

Late October appears to have been a time of change in dairy product pricing.

Can late 1989 and early 1990 be a pattern for what is currently happening? During that time, the farm milk price in Michigan in August, September, October, November, December, January and February averaged \$13.20, \$13.90, \$14.70, \$15.50, \$16.00,

\$16.00 and \$15.10, respectively. From March through July, 1990 the price held close to \$14. The \$16 peak in December and January was over 21 percent above the August price. By the end of March, the \$14 was a drop of 12.5 percent from the \$16 peak.

What happened in 1989 and 1990 is a useful illustration of how fast farm level milk prices can go up and down. But this year, some things are different. Back then, the peak price held for two months. Evidence suggests the current peak, when it comes, may last only one month. This season's peak will likely be higher. If the futures market is accurate, the percent drop, when it comes, could be greater.

Careful cash flow managers will exercise caution in the milk price levels to be projected for 1997. They may view a portion of milk prices received at the end of 1996 as windfall gains unlikely to be repeated in 1997.

EGGS

by Henry Larzelere

Egg prices during October averaged about 7 cents a dozen more than a year ago. Feed ingredient prices in October were less than 1 cent per dozen eggs more than in 1995.

Prices at wholesale in New York for Grade A large white eggs in cartons are expected to average in the high 80s or low 90s in November and December. The demand side remains strong. Hens and pullets on Oct. 1 were up 3 percent from a year earlier and egg production in September was up 4 percent from last year. Further, the number of hens and pullets on Jan. 1, 1997 is expected to be nearly 5 percent above Jan. 1, 1996.

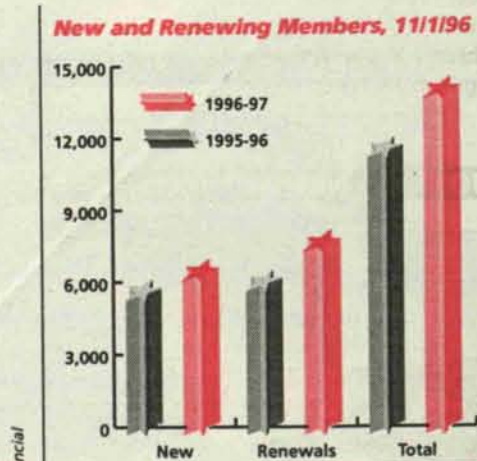
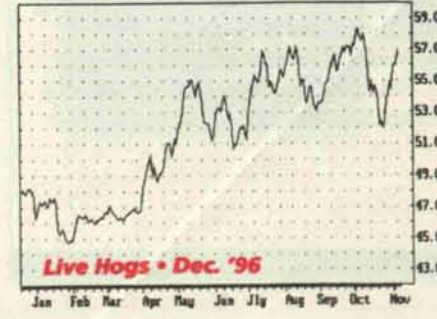
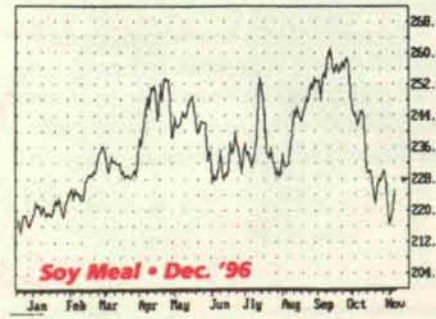
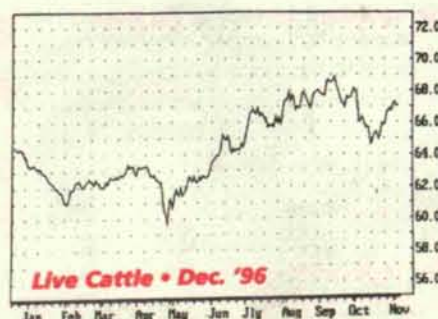
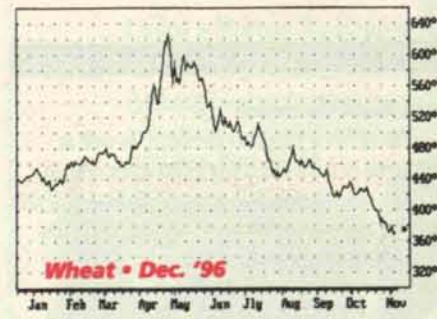
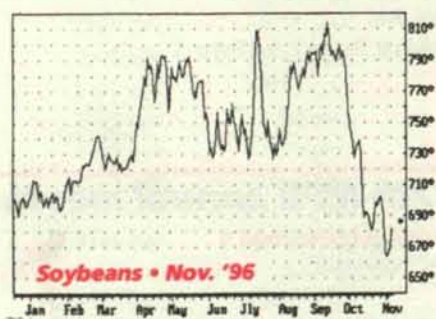
However, the egg-type chick hatch in September was down about 5 percent from last year. The hatch had been up from the corresponding month a year earlier for 12 months. Layer-type eggs in incubators on the first of October were down 2 percent from a year ago.

Michigan hog inventory down

Michigan's hog and pig inventory on Sept. 1 decreased 8 percent from a year ago, according to the Federal/State Michigan Agricultural Statistics Service. Total inventory, estimated at 1,130,000 head, was 100,000 less than last September but 30,000 more than the June 1, 1996 inventory. Market hogs made up 89 percent of Michigan's hog and pig inventory while breeding stock comprised 11 percent of the state total.

- Market hogs in Michigan were down 8 percent, totaling 1,005,000 head. The under 60 pound weight group totaled 325,000 head, down 30,000 head from a year earlier. The 60-119 pound weight group at 290,000 was down 30,000 head and the 120-179 pound weight group at 210,000 was down 15,000 head from last year. Hogs weighing 180 or more pounds declined 15,000 head from a year ago to 180,000 head.
- Breeding stock in Michigan, at 125,000 head, was down 10,000 head from the previous year.
- Michigan producers farrowed 52,000 sows during the June-August quarter, down 8,000 head from the previous year. Average pigs per litter was 8.3 pigs, up from 8.1 pigs per litter last summer. Third quarter pig crop decreased 11 percent from the previous year, totaling 432,000 pigs.
- Michigan's farrowing intentions for the next two quarters are 50,000 for the Sept.-Nov. period and 40,000 for the Dec.-Feb. period.

COMMODITY PRICE TRENDS



The new member production for 1997 continues to run ahead of last year's totals. This is a good start to the year. Membership teams across the state are now preparing for the 1997 Volunteer Drive. Contact your county Farm Bureau for more details.

Business Strategies

by Ralph E. Hepp, Extension economist, Department of Agricultural Economics, Michigan State University

Costs must be known and understood before they can be managed. The financial manager of the business can ascertain the firm's immediate cost position by analyzing historical costs. Are costs high or low? What costs can be eliminated or minimized? What cost standards can be used to help answer these questions?

Many crop producers do not know their business production costs, but rely on average cost data from industry sources and assume their costs are comparable or lower than the average. Since aver-

Production costs for major field crops in Michigan

age costs are based on a wide range of costs from many operations, some producers have high or low costs in relation to others in the industry, and it is important for the business manager and crop consultant to find out the relative competitive position of the operation being analyzed.

This means costs should be allocated to crop enterprises at the point the transactions are completed in a cost accounting system. Production cost discovery is a critical first condition before crop managers and consultants can use production cost data in management decision making.

Once per-unit costs have been estimated for the operation, it is necessary to determine what standards of performance are acceptable and attainable. Industry standards show what other producers in the industry are able to achieve and allows a comparison of the competitive position of the firm

in the industry. Industry standards are usually averages for a number of operations.

Sources of data

The sources of production cost data for industry operations are records kept by crop producers enrolled in the Telfarm record program through Michigan State University Extension system.

Given the limited number of farms in the sample, the cost data are not representative of the average Michigan crop farms, but represent a select group of producers who desire a complete record-keeping system, operate larger farms than the average Michigan producer, and obtain a large percent of the family income from agriculture. The sample includes about 50 farms averaging about 800 to 1,000 acres. Data is presented for the last five years, from 1991 to 1995.

Indirect costs or overhead costs are not associated with a single enterprise or product but are applied to all crop enterprises for the operation. For this report, overhead costs are grouped into labor, capital costs for machinery and equipment, land, and other. Depreciation of machinery and equipment is part of the capital costs. Land costs includes rent paid, property taxes, interest on land debt and other land maintenance items.

The accounting costs have been accrual adjusted for production supplies purchased in the year but placed into inventory for the next fiscal period. The quantity produced includes the produc-

tion for the current account period whether the crops are sold or placed in inventory for sale during the following calendar year.

Direct and overhead costs for major crops

Table 1 shows the accounting production costs for field crops on farms that had a return on assets of more than 7 percent during 1995. The costs are categorized by direct and indirect inputs and represent the per-bushel costs for corn, wheat and soybeans; the per-hundred weight costs for edible beans; and per-ton costs for sugar beets.

Table 1 — Accounting production costs for field crops during 1995 on high-profit farms

Cost category	Corn Bu.	Wheat Bu.	Soy-beans Bu.	Beans Cwt.	Sugar Beets Ton.
Direct					
crop inputs	\$1.03	\$1.15	\$1.36	\$3.39	\$12.32
Indirect					
labor	.23	.34	.58	1.82	5.27
capital	.64	.96	1.60	5.09	14.61
land	.39	.73	1.09	3.08	2.80
other	.06	.12	.16	.44	.40
Total	\$2.35	\$3.30	\$4.80	\$13.82	\$35.40

The farms averaged 956 acres with 495 owned and 461 leased acres. The operations grossed \$365 per acre, incurred expenses of \$247 per acre, and had a net farm income of \$118 per acre. The charge

Continued on page 17

AND THE WINNERS ARE... Continued from page 5

Outstanding Young Agricultural Leader

LORETTA BENJAMIN



Webberville, Ingham County
Husband: Todd
Children: Daniel, 9; Rebecca, 5
Agricultural Operation
Works with husband and father-in-law on 160-

cow dairy operation. Works to promote farm through involvement in organizations such as MMPA.

Farm Bureau Involvement

Very active on county committees, serving as chair on Promotion and Education, MACMA, Ag in the Classroom, and National Ag Week. Has served on the Ag Day at the Zoo Committee, attended the Lansing Legislative Seminar, and been a delegate to the state annual meeting.

Community Involvement

Involved with the MMPA as dairy communicator and member of the Dairy Days Planning Committee. Serves on the Advisory Committee for Michigan State University Extension. She is also involved with the Ingham County 4-H Council, Webberville Elementary Boosters, and her local church.

JAMES FUERSTENAU



Richmond, Macomb County
Wife: Wendy
Children: Ashley, 8; Katie, 5; Mitchel, 1
Agricultural Operation
Operates a 500-acre dairy farm with 70 milking cows and 75 young stock. Main responsibility is the

dairy operation, for which he has developed computer software to improve records.

Farm Bureau Involvement

Currently serves as county president; has served as vice president, board member and chairman of both the Membership and Local Affairs committees. At the state level, has served on the Policy Development Committee, County Annual Study Committee, and has served as chairman of the Finance Study and Legal Defense committees.

Community Involvement

Very active in dairy organizations, including the Michigan Holstein Association, MMPA, Michigan DHIA, and Northstar Select Sires. Has worked with the state of Michigan on related topics, and is active in local church and school.

SHARON HALLACK



Hart, Oceana County
Husband: Stanley
Children: Megan, 9; Lauren, 7
Agricultural Operation
Keeps records and assists with operations on a

300-acre cow/calf operation.

Farm Bureau Involvement

Has served on the county board of directors as president and vice president, chair of Promotion and Education committee, as well as member of Information, Local Affairs, State Affairs, Membership, Nominating and Candidate Evaluation committees. Has been a Discussion Meet participant, attended the Lansing Legislative Seminar, and served as delegate to the state annual meeting.

Community Involvement

Active on the Oceana Cherry Queen Committee, serves as superintendent of Elbridge Community School, and Crusader for the American Cancer Society. Coordinated Adopt-a-Highway effort for bank organization.

JOSEPH MARHOFER



Belding, Ionia County
Wife: Lisa
Children: Timothy, 8; Daniel, 7; Thomas, 6

Agricultural Operation

Owner/operator of a 200-hog operation on 280 acres. Responsible for herd health and daily operations; also feed trials, field test plots and manure application plots.

Farm Bureau Involvement

Active at the county level, serving as county president, chairman of State and Local Affairs Committee, member of the Policy Development Committee, and serving on the board of directors. Has been a delegate to the state annual meeting.

Community Involvement

Volunteers as a leader for 4-H, serves as local FFA Alumni president, member of Pheasants Forever, Toastmasters, and active in local church.

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Tractor sale raises FFA funds

A new model is now available of the collectable toy tractors that are being sold to raise funds for the Michigan FFA.

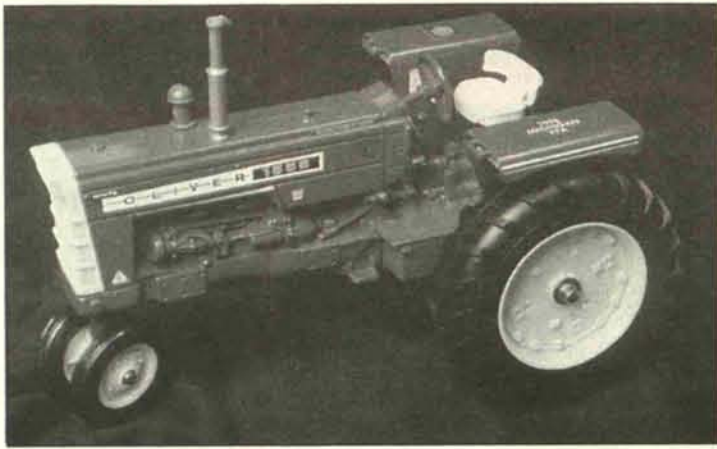
The Oliver 1555, number four in a series of five collectables produced in partnership with ERTL Toy Company, is now available in Quality Stores or County Post Stores across the state. Only 2,000 of these highly detailed, metal, limited

edition replicas have been produced. The tractor comes with special FFA designations and a certificate of authenticity. It retails for \$34.99, plus tax.

In 1993, Quality Stores and ERTL Toy Company agreed to manufacture a limited edition series of FFA tractors for five years with all the profits going to benefit the Michigan and Ohio FFA Associations. The funds raised will help support and develop young leaders for the future of rural Michigan through the leadership activities of the state FFAs.

Quality Stores is the largest financial sponsor of the Michigan FFA, with donations totaling over \$62,000 through 1995.

"Like all high quality collector items, these tractors have the potential to increase in value over



time," said Julie Chamberlain, executive director of the Michigan FFA Foundation. "This year's tractors are also a great way to start a collection or make a unique gift to children, family and friends. Whatever the reason for buying, the purchase of a tractor will help make a difference for the future leadership development of Michigan's youth," she said.

The real-life Oliver 1555 tractors were produced from 1969 to 1975. They were powered by a 232-cubic-inch, six-cylinder diesel or gas engine, guaranteed by Oliver to produce 53 horsepower at 2200 r.p.m. The 1555 was available in Row Crop, Wheatland, Ricefield, and Utility configurations. The Row Crop axle included the dual narrow front wheels shown in this year's collector model. ■

Tractor maintenance tips for top winter performance

Some are the days when doctors made house calls on snowy nights. So, too, are the days when tractors need only some antifreeze and a full tank of fuel to stay in top form all winter long.

According to Joe Safransky, product performance manager, Case IH Magnum™ tractors, the modern, sophisticated workhorses on farms today are just as susceptible to winter maladies as their predecessors. "By following a few, simple maintenance steps, farmers can help their tractors get through the cold season without a hiccup," he said.

Below, Safransky prescribes the winter tractor-care precautions for the engine, electrical, fuel and transmission systems. But, he cautions, winter is not the only time for tractor checkups. "Specific steps must be taken for cold-weather operation. However, following the service intervals outlined in the operator's manual throughout the year is the best preventative medicine."

Engine System

- Check the concentration of antifreeze to provide low-temperature protection. A 50 percent ethylene glycol mixture is recommended.
- Verify the block heater is in good working order. Don't have a block heater? See your local equipment dealer. Block heaters are available through

the parts system and are easily installed.

Electrical System

- Check the electrolyte level on low-maintenance batteries every 250 hours.
- Clean the battery terminals and make sure batteries are fully charged.
- Check the condition of the alternator belt and replace if cracked or frayed.
- Inspect wiring for cracks, frayed insulation or corrosion.

Fuel System

- Using the fuel tank's water-drain valve, drain off any condensation and sediment.
- Consider changing to a lighter, winter-blend diesel fuel that is less likely to gel when the temperature drops below freezing.

Transmission System

- Check the transmission oil level.
- Install a transmission oil heat maintainer to keep the oil warm for improved cold-temperature starting.

Chicken soup won't help a tractor when winter saps its strength. To avoid costly emergency care, consult the operator's manual regularly, make routine checkups and pay close attention to the four major systems most susceptible to the winter blahs. ■

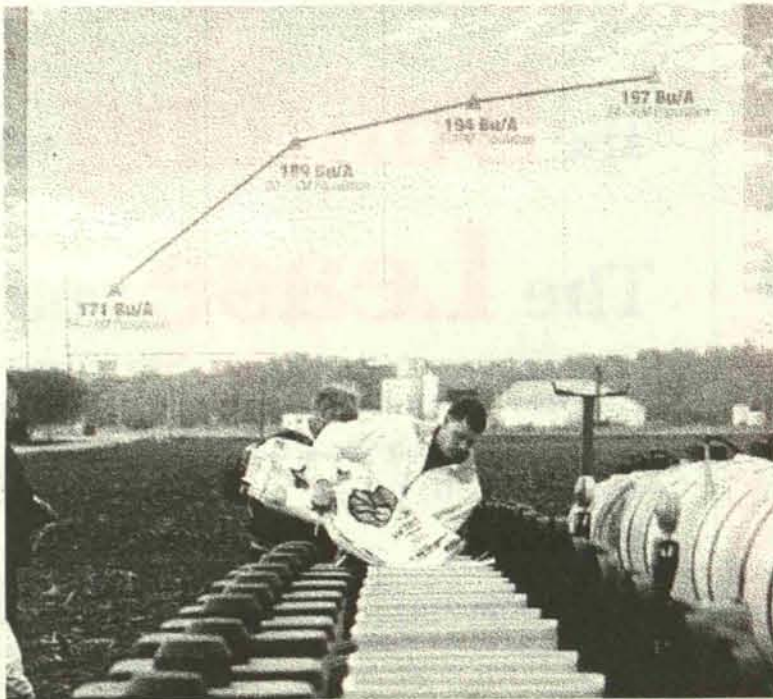


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Is oil analysis a part of your maintenance program?

Making oil analysis a part of your regularly scheduled maintenance program could mean the difference between minor repairs and a major engine overhaul. It could also help you avoid the frustration and cost of downtime during crucial crunch times, such as harvest or spring planting.

Thanks to a service provided by Universal Cooperatives Inc., through Farmers Petroleum Cooperative (FPC), anyone involved in running heavy-duty equipment can now use oil analysis as a part of their on-going preventive maintenance program, according to FPC Marketing Manager Tim Underwood. Officially known as SCHEDULED OIL ANALYSIS, or SCAN, Underwood says the program, available for over five years now, is somewhat underutilized.

"Oil analysis gives producers the ability to determine what's taking place in an engine, pump, hydraulic system or gear box," Underwood explained. "Oil sampling at predetermined intervals to meet the individual's maintenance schedule can help prevent catastrophic failures."

Using a SCAN kit, supplied by FPC, producers simply pull a sample as oil is drained at changing time. Producers then complete a form, detailing the make and model of the equipment as well as other details. The oil sample, along with the completed paperwork, is mailed in a postage-paid shipping tube to Kenton, Ohio for analysis.

Contamination such as glycol, water, fuel dilution and/or silica/dirt can quickly be noted, often allowing the operator to be alerted before severe



Winter months can cause undue stress to a tractor, unless the proper maintenance procedures are followed. Here, a Case IH Magnum tractor is being serviced to ensure that performance doesn't drop when the temperature outside does.

damage occurs. Underwood says the measurements of critical wear metals in used oil can often pinpoint the location of a problem, keeping repair costs to a minimum.

Users of the program receive reports that are easy to follow, with normal lab turnaround time kept to within 24 hours of receiving a sample. In the event a serious problem is identified, producers are contacted by SCAN technicians via the phone for prompt notification. Information on the back of the reports suggests possible sources of wear metals and contaminants. Results from the previous five samples show any trends that may be occurring.

"Besides the important current operation, an overall file is being created for the producer, containing reports that prove invaluable in mapping the performance history of the unit, which is retained for the user's personal reference," Underwood explained. "It also provides excellent data to document the performance of a piece of equipment at trade-in time."

SCAN kits are approximately \$11 and are available at FPC dealers and FPC retail outlets. For more information, stop by your nearest FPC outlet or call Underwood at (517) 323-7000, ext. 3307. ■

USDA opens regional office to expand ag export opportunities

Continued from front page

we already have two or three additional companies involved in the program, with the dollar amount even higher than that."

Scott Bleggi will head the new FAS office. Bleggi is a career foreign service officer with FAS whose experience includes overseas assignments in Costa Rica and Germany and extensive work with many of FAS's private sector market development groups.

"Our goal is to break down negative perceptions about the difficulty of exporting and provide marketing know-how and expertise, especially for high-value products. We will work closely with state and regional food industry and trade groups, with state departments of agriculture, trade/economic development groups, other USDA agencies, the Department of Commerce field offices, and universities," Bleggi said.

According to Bleggi, "Anyone can export; they just need to know who to talk to, have a commitment, do some research, and as part of that research, the FAS has attaché reports that are available on-line now. You can advertise your products overseas through our services."

"I am available if there's a producer association or a winter meeting of a group that is interested in agricultural exports in general or specific," Bleggi adds. "I look forward to reaching out to Michigan and working with them over the winter and in the spring."

To contact the Export Outreach Office, call Scott Bleggi at (515) 254-1540, ext. 653, or send a fax to (515) 254-1573. ■

Telltale Signs of Used Oil Analysis

Element	Possible Source
Aluminum	Blower, camshaft intermediate bearings, turbo bearings and crankshaft thrust bearings.
Barium	Lube oil detergent additive. Also sometimes used as a smoke depressant additive in diesel fuel.
Boron	Supplementary coolant inhibitor additive, lube oil additive.
Calcium	Lube oil detergent additive. Also used in road salt, frequently present in hard water.
Chromium	Piston ring face (chrome).
Copper	Slipper (wrist pin) bushings, connecting rod and crankshaft main bearing matrices, cam follower roller bushings, rocker arm clevis bushings, connecting rod bushings, cam shaft thrust washers. Also used in some oil additive packages for anti-wear characteristics.
Iron	Gray iron cylinder liners, malleable iron pistons, hardened steel camshafts, crankshafts, gears. Cast iron induction-hardened rocker arms, valve bridges, alloyed steel cam follower rollers, etc.
Lead	Alloy matrix of connecting rod and crankshaft main bearings.
Magnesium	Lube oil detergent additive, traces in aluminum alloys, frequently present in hard water.
Molybdenum	Lube oil friction modifier additive, anti-wear coating on some piston rings.
Silicon	Print-O-Seal "Silicone" gaskets; Silicone anti-foam additive in lube oil additive; Silicon dioxide from ingested airborne sand or dust.
Sodium	Supplementary coolant inhibitor additive, lube oil additive, road salt.
Tin	Piston plate coating (tin), babbitt overlay of connecting rod and crankshaft main bearings.
Zinc	Lube oil wear and oxidation inhibitor additive.

Thank You from Zeeland Farm Soya

Zeeland Farm Soya's new soybean processing plant has been in operation for nearly three months. All of us here at ZFS wish to express our appreciation to all of those in the Michigan agricultural community who made its successful startup a reality.

First, to those in the **Michigan Department of Agriculture**, who helped us with the paperwork, permits and promotion. Dr. Gordon Guyer, we thank you for your support for our project and also the years you gave to Michigan agriculture. We wish you well in your retirement. We will all miss you. Also our thanks to Robert Craig, director of special projects in the MDA. Bob is dedicated to providing Michigan with better and greater opportunities in agricultural markets and was of a great help to us in many ways. Bob, it was and will continue to be a pleasure working with you. Thank you.

Michigan State University and Dr. Jake Ferris, of the ag econ department, helped us with our marketing studies. MSU Extension Service was of immense assistance in our startup and educational phases and they continue to supply agricultural education to the agri-producers of Michigan, and to them all, we say thanks, and we continue to support your efforts.

The **Michigan Soybean Association** and its executive director, Keith Reinhold, played a big part in getting a new market started for the soybean producers of Michigan. We are now buying soybeans from all over the eastern and northern counties of the state, in addition to those here in our section of the states. We want to thank Keith for his support. And to all the soybean producers and elevators all around the state who continue to sell us their soybeans. Thank you.

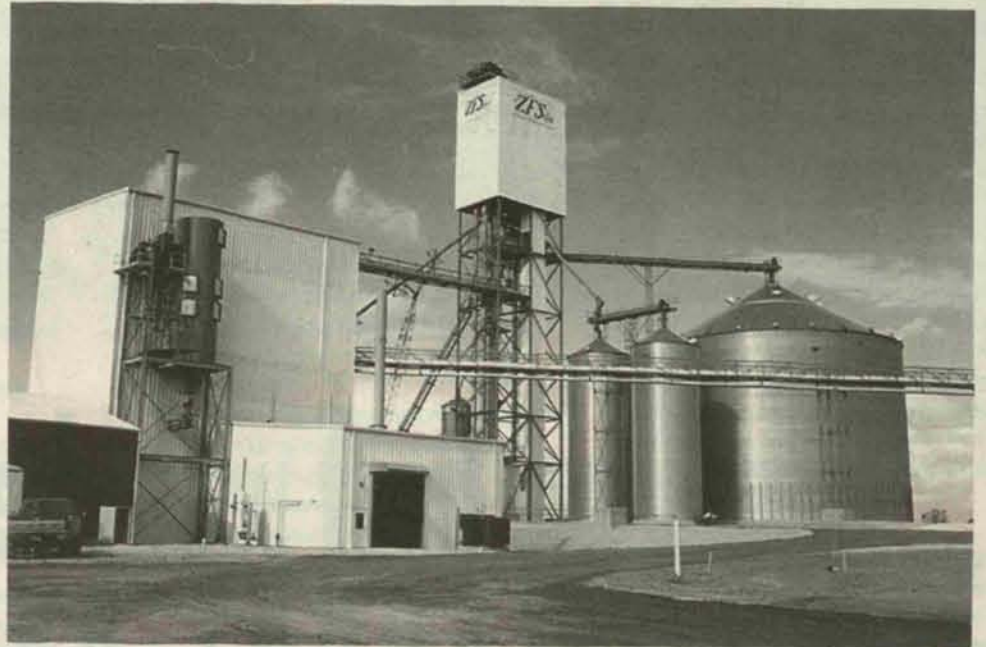
The **agri-producers and elevator operators** of the state have also supported us by buying the finished products of our processing plant, including soy 48%, soy 44%, and soyhulls. We have sold these products all over the state, including the east, south and west sides of the state. We have even shipped product into the Upper Peninsula. A big thanks goes out to all of our agri-producers, as well as agribusinesses. As you can see, we are dedicated to serving our customers no matter where in the state of Michigan they are located. We also have dedicated a number of large capacity trucks to transporting agricultural products. We believe this will give the best possible combination of products and service in the industry.

Speaking of products, we ask you to **try our products**. You will find them to be of consistently better quality than industry standards. Coupled with good, reliable service, we are prepared to meet your needs no matter where you are located. As you can see, we have a lot of support from the agricultural community of Michigan, and we hope that we can continue to earn your support.

Thanks again from:

Cliff and Arlen Meeuwse, and all of the other dedicated employees of Zeeland Farm Soya and its parent company, Zeeland Farm Services, Inc., located at 2468 84th Avenue, Zeeland, Michigan 49464.

Phone 616-772-9042 or 800-748-0575; Fax 616-772-7075.



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Producers learn business planning skills from AMAP program

Michigan producers are learning master strategic business planning with the help of Michigan State University Extension's Agriculture Management Advancement Project (AMAP).

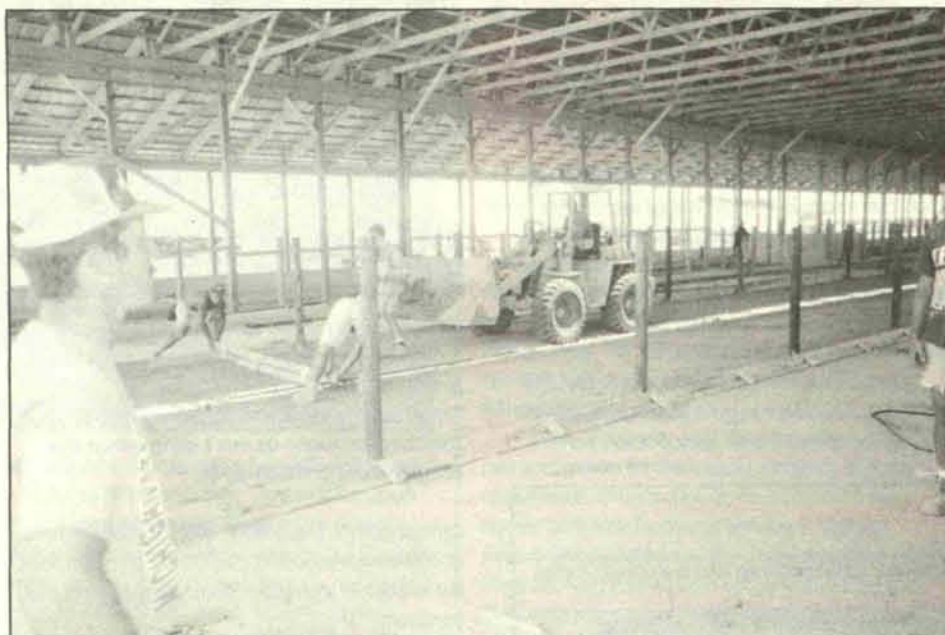
AMAP takes producers through a systematic process of looking at their operations in a long-range, holistic manner to make effective planning decisions that will undergird the future of their farm businesses.

The core of the AMAP workshop emphasizes the business mission, the necessary long- and short-term goals to reach the mission, and the tactics needed to accomplish the goals.

In each of these major areas, producers learn how to apply their personal values and ideas to achieve success.

"The project's goal is to strengthen the capability of the managers of agricultural operations," says Stephen Harsh, MSU Extension agricultural economist and AMAP co-coordinator. "AMAP uses management concepts and methods commonly used by successful leaders in non-farm businesses."

Brad Crandall and his father, Larry, of Crandall Farms in Battle Creek, used their AMAP experience to compare notes with other producers about their operations. The Crandalls own and manage a 900-acre crop and dairy farm that has been in the family for 116 years. They began discussing expanding the operation when Brad joined his father two years



When contemplating major expansions or other changes in farming practices using principles learned through the AMAP project, producers can effectively evaluate the future profitability of their operation.

ago after finishing college.

"This program made me think of where the farm and I are headed," Brad Crandall says. "Anything that forces you to think about the future is beneficial."

Expansion is just one way that planning by producers helps their businesses. It also helps enable farmers to better the relations when dealing with lending institutions, hiring employees, han-

dling family commitments, planning retirement, etc.

"AMAP enables farm business managers to decide what they want their business to achieve, and then, through the skills developed through the program, they make it happen," Harsh says. "Rather than having others tell them what is the perfect business, producers decide what is ideal for them and how they and their family can work toward it."

One AMAP group of producers decided to keep in touch after the program. They have met at various members' farms to discuss problems and how to solve them. AMAP has been a good way for these producers to network with each other and practice the management skills they've learned.

After finishing the introductory AMAP program, producers may want to learn how to improve specific areas in their businesses. Consequently, supplemental workshops were developed to deal with major areas of concern to agricultural business managers, such as human resource management, financial management and dairy farm analysis.

AMAP workshops are usually scheduled from early winter to early spring to accommodate producers' schedules. Developed as a cooperative effort by specialists in several MSU departments and Extension Field agents, the AMAP workshop encourages a close interaction between the workshop experts and the participants. All members of the farm business and their spouses are strongly urged to attend.

A few AMAP workshops already are planned: Jan. 7, 14, and 21 in the Upper Peninsula for potato growers; Jan. 21 and 28 and Feb. 4 in Jackson for crop producers; and Feb. 6, 13 and 20 in Ogemaw County for dairy, crop, beef and Christmas tree producers.

Human resource management workshops have been scheduled for Feb. 12, 19 and 26, and Feb. 13, 20 and 27. Financial management workshops have been scheduled for Jan. 14, 16, 21 and 23; Feb. 11, 13, 18 and 20, Feb. 18 and 20; and March 4 and 6.

This is not a complete listing — more workshops will be scheduled.

AMAP is a program for all agricultural producers. For more information about AMAP, please contact Steve Harsh, AMAP coordinator, 307 Agriculture Hall, Michigan State University, East Lansing, MI 48824, or call (517) 353-4518. ■



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Organic dairy products find place in market

Milk is finding a popular and profitable niche in the organic foods market. More producers are getting into the organic dairy business' sales boom. Three years ago, organic milk sales rated an asterisk. Today, sales total \$30 million annually.

Tunbridge, Vt., dairy farmer Bunny Flint and her husband Peter run the Organic Cow of Vermont Company. Flint, a Vermont Farm Bureau member, says the company and farm are doing okay financially as are the 28 farms that supply her company with milk. "It was with the idea of saving our own farm that we went to organic," Flint says. Flint says she also wanted to give consumers a clear choice. But at the same time, Flint does not knock conventional dairy farming. "There is a place for conventional farming and there's a place for organic. It's two separate marketplaces," Flint says. She adds that conventional farming is indispensable in a society fed by 2 percent of its population. ■

Scientific link found in smoking, lung cancer

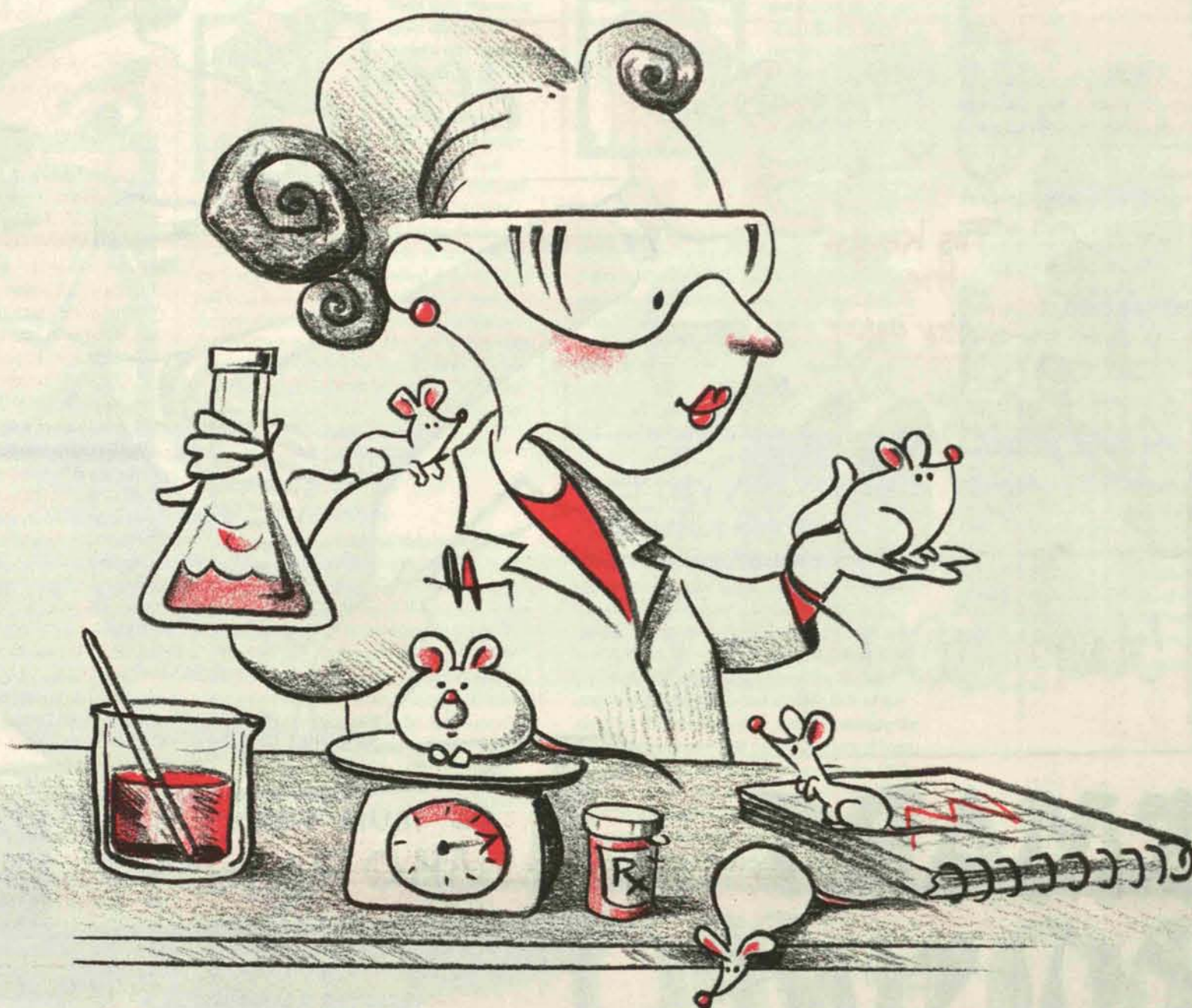
According to reports published in several major newspapers, researchers have discovered a direct scientific link between smoking and lung cancer, a discovery that adds to a tall list of evidence that tobacco smoking causes lung cancer.

It marks the first bit of evidence from the cell biology level linking smoking to lung cancer. According to experts in the field of cancer genetics, the findings establish the long missing link, and could play a role in pending litigation about smoking illnesses and passive smoking.

"This paper absolutely pinpoints that mutations in lung cancer are caused by a carcinogen in cigarette smoke," said Dr. John Minna, a researcher at the University of Texas Southwestern Medical Center. "It is the smoking gun that makes the connection."

While many scientists have long been convinced by statistical studies and animal experiments that tobacco causes cancer, a statistical association was not in itself absolute proof. ■

HEALTH HARVEST



The New Diet Drugs: Are They for You?

It's no secret that many Americans are preoccupied with losing weight. At any one time, tens of millions of Americans are dieting, and more than \$33 billion is being spent annually on weight-reduction products such as diet drinks and foods, according to a 1995 Institute of Medicine report. Yet more and more Americans are becoming obese. Approximately 35 percent of women and 31 percent of men age 20 and older in the U.S. today are obese, compared to 30 percent for women and 25 percent for men in 1980.

Losing excess weight isn't just a matter of vanity. Obesity is a risk factor for a number of serious diseases, including heart disease, high blood pressure, diabetes and breast cancer.

Some physicians choose not to prescribe appetite suppressants because they don't have a lasting effect. In fact, most appetite suppressants are approved only for short-term use, usually about three months. Typically an obese person takes an appetite suppressant and follows a weight-loss regimen, loses weight, is taken off the medication, and regains the weight. Health-care professionals have argued that appetite suppressants are useless because patients don't maintain the weight loss. Yet medications to lower blood pressure or blood cholesterol levels aren't expected to function after they are discontinued. It is now understood that in order to treat these chronic conditions effectively, medications often must be taken for life. In many cases, obesity is still being treated as a failure of willpower and appetite suppressants as a crutch for the weak.

Opponents of appetite suppressants also argue that even when drugs are used weight loss tends to be small. However, the health benefits

associated with even a modest weight loss include:

- Lowering blood pressure, thereby lowering risk of heart attack and stroke
- reducing high levels of blood glucose associated with diabetes
- reducing high levels of cholesterol and triglycerides associated with heart disease
- reducing sleep apnea, or irregular breathing during sleep
- decreasing the risk of osteoarthritis in weight-bearing joints
- decreasing depression
- increasing self-esteem.

What Are Appetite Suppressants?

In the past, diet drugs were usually discovered by accident, when a medication designed to do something else was found to promote weight loss also. New research, which has identified some of the ways in which the body regulates appetite and food intake, has allowed the development of drugs targeted to alter specific activities. Appetite suppressants in common use today fall into two general categories: noradrenergic and serotonergic drugs.

Noradrenergic Drugs

Noradrenergic drugs mimic epinephrine, a hormone that is the most potent stimulant of the sympathetic nervous system. Amphetamines, which were used widely in the 1950s and 1960s, are perhaps the most familiar of the noradrenergic drugs. However, amphetamines and similar drugs gave all diet drugs a bad name when they were found to cause dependency.

Common Noradrenergic Drugs: Benzphetamine, phendimetrazine, diethylpropion, mazindol, phentermine and phenylpropranolamine

(sold over the counter).

Serotonergic Drugs

Serotonergic drugs increase the release of serotonin and/or slow its depletion by partially inhibiting its removal by serotonin receptors. Serotonin, a neurotransmitter produced in the body, has been found to decrease appetite and reduce food intake.

Recent research suggests that obesity may be at least partly due to an impairment in the system that controls the release of serotonin.

Common Serotonergic Drugs: Fenfluramine, dexfenfluramine and fluoxetine (Prozac). Prozac is not yet approved by FDA for the treatment of obesity.

Dexfenfluramine Therapy — Exciting, but not a Magic Bullet

One reason for the current excitement about appetite suppressants is the U.S. Food and Drug Administration (FDA) approval of dexfenfluramine in April 1996 — the first appetite suppressant to be approved by the FDA in more than 20 years. This drug, which has already been in use in more than 40 countries, was approved for weight loss and maintenance of weight loss in certain people on a low-calorie diet. The FDA approval specifies that data on the safety and effectiveness of dexfenfluramine aren't available beyond one year.

Is dexfenfluramine the answer for all the millions of Americans needing to shed a few, or more than a few pounds? Not really. First, dexfenfluramine doesn't work for everyone. Only about one-third of the participants in the International Dexfenfluramine Study who took dexfenfluramine and followed a restricted diet lost more than 10 percent of their original weight. Second, appetite suppressants don't

take the place of a restricted-calorie diet, exercise and behavior modification; they work with these measures. Third, the FDA approval restricts the use of dexfenfluramine to the truly obese — that is, people with a body mass index, or BMI, of at least 30 (see Body Mass Index calculation below), or for people with a BMI of at least 27 who have other health risks, such as high blood pressure or diabetes. And fourth, in some people dexfenfluramine can cause diarrhea, dry mouth, changes in short-term memory, and disturbances in mood and sleep patterns; most of these tend to disappear in time.

On the Horizon

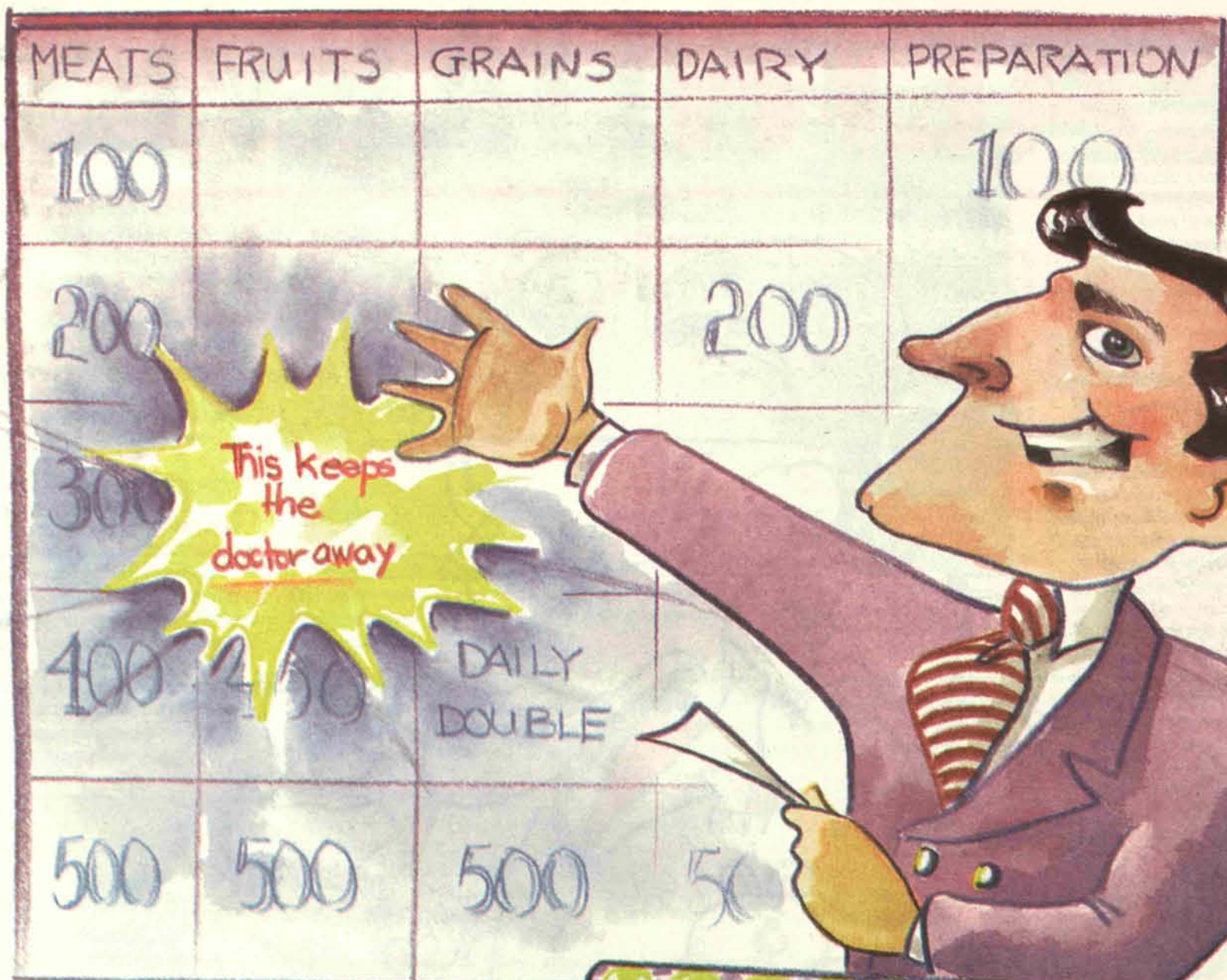
In addition to the other noradrenergic and serotonergic agents being developed, researchers are investigating different mechanisms for helping people lose excess weight. One type of drug under study helps break down fatty tissue and allows the fatty acids to be burned for energy. Growth hormone has been shown to increase lean tissue and decrease fatty tissue. Thermogenic agents, such as ephedrine, promote the body's use of energy.

Remember, the discovery or development of new diet drugs is only one part of a program that includes wise eating and exercise. And in order for obesity to be treated most effectively, the medical community and the general public need to recognize that it is a real chronic disease and, as such, will require long-term treatment.

Body Mass Index

You can calculate your BMI by 1) dividing your weight (in pounds) by the square of your height (in inches) and 2) multiplying by 705.

For example, someone who is 5'6" and weighs 187 pounds would have a BMI of about 30 ($187 \div (66 \times 66)$) is $187 \div 4356 = 0.043 \times 705 = 30.3$.



SMART CUISINE

Just as basic knowledge about nutrition has grown during the last two decades, the good cook's repertoire of kitchen know-how has also been upgraded. See how you do on this true/false quiz.

- To cut fat when preparing chicken or turkey, it's best to remove the skin before you cook.
- To keep eggs fresh, you should remove them from the carton and store them in the egg-keeper in the refrigerator door.
- It's safe to use meats, dairy products, or other foods that are older than the sell-by date on the package.
- You don't need to use disinfectants and special sanitizing agents to keep your sponges, dishcloths and dishtowels free of bacteria.
- A temperature of 50°F is ideal for the refrigerator.
- It's a good idea to let hot foods (such as stocks, soups and stews) cool to room temperature before refrigerating them.
- Trimming fat from meats eliminates cholesterol from your diet.
- When boiling vegetables, you'll conserve nutrients if you add the vegetables after the water has come to a boil.
- Frozen vegetables are less nutritious than fresh.
- A baked potato loses 60 percent of its vitamin C if left to stand for an hour after cooking, but only 20 percent if eaten immediately.
- The main reason to use nonfat broth or stock in healthy cooking is not because it is rich in nutrients, but because it adds flavor.
- Honey and brown sugar are more nutritious than white sugar.
- Despite rumors to the contrary, a lime juice marinade cannot really cook raw shellfish.

Answers

- FALSE.** It's always best to discard the skin, which is almost pure fat, but you can cook it first. Research has shown that the fat in the skin does not migrate into the meat during cooking. It's fine to remove the skin first if you're cooking breasts or other small parts—the meat will still remain juicy, since you'll be able to cook it quickly. When cooking large pieces or a whole bird, you'll have better tasting poultry if you cook with the skin and then remove it after carving. One problem: The pan juices will then have to be degreased. We suggest chilling the juices for a few minutes and then skimming off the fat that rises.
- FALSE.** An egg carton is the best of all possible containers, because it helps prevent cracking and keeps eggs from absorbing odors. Store eggs toward the back of the refrigerator, where it's coldest. Use the door shelves for condiments, beverages and other items less subject to spoilage.
- TRUE.** The sell-by date means it's time for the grocer to move the product off the shelves. But if it's been properly refrigerated, it's generally safe for another two to three days. If you buy foods that are close to their sell-by date (sometimes such items are on sale), keep them very cold and try to use them fairly soon. Of course, some foods, such as bread or sealed packages, can be used a lot later than their sell-by dates.
- TRUE.** You don't really need disinfectant sponges or cleansing agents. Hot water and soap will do the job quite well for sponges, dishrags, dishcloths and kitchen counters. A disinfectant won't make up for elbow grease. Do wash sponges and dishrags frequently. Put them in the dishwasher, washing machine or even microwave oven if you haven't time to wash them by hand daily. Never use a sponge or dishrag that smells bad. And if you've used it to mop up raw meat juices, wash it thoroughly with hot water and soap right away.
- FALSE.** The safest temperature is 40°F. This will keep foods fresh longer. It's worth checking with a thermometer and resetting your refrigerator if necessary.
- FALSE.** Hot foods should be refrigerated as soon as possible after cooking/serving, and always within two hours. If you've got a big bowl of very hot stock or stew, immerse the dish in a sink of cold water for a few minutes before chilling. It's not true, as you may have heard, that chilling hot liquids quickly causes them to spoil.
- FALSE.** At least not significantly. All animal products contain cholesterol, which is found equally in the lean meat and the fat: about 20 to 25 milligrams per ounce. But it is still an excellent idea to trim the fat from all meats and discard poultry skin, because the highly saturated fat has a worse effect on your blood cholesterol than dietary cholesterol itself.
- TRUE.** That's because it shortens cooking time, and the shorter the cooking time, the less vitamin loss.
- FALSE.** Or at least not necessarily. Commercially frozen vegetables are usually processed immediately after picking, and close to the field. Fresh vegetables may have been picked a week or so ago and transported many miles. Handling and refrigeration are always the key. If the frozen product has been defrosted and refrozen, it will not be as nutritious as it was originally.
- TRUE.** Vitamin C is easily destroyed by heat. However, there'll still be some left in the hour-old potato. All leftover vegetables lose some vitamin C, but they are still worth eating.
- TRUE.** A fat-free broth or stock is very low in calories and nutrients. However, the canned varieties may contain lots of salt.
- FALSE.** Sugar is sugar, and no form of it offers significant nutritional advantages. Brown sugar is white sugar with a little molasses remaining or added for coloring. Honey is sweeter than table sugar, but any additional nutrients in it are minuscule.
- TRUE.** Lime juice may kill bacteria on the surface of shellfish and, in that sense, "cook" them, but it won't kill any poisonous microorganisms below the surface. Eating raw shellfish in lime juice (ceviche) is always risky.

Source: UC Berkeley Wellness Letter, October 1996

Healthy Bites

Life-threatening irregular heart rhythms peak on Monday, Friday — even among retired



M T W Th F

Researchers studying people who've been saved from sudden cardiac death have discovered something they can't explain: Peak numbers of a dangerous irregular heartbeat, or arrhythmia, seem to occur at the beginning and end of the work week, even among older people who are retired.

"It is difficult to explain the apparent relationship between the work week and arrhythmias," the scientists write in the American Heart Association journal *Circulation*.

"It's unclear to us," says lead author Robert W. Peters, M.D., "but maybe these patients worked for so many years that they still find Monday stressful. Or maybe watching their wives and children go to work is stressful for these patients, who are predominantly male and in late middle age." Peters is professor of medicine at the University of Maryland, Baltimore.

The strikingly large Monday "peak" in arrhythmias wasn't present in a relatively small number who were taking drugs called beta blockers — suggesting, the authors say, that these compounds may become an effective weapon for preventing sudden death in patients with irregular heart rhythms. All 683 patients in the study, the largest of its type ever performed, had implanted heart-shocker devices called "defibrillators" that can terminate episodes of their potentially fatal arrhythmias.

The research "convincingly demonstrates" a peak on Monday and a smaller one on Friday, said James E. Muller, M.D., a pioneer in research on factors triggering heart attacks. "This may be (due to) a memory of what Monday meant to them when they were working," speculates Muller, chief of cardiology at the University of Kentucky, Lexington.

The pattern uncovered by the new study "is consistent with previous studies suggesting that stress may play an important role in the genesis of acute cardiovascular events," Peters and his colleagues write in the Sept. 15 issue of *Circulation*.

The finding that only 9.4 percent of episodes occurred on Monday in the 123 patients on beta blockers leads Peters' team to suggest that: "This information may be useful in devising strategies to prevent sudden cardiac death."

Noting beta blockers' apparent ability to "abolish" the Monday peak in arrhythmic episodes, the scientists point out that this class of drugs "has been demonstrated to affect circadian (daily) patterns of acute cardiac events. This finding implies that the trigger factors of septadian (weekly) rhythms may be similar to those of circadian rhythms and that the Monday peak in ventricular arrhythmias may be related to surges in catecholamine levels" — that is, adrenaline and other so-called stress hormones.

Muller predicts that beta blockers, which relax the heart's pumping action, eventually will be used for prevention of cardiac problems occurring specifically in the morning hours. His team recently found that the drugs seem to decrease the incidence of morning heart attacks. ■

Stopping lyme disease at its source



Ticks that transmit lyme disease to humans may find it deadly to get a free ride on white-tailed deer. That's because of a new deer feeder dubbed "the four-poster" and patented

by ARS. The feeder gets its name from four pesticide-loaded rollers that rub tick-killing chemicals on a deer's head and neck as it sticks its head inside the device to feast on corn. Treated deer help eliminate ticks from wooded areas rather than leaving the pests behind to find another host. Because the deer don't eat the pesticide, this method is safe for use during the October-December hunting season when the majority of adult black-legged ticks feed on deer. Eliminating adult ticks prevents egg-laying and another generation.

Pros and cons on chromium

Body builders will find no help in a bottle of chromium supplements, contrary to claims that it boosts strength and muscle mass while reducing fat. A new, well-controlled study of 36 sedentary young men who volunteered for a weight training program found what other studies have been reporting: Those who took an extra 200 micrograms (mcg) of chromium daily gained no more strength or muscle bulk than those who got a placebo. And none of the men had a significant change in body fat, even after two months of working out five days per week.

Where does the afternoon energy slump come from, and how can I avoid it?

If you rely on sugar and caffeine to jump start your energy early in the day, you may feel a slump later when the effects wear off and your blood sugar drops. Although small amounts of sugar or caffeine usually don't cause a problem, larger amounts can cause an eventual major fall-off in energy, especially if they are used as quick-fix replacements for balanced meals.

If you're trying to save time or calories, a lunch that is too light will not provide enough fuel to last through an afternoon. Some nutrition experts recommend eating at least a quarter of your day's calorie needs at lunchtime. Therefore, relying on a bowl of soup with a few crackers, a slice of pizza, or a diet frozen meal to provide lasting energy will probably not suffice. Supplement these foods with other foods to create a meal that satisfies hunger for more than a couple of hours.

For some people, a meal made solely from the carbohydrates found in grains, fruits, vegetables and sweets will not supply enough long-lasting energy even though they may contain a significant number of calories. Even though meals such as a fruit plate and a roll, or steamed vegetables over rice, can be healthfully low-fat and supply important nutrients, they may not maintain energy for more than two or three hours.

To avoid an afternoon slump, you may find relief by adding some low-fat protein to your carbohydrate-based meal. Some grilled chicken with fruit, tofu with steamed vegetables, or beans in a salad might make a real difference between a quick fix and lasting energy.

When you do experience a slump in energy, don't try to fix it with a jolt of caffeine or sugar. If you need a snack, try a longer-lasting one like pretzels, crackers, fruit or milk. You may just need a

500 plus foods are key



The U.S. population gets about 90 percent of its calories, fiber, calcium, iron, fat, saturated fat and eight other nutrients of public health interest from 527 foods, according to newly released data from the USDA 1989-91

national food consumption survey. These 527 foods qualify as key foods because of the amount consumed per capita as well as their nutritional content. Whole milk is a key food for 13 of the 14 nutrients of concern, and two percent milk provides 12 of these nutrients in significant amounts. Eggs and cheddar and mozzarella cheeses contribute 10 or more of the selected nutrients—which include sodium, cholesterol, vitamin A, carotene, vitamin B6, vitamin C, potassium and zinc in addition to the six already listed. Like milk, many of the top key foods, such as white bread and breakfast cereals, are fortified.

Education key to managing heart disease

As the population ages and medical advances improve the survival rates for people with heart disease, the number of those living with heart failure continues to grow. An article in the July *American Family Physician* emphasizes that accurate diagnosis of heart failure and identification of the cause are the most important steps in managing the disease. Approximately 60 percent of cases of heart failure are caused by coronary artery disease. Other causes of heart failure include problems with the heart muscle, known as cardiomyopathy; high blood pressure; problems with the heart valves; abnormal heart rhythms; and drug or alcohol abuse.



Illustrations by Barbara Hanilovich

Keeping kids safe on the farm



According to the National Safety Council, about 300 children die and more than 27,000 sustain serious injury each year in farm-chore related accidents.

"For the most part, accidents can be avoided with just a little common sense and simply telling the child 'no,'" said Dee Jepsen, health and safety associate for Ohio State University Extension.

Most injuries and deaths on the farm occur when children are thrust into situations they are not yet physically or mentally old enough to handle.

A National Safety Council survey found that children ages 5 to 14 were two-thirds more likely to suffer a farm work accident than adults ages 45 to 64. ■

Office Calls

How concerned should I be about exposure to radon levels in my home?

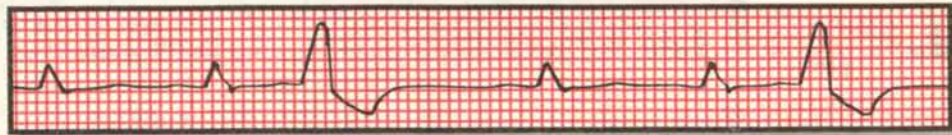
For people who live in high-radon homes, their individual lifetime risk of developing lung cancer may be much lower than previously estimated by the EPA.

A new analysis from the University of Michigan School of Public Health uses the same risk model the EPA did in its 1992 *A Citizen's Guide to Radon*, but the researchers take into account the fact that most people move frequently throughout their lives (an average of 10-11 times). Because most homes have low levels of radon, a person's exposure to one high-radon home is not a good indicator of lifetime radon exposure. Thus, for a typically mobile 20-year-old smoker in a high-radon home, (ten pCi/L) the risk of a radon-related death is only 20 per 1,000, not the EPA's estimate of 71 per 1,000.

This new analysis estimates the radon-related lung cancer risk, and the benefits of remediation, for individuals characterized by their age, smoking status, current radon exposure, and anticipated length of residence in their current homes. The researchers note that while mobility reduces the variance of individuals' lifetime radon exposure, it does not affect the total population's mean risk associated with radon: Although people who currently live in high-radon homes are generally at much lower risk of lung cancer than the EPA suggested, people currently in low-radon homes are at higher risk because of the possibility they may one day move into a high-radon home. ■



Medical Focus



New surgical options for nation's most common hernia

Choosing from an array of surgical options

It started as a dull, heavy pressure in your lower abdomen. Gradually, it grew heavier and steadier, especially when you bent over. Then one day you felt a small but frightening lump in your upper groin, and you knew you needed medical care.

Your doctor diagnosed the bulge as an inguinal hernia — a common but potentially serious condition in which organs or tissue held in place by your abdominal muscles protrude through this muscle wall into the groin area.

Like 500,000 Americans each year, you now need inguinal hernia surgery. And as your doctor describes the possibilities, you realize you have an important decision to make. An array of surgical options has become widely available in the last five years, and you and your doctor must now choose the one best for you.

Weakened muscle tissue

A hernia develops when abdominal tissue protrudes through a weak point or tear in your abdominal wall. Many people believe that you develop a hernia after heavy lifting or after intense physical exertion. But hernias often have no apparent cause, and anyone can develop one — even newborn infants.

An inguinal hernia is just one type of hernia that commonly develops in the general area of the abdomen. It occurs along the inguinal canal — an opening in abdominal muscles. In men, the canal is the spermatic cord's passageway between the abdominal cavity and the scrotum. In women, it's the passageway for a ligament that helps hold the uterus in place.

Other types of abdominal hernias are femoral, paraumbilical and incisional. Femoral hernias form in the canal that carries the principal blood vessels into your thigh. A paraumbilical hernia develops near your navel. An incisional hernia can develop when the wall of tissue holding your abdominal organs in place has weakened because a surgical incision didn't heal properly.

Another common type of hernia, a hiatal hernia, occurs when part of your stomach pushes through your diaphragm into your chest cavity.

Most common in men

Inguinal hernia is the most common abdominal hernia. It's far more frequent in men than women and accounts for 80 percent of all hernias diagnosed in men.

With an inguinal hernia, you may be able to see and feel the bulge created by the protruding tissue or intestine. It's often located at the junction of your thigh and groin. Sometimes in men, the protruding intestine enters the scrotum. This can be painful and cause the scrotum to swell.

Hernia complications

Signs and symptoms of an inguinal hernia can include a tender lump near the groin and discomfort or pressure while bending over, coughing or straining. Sometimes there may be no symptoms. You may not know you have one until it's discovered during a routine physical exam.

Although most inguinal hernias aren't serious, complications that require immediate surgical treatment can develop. One is called incarceration. That simply means the protruding tissue or intestine can't be pushed back into the abdomen without surgery. If this occurs, it can lead to a complication called strangulation.

When strangulation occurs, the blood supply to the segment of protruding intestine is cut off by the tight fit of surrounding tissue. Gangrene, a life-threatening condition, can result. Fever, severe abdominal pain, nausea and vomiting from bowel obstruction can accompany a strangulated hernia.

Repairing the problem

Surgery is the best treatment option. Trusses, which provide external support, are also available. But they aren't recommended because they don't protect against hernia complications or correct the underlying problem.

Surgery for inguinal hernias is relatively straightforward. It involves making one or more incisions in your abdomen, pushing the protruding tissue back to its proper position and then repairing the weakened muscle wall to prevent another hernia.

If you have a cough or cold, surgery may be delayed because the pressure it creates in your abdomen may weaken the incision before it heals.

Some repairs require general anesthesia. For others, you may only need a regional anesthetic and may be awake during the operation.

An array of repairs

Since the early 1900s, an array of surgical repair techniques has become widely available. Techniques fall within two categories:

A hernia develops when abdominal tissue protrudes through a weak point or tear in your abdominal wall. Many people believe that you develop a hernia after heavy lifting or after intense physical exertion. But hernias often have no apparent cause, and anyone can develop one — even newborn infants.

■ **Herniorrhaphy** — A herniorrhaphy is the traditional hernia operation and has been performed by surgeons for more than a century. An incision of several inches is made over the hernia, the protruding tissue is pushed back into place and weakened muscle is sewn together to prevent the hernia from recurring.

■ **Hernioplasty** — A hernioplasty is different from a herniorrhaphy in that it involves placing a synthetic mesh patch over the weakened tissue to keep the intestine from protruding again — just as you'd use a fabric patch to repair worn clothing.

Although once used mainly for recurrent hernias, today hernioplasty is often recommended for initial hernia repair.

There are several hernioplasty approaches, but perhaps the most publicized is the laparoscopic

approach. That involves making several small incisions in your abdomen and inserting special tube-like instruments that allow doctors to view your body's interior through video images. The instruments can also be used to put the protruding intestine back into place and secure a patch to the weakened tissue.

Because only small incisions are used, the procedure may result in faster recovery.

Surgeons can also use the mesh patch without laparoscopic instruments. This approach involves an incision of several inches over the hernia. Surgeons push the protruding tissue back into place and suture the patch over the area.

In addition, the mesh may be used as a plug. A special mesh device, which resembles a badminton birdie, is placed into weakened muscle tissue to block the intestine from pushing through. A small mesh patch is also placed on top of the plug to reinforce the repair.

Ask your physician

Inguinal hernia repair is the most frequently performed operation by general surgeons in the United States. It's also very effective. Hernias can recur after surgery, but this happens infrequently.

The technique used to repair your hernia can affect the operation's length, its cost, the type of anesthetic you receive, your chances of surgical complications and your recovery period. Each repair has its own advantages. And although herniorrhaphy is the traditional operation, techniques using the mesh patch appear safe and effective and may one day supplant herniorrhaphy as the standard repair.

Your surgeon is the best resource for helping you decide which one is best for you. ■

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Getting back on your feet after hernia surgery

No matter what surgical technique is involved, hernia surgery usually isn't a lengthy procedure. Most operations take about an hour. Many are performed on an outpatient basis — in part because hernia surgery often no longer requires general anesthesia.

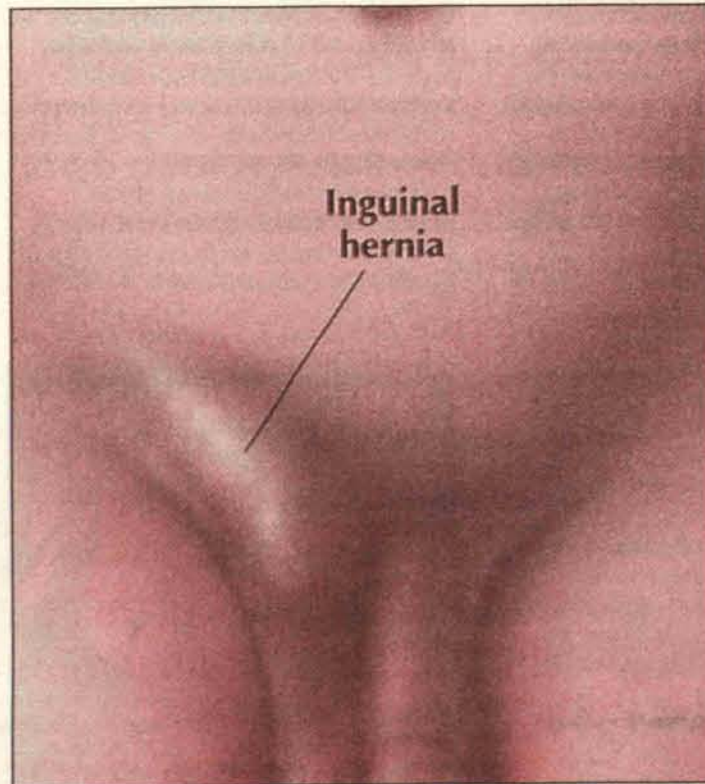
After the operation, you'll be urged to move about as soon as you're able, usually within the first day. Often, your doctor will allow you to eat whatever agrees with you. After a period of observation, you'll return home with instructions to watch for redness or discomfort around the incision. These could be signs of an infection.

How long will it take for you to recover?

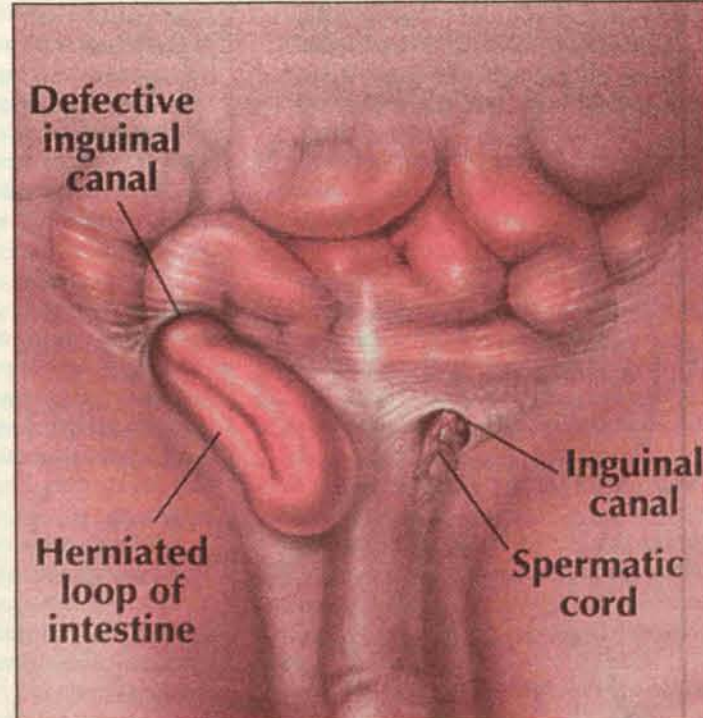
The answer may depend on you. No studies have compared all techniques and found that one is best for minimizing pain and recovery time. However, research does suggest that your recovery depends on your motivation.

One study, for example, showed that people who needed to return to their jobs soon after surgery reported less pain than those who didn't have a need or time frame for resuming work.

Although you may need to avoid heavy lifting for three to six weeks, Mayo doctors believe your comfort level may be the best guide for deciding when to resume your everyday activities.



An inguinal hernia can result in a bulge at the junction of your thigh and groin. Bulges can be round as well as oval.



In men, an inguinal hernia forms when organs, in this case a loop of intestine, protrude through the abdominal wall along the inguinal canal — the passageway for the spermatic cord between the abdomen and scrotum.

Legal problems? Consider ag mediation program

Agricultural disputes? Try mediation.

Frustrated by the lack of a level playing field? The Michigan Agricultural Mediation Program (MAMP) assists Michigan farmers by providing alternative dispute resolution services in time of need. Richard Saybrook (*name fictitious*) is a farmer who was facing imminent foreclosure of his farm. The farm had been in the family for over 100 years and farming was the only occupation Mr. Saybrook had known his entire life. Based on the information received from his principal lender, there was no way he would be able to continue his operations. He could expect to lose his home, land and livestock. Mr. Saybrook then heard about MAMP and decided to request mediation. Soon an advisor came to learn about Mr. Saybrook's financial problems and help seek options other than foreclosure. The advisor also worked with the creditor to determine what options were available. While the problems were difficult and complex, they were not insurmountable.

Within a month, Mr. Saybrook, his advisor, a representative of the creditor and a mediator sat together in a mediation session, held in a nearby town. By the end of the session, a binding agreement had been reached in which Mr. Saybrook kept his house, half his acreage and most of his livestock.

MAMP can also assist farmers with less com-

plex problems, which can, nonetheless, be exasperating. Gerald Jones is a young farmer who just started raising fruit crops. He was several weeks late with his application for crop insurance, resulting in his approved acreage being denied by the federal agency. He was assigned low acreage figures based on the previous year under a previous operator. Jones was concerned that his crops were not adequately covered by insurance, especially with the imminent threat of an early frost. A mediation session was held within a few weeks in a town near Mr. Jones' farm. A representative from the federal crop insurance agency came to the session from their regional office and an agreement was reached — utilizing revised figures — which provided adequate coverage for Jones' crops. In this case, speedy delivery of services was of paramount importance. An advisor was not required.

MAMP is one of 21 "certified" state agricultural mediation programs that provide mediation services to American farmers under grants from the USDA. Due to the unique structure of the farming business and agricultural law, there are few specialists or adjudicators who are knowledgeable about the needs of farmers. Agricultural mediation was established to respond to these needs. It has its historical roots in the farm crisis of the 1980s in Iowa and Minnesota when grass roots efforts were

made to assist farmers facing foreclosure and bankruptcy. Having determined that mediation was providing an important benefit to farmers, the USDA initiated the "certified" program with grants to participating states.

In Michigan, the program is administered and co-funded through the Community Dispute Resolution Program, a statewide organization that has resolved disputes for over 30,000 Michigan citizens since its founding in 1990. Michigan farmers can bring virtually any dispute to mediation. A wide range of potential dispute types exists, including: agricultural credit, crop insurance, labor disputes, contract disputes, oil and gas leases, compliance with federal programs, wetlands issues, stray voltage, and pesticide application.

Eight regional centers implement the mediation program. All centers are independent, non-profit organizations that depend upon community-based volunteers as mediators and advisors. Mediation provides the following:

- A low-cost alternative to dispute resolution.

Through 1997, mediation services are either free-of-charge or at minimal cost. In some cases, farmers have attorneys before and during the mediation process, but, because agreements are generally reached, additional expenses to pursue a lawsuit are avoided.

- An equal say in any agreement. In the mediation process, the people involved in the situation are the ones who create an agreement that works for them. In an administrative appeal or in court, a determination is imposed by a hearing officer or judge.

- Open and informal communications, which can lead to improved relationships between the disputing parties.

- Prompt service, avoiding the delays of litigation or appeals and allowing the farmer to maintain schedules and lines of credit.

- Confidentiality.

- Likelihood of success. In approximately 80 percent of disputes taken to mediation, parties reach an agreement.

Recently, in other states, cooperative efforts of Farm Bureau staff and state mediation programs have been effective in resolving disputes involving farmers and other parties. As a result, the potential role of the Michigan Farm Bureau in mediation is currently under review.

To learn how mediation could help you resolve a dispute, please call 800-8-RESOLVE and ask for "agricultural mediation." Farm Bureau staff members Craig Anderson and Bob Boehm may also be of assistance at 800-292-2680, ext. 2311 and 2023, respectively. ■

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Don't delay harvest if corn is near 30 percent moisture; watch storage practices

Most of Michigan's corn seems to have matured better than agronomists anticipated a couple of months ago, so allowing it to remain in the field much longer may not be of much benefit.

"Even with the forecast for normal precipitation and normal temperatures for the next 30 days, I would not expect a lot more drying to occur in the field from this point on," says Roger Brook, Michigan State University Extension agricultural engineer.

He says that the drying rate of corn in the field will diminish significantly as weather cools and that field drying essentially stops by mid- to late November.

In making harvest decisions, growers should also take into account the effect that the European corn borer may have had on cornstalk and ear strength.

"The extent of the corn borer infestation this summer probably means that, in much of the corn, the stalks are not real solid and could be easily lodged by high winds or a wet snow," Brook says. "Considering this and the risk of mold development, I think that producers will see losses increase by leaving corn in the field for much longer this fall."

Ideally, corn should be harvested when kernel moisture is around 24 to 28 percent, but this fall it

might be better to begin harvest when moisture is a percentage point or so higher, he says.

"I think that we quite often overplay the cost of drying relative to the value of the crop, and considering the current market value of the crop, I think the grower will be much further ahead by getting the corn out of the field, dried down and into storage where it will keep at a better quality and be usable for market management," Brook says.

He says even with the immaturity of some of the corn, it will need no special handling or consideration in the drying process, though the test weight will be lower than normal.

Immature soybeans that went into storage green should, for the most part, turn brown, given good storage management.

What the buyer thinks of the quality of the soybeans may be another matter, which is a reason for growers to consider selling immature soybeans to livestock producers, Brook says.

"The soybeans will need to be roasted before they can be fed as a percentage of the livestock's diet, and considering the shortfall in feed crops for the beef and dairy industry, that may be as good a market for immature soybeans as anything else," he adds.

Regardless of what grain is being stored, growers need to make sure the grain is aerated and inspected regularly. Grain temperatures should be

tracked through storage. Stored grain temperatures should be between 30 and 50° F.

If stored grain develops a quality problem, it will most likely appear in or be confined to the top 3 feet.

"Being able to get into the top of the bin and walk around and inspect the quality of the grain is important, especially in a year like the one we've been having," Brook says.

He says growers should look for moisture condensation on the underside of the roof and check how well the grain supports their feet. They should feel the grain for increases in moisture or temperature and smell for any off-odors. The development of odors indicates that earlier inspections missed something.

Brook adds that one of the most important aspects of on-farm stored grain management is having a good aeration system that is able to effectively correct problems that may occur in storage.

He cautions that grain that was of poor quality at harvest should probably not be stored into next summer.

"Grain quality can never be improved during storage," Brook says. "Keep poor quality grain in separate bins from good quality grain. This provides more flexibility for special management, feed mixing and marketing options."

U.S. beef exports to Japan recovering

US. beef exports to Japan appear to be on the rebound after they dropped off sharply this summer following the mad cow disease outbreak in Great Britain, and the food poisoning outbreak in Japan sent consumers there reeling in fear about the foods they consume.

However, a new *E. coli* outbreak that surfaced in mid-October could throw the population into another tizzy, further slowing down the Japanese consumers' return to eating meat. Neither the source of the summer *E. coli* outbreak, which killed 11 people and made more than 9,500 ill, nor the cause of the most recent strain have been positively identified.

Japan is the U.S.' leading export market for beef and pork, purchasing more than 661 million pounds of beef and nearly 340 million pounds of pork from January to July this year, compared to 539 million pounds and 188 million pounds respectively, for the same time last year. Exporters expect beef sales to be off 20 percent to 30 percent for August and September versus a year ago. Japan's finance ministry reported earlier this week that total beef imports were down 29.5 percent in August while shipments from the U.S. were off 34.5 percent for the month.

"We have heard from some of our exporters that we have bottomed out and turned the corner," said Ron Willis of the U.S. Meat Export Federation.

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| E. Brady Salisbury
Shepherd, 517-828-5102 | Richard Heffelfinger
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| Eastern Michigan Grain
Emmett, 810-384-6519 | Richard Keeler
Chesaning, 517-845-7689 |
| Eaton Farm Bureau Coop.
Charlotte, 517-543-1160 | Richard Strzelecki
Posen, 517-766-8266 |
| Ferkowicz Farms
Silverwood, 517-761-7217 | Ron Lundberg
Pentwater, 616-869-5307 |
| Gary Cozat
Coleman, 517-465-1779 | Ron Porter
Rockford, 616-874-8196 |
| Grower Service Corp.
Croswell, 810-679-3565
Deckerville, 810-376-2415
Henderson, 517-725-7933
Owendale, 517-678-4355
St. Charles, 517-770-4130
Merrill, 517-643-7293
Birch Run, 517-624-9321
Freeland, 517-695-2521
Saginaw, 517-752-8760
Vestaburg, 517-268-5100 | Ron-Mar Farms
Lake Odessa, 616-374-8538 |
| Harvey Milling Co. Inc.
Carson City, 517-584-3466 | Schnierle Custom Harvest
Ann Arbor, 313-665-3939 |
| IMC Agribusiness
Dundee, 313-529-5214
Morenci, 517-458-2208
Riga, 517-486-2107
Muir, 517-855-3353
Greenville, 616-754-4609
Holland, 616-399-2367
Mendon, 616-496-2415 | Schutte Farms
Alto, 616-868-6004 |
| | Seamon Farms
Saginaw, 517-777-7708 |
| | T & W Hopkins Elevator
Hopkins, 616-793-7262 |
| | Tri-County Agri-Services
Homer, 517-642-3196 |
| | Trinklein Farms
Saginaw, 517-781-2786 |
| | Wagner Farms
Grawn, 616-276-9757 |
| | Zeeland Farm Services
Zeeland, 616-772-9042 |

Precision Agriculture



Perry M. Petersen, C.P. Ag.-CCA, Corporate Manager, Precision Agriculture, Terra Industries Inc.

Tips for getting started with precision ag

sampling. These tools allow farmers to collect huge amounts of detailed, site-specific data. The retailer should have skilled database managers and interpreters, with agronomic knowledge, who can work with the farmer on analyzing the data and making effective crop management decisions. The retailer also should have the ability to create site-specific management plans with tailored cropping prescriptions designed to maximize production and precisely manage crop inputs.

Terra tells farmers who want to take advantage of our Precision In Agriculture program that there are basically two ways to get started with precision agriculture: collect site-specific, geo-referenced yield data in the fall or collect detailed grid soil sampling data in the spring.

Site-specific yield monitoring is accomplished during harvest when a combine is equipped with a yield monitor and a global positioning system. As the combine moves through the field, yield data is recorded on a hard card in the yield monitor and geo-referenced by the global positioning system. The farmer or his ag retailer can later retrieve the data from the hard card to create a map that visually shows yield variations within the field.

A qualified ag retailer can provide the farmer with valuable advice and expertise on setting up, calibrating and operating the hardware and software required for geo-referenced yield monitoring. On many issues, such as the source of the differential GPS signal (local FM stations or U.S. Coast Guard beacon), the farmer can rely on the experienced ag retailer's knowledge of what has worked

best for other farmers.

Spring gives the farmer an opportunity to take advantage of another component of precision agriculture: grid soil sampling data. This is probably the most important part of precision agriculture. Soil variability within a field has an impact on yield variability. GPS technology allows the farmer to accurately map the outline of a field and to divide it into grids no larger than 2.5 acres. GPS also precisely "marks" the location of each soil sample taken within the grid system.

Information from an analysis of each soil sample forms the basis of an extensive database that documents such variations as nutrient level, soil type and pH across an entire field. The farmer or his ag retailer can use GIS to convert this data into a map that provides a detailed picture of soil conditions. This allows the farmer to begin identifying and managing a majority of the variables in the field with precise applications of fertilizer, lime, micronutrients, seeding rates, pesticides, etc. - all guided by GPS and an application prescription developed by the ag retailer.

Precision agriculture technology helps a farmer identify and quantify variability in his crop production system. It also helps a farmer manage that variability to improve his bottom line. The key to effectively identifying, quantifying and managing the variability is an extensive database of geo-referenced information. An adequate database must



An experienced ag retailer can help a farmer put precision agriculture technology to work in his crop production system.

contain information collected over three to five growing seasons. Each year that passes without collecting precise, geo-referenced information represents a lost opportunity.

So when it comes to adopting precision agriculture technology, sooner is better than later. ■

Increasing numbers of farmers are adopting technologies associated with precision agriculture and taking their crop production systems into the 21st century. Touted as the most significant crop production advance in the last 50 years, precision agriculture has the potential to revolutionize the way farmers collect, analyze and use information about their crops and land. But farmers eager to jump on the precision agriculture bandwagon may wonder how to get started.

The first step is finding an ag retailer who can put this new technology to work for the farmer. The retailer must have technical expertise to help the farmer understand and use the key precision agriculture tools: geographic information systems (GIS), the global positioning system (GPS), variable rate technology, database management and grid soil

Composting becoming a viable alternative

Continued from front page

push-type windrower that has a hydraulically powered transmission to turn the compost and to push the windrower and the tractor it's attached to, down the windrow.

Straw is used regularly as bedding and in the freestall alleyways to help soak up moisture and to provide an additional carbon source for the manure. Once the manure is windrowed, it's turned once a week for six weeks to complete the composting process.

Gaspar then uses the compost on pastures and hay ground as a nitrogen source to promote more grass growth. "We figure we got another three to four weeks of pasture this year just by using the compost," he said.

Volume reduction, at 50 percent, is equally appealing to Gaspar who is hauling manure up to three miles in some cases. Niche marketing of the compost may be a necessity someday, too, says Gaspar. "Our ground is getting quite high in phosphorus and it'd be a lot easier to move this on to somebody else's farm or to sell it than it would be to move raw product," he explained.

So what are the economics of composting? Gaspar says the numerous benefits of composting, such as the elimination of weed seed, make it difficult to get a firm grasp on cost comparisons, but speculates that it's a break even proposition between composting and conventional manure storage and annual hauling. "When we hit the road with this stuff it's actual material that we're hauling — we're not hauling water all over," he said.

After spending several years working with Gaspar and others to determine the economic feasibility, MSU Agricultural Engineer, Dr. Ted Loudon contends that in spite of additional labor costs, composting is comparable to daily haul costs, and consid-

erably less than the cost of a complete liquid system.

The push-type compost turner Gaspar bought lists new for \$24,000 to \$27,000 while a regular pull-type compost turner will generally list for \$5,000 less. Self-propelled models list at \$33,000 currently.

Self-propelled Model Showcased

Several producers got a chance to see a self-propelled model in operation recently at Gaspar's operation during a field demonstration. According to Loudon, the self-propelled model, produced by Pennsylvania Autrusa Composting, is commercially available for the farm market.

The unit, all hydraulically driven, is powered by an 80-horsepower diesel, and is built to turn compost windrows 110 inches wide by 4-1/2 feet tall. "We think the machine does a real nice job of inverting the windrow — pulling material that's on the outside of the windrow into the middle and letting material that was previously in the middle fall to the outside," Loudon explained. "In two or three turnings, everything is subjected to the high temperature in the middle of the windrow so you get the weed seed kill-off and the biological kill-off that you're looking for."

Although the timing and frequency of turns should theoretically be based on compost temperatures, Loudon says that a weekly turning routine works as well. Turning the windrow allows for an aerobic decomposition which is considerably quicker than the anaerobic process that would occur without turning.

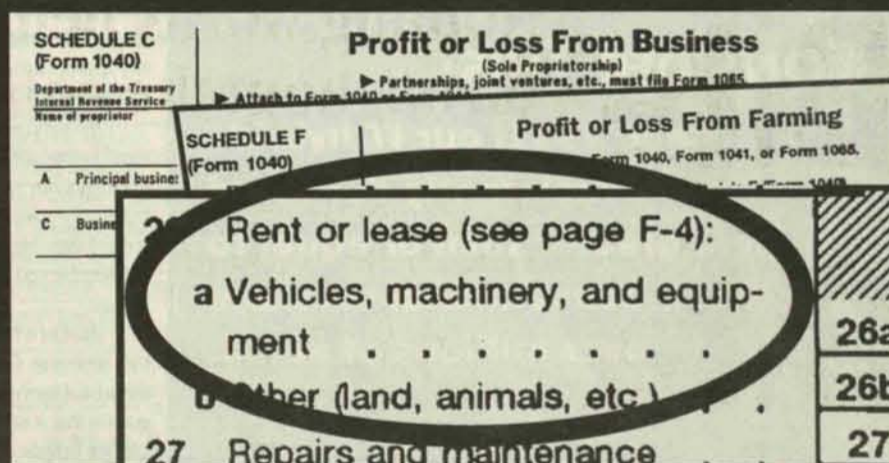
While composting during the winter months wouldn't be feasible due to frozen manure and adverse weather conditions, Loudon suggests that producers stockpile their manure during the months of December, January, February and March, and compost during the rest of the year. ■

Annual Costs (Tangible) of Composting, Daily Haul and Eight-Month Storage (based on 120-cow dairy herd)

Composting*		
1. Compost turner — \$18,000 @ 7.5% (10-year life)	\$2,695	
2. Bedding — 4,000 bales @ \$1/bale (on-farm)	4,000	
3. (5) fleece blankets — \$1,750 @ 7.5% (5-year life)	432	
4. Land use value @ \$35/acre (3 years)	105	
5. Tractor — windrow construction/turning @ \$11/hr x 208 hr/yr.	2,288	
6. Operator labor @ \$6.50/hr x 208 hours/year	1,352	
7. Labor to spread compost at 1.1 hr/cow/year x \$6.50/hr.	656	
8. Manure Spreader — \$10,000 @ 7.5% (10-year life)	1,457	
9. Operation and Maintenance, turner + spreader @ 3% of cost	840	
10. Total Costs	\$13,843	
11. Less Nutrients Saved (market value)	(5,855)	
12. Annual Net Cost	\$7,988	
*Source: Known cost and average costs obtained during Manure Management Demonstration Project for Michigan.		
Daily Haul†		
8-Month Storage†		
1. Energy Costs	\$1,046	\$1,284
2. Tractor fuel, repairs, operation and maintenance	2,827	3,792
3. Bedding	2,270	1,297
4. Labor	5,070	4,212
5. Depreciation, Interest, Repairs, Insurance	1,657	10,462
6. Total	12,870	21,057
7. Less Nutrients Saved (market value)	(\$4,963)	(\$6,748)
8. Annual Net Cost	\$7,907	(\$14,309)
†Source: Agricultural Economics Bulletin 561, Table 9, Michigan State University, June 1992		

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American FFA degree awarded to 30 Michigan FFA members

At the National FFA Convention held this week from Nov. 14-16 in Kansas City, Mo., 30 Michigan FFA members will receive the highest degree awarded by the National FFA Organization, the American FFA Degree.

The honor recognizes leadership abilities and outstanding achievements in agricultural business, production, processing and service programs. Over 1,500 FFA members nationwide will receive the degree at the 69th National FFA Convention.

Each recipient receives a gold American FFA Degree key and a certificate. The degree recognition program is co-sponsored by Pioneer Hi-Bred International, the Agricultural Division of American Cyanamid Co., Case Corporation and Farm Credit Services as a special project of the National FFA Foundation.

More than 37,000 FFA members are expected to attend the convention, which is the largest annual youth convention in the nation. Those attending will see the American FFA Degrees awarded; hear nationally known speakers, including the NFL's

Terry Bradshaw; attend motivational leadership and career development workshops; and witness the election of the six new national FFA officers. ■

Michigan's American FFA Recipients are:

- Michael Achatz, Hillman FFA
- Keith Adams, Byron FFA
- Missy Arends, Grant FFA
- Darron Birchmeier, Chesaning FFA
- Chad Bischoff, Marshall FFA
- Ann Brooks, Lenawee Vo-Tech FFA
- Gabe Camp, Homer FFA
- Brian Devine, Ogemaw Heights FFA
- Shannon Fisher, St. Louis FFA
- Ashley Fleser, Montague FFA
- Chancey Green, Homer FFA
- Carrie Griffith, Sand Creek FFA
- Josh Guoan, Whittemore-Prescott FFA
- Luke Haywood, Hastings FFA
- Michael Hoagg, Unionville-Sebewaing FFA
- Matthew Keefer, Lakers FFA
- Leann Kittendorf, Webberville FFA
- Jennifer Lindemann, Branch Area Career Center FFA
- Lisa Memmer, Caledonia FFA
- Amy Jo Miller, Ogemaw Heights FFA
- Daniel Mose, Chesaning FFA
- Brad Ritter, Byron FFA
- Stephen Rothfuss, Saline FFA
- Leslie Siefka, St. Louis FFA
- Kevin Smith, Byron FFA
- William Smith, Lakers FFA
- Matt Streeter, Byron FFA
- Steve Tomac, Chesaning FFA
- Brian Walter, Ovid-Elsie FFA
- Brian Wernstrom, Montague FFA



Wetlands reserve sign-up begins

Landowners wishing to enroll eligible acres in USDA's Wetlands Reserve Program (WRP) will no longer have to wait for a specific sign-up period. According to USDA, the agency will work with landowners so that eligible land may be enrolled at any time. This will give landowners more options for wetlands restoration and more time to work with USDA's Natural Resources Conservation Service conservationists to develop a plan to restore and protect wetlands. Eligible land must be restorable and provide significant wetland and wildlife habitat.

The WRP offers landowners three options for enrolling their land in the voluntary program: permanent easements, 30-year easements, and restoration cost-share agreements with a 10-year duration.

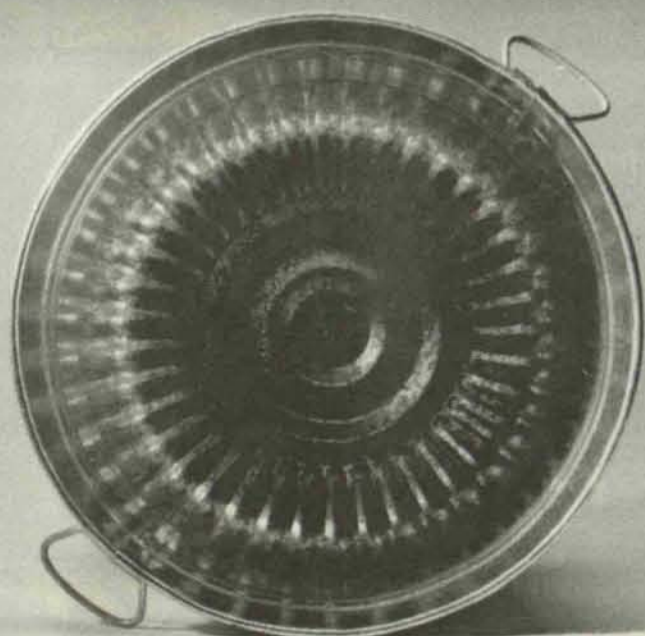
"The Wetlands Reserve Program has restored approximately 325,000 acres of high quality wetlands throughout the country, and over the next six years we plan to restore an additional 650,000 acres," Glickman said. Interested producers should contact their local USDA Service Center for more information. ■

Ever have that EMPTY IMI-CORN™ FEELING?

Some growers are concerned that IMI-Corn hybrids may come up empty.

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Since 1991, our IT hybrids have consistently delivered yield greater than or equal to their conventional versions over millions of acres.



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Delivering Technology To Your Field

IMI-Corn update: New hybrids, enhanced weed control

There has been a lot of excitement generated by the potential of biotechnology enhanced crops. The first of these to reach commercial application has been in the area of Herbicide Tolerant Crops (HTC). HTCs reached the market in 1991, when ICI/Garst Seeds introduced IMI-Corn hybrids. In just over five years, the popularity of IMI-Corn has grown tremendously. According to David Buckeridge, Marketing Director for Garst Seed Company, IMI-Corn seed sales represent over 40 percent of his company's total corn sales. "When you look at all of the IMI-Corn planted across the U.S.," Buckeridge says, "nearly half of those acres are planted to ICI/Garst's IMI-Corn."

To meet the growing demand, ICI/Garst currently has 13 IMI hybrids in its product range. "We intend to introduce IMI-Corn into any appropriate hybrid in the future, including six new hybrids next season," Buckeridge states.

Buckeridge believes that the growing trend toward IMI-Corn is largely based on greater demand for herbicide flexibility. "Farmers are looking for a wide range of herbicides that can control their biggest problems, waterhemp, shattercane and johnsongrass, to name a few," he says.

IMI-Corn Product Manager, Wendy Smith with American Cyanamid points out that one of the advantages of an IMI-Corn herbicide program is that it not only controls the tough weed species, but also it gives growers at least six weeks of residual control from an early post-emergence application to crop canopy. "That is something no other post program on corn can do for a grower," she notes.

There are other advantages. One application rate fits all soil types and any tillage system. "Resolve is a responsible choice in a weed resistance management program. Resolve is a pre-mix of two herbicides (dicamba and imazethapyr) with different modes of action. It is not only effective against those species which are triazine resistant, but also has been designed to delay resistance to other imidazolinone-based products used in other crops," she adds.

The seed and chemical people aren't the only folks sold on using an IMI-Corn herbicide program. In 1995, Tim Mackey of Ely, Iowa, planted 40 acres of IMI-Corn and used Resolve on those acres. He says compared with other corn planted at the same time, his IMI-Corn yielded 15-20 percent better. He used Pursuit herbicide in soybeans the previous year.

In 1996 Mackey planted 120 acres to an IMI hybrid, and used Resolve. He says, "I'm convinced. IMI hybrids give me better yields and Resolve gives me excellent weed control."

George Kapusta, Professor of Weed Science at Southern Illinois University, says a grower using Pursuit for weed control in soybeans is taking a step in the right direction to plant an IMI-Corn hybrid in a Resolve herbicide program.

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Colin Powell to speak at 1997 AFBF annual meeting in Nashville

Reserve your seat now to attend the 78th annual meeting in Music City, USA

General Colin L. Powell, USA (Ret.) is scheduled to deliver the keynote address at the 78th American Farm Bureau Federation convention and annual meeting set for Jan. 5-9 at Nashville's Opryland Hotel.



Sen. Bob Kerry (D-Neb.), a member of the Senate Agriculture Committee, is also scheduled to address the gathering.

"We are expecting the largest attendance we've seen in many years in Nashville," said Rolland Hayenga, AFBF's annual meeting coordinator.

Hayenga is still working on finalizing the agenda for January, but this year's tentative slate includes the annual Young Farmer and Rancher (YF&R) contests, set for Sunday, Jan. 5. Top contestants from state Farm Bureaus will participate in the YF&R Discussion Meet and the final rounds of the YF&R Achievement Awards.

Monday and Tuesday's convention sessions will be highlighted by AFBF President Dean Kleckner's annual address, issue and commodity conferences, and the 1997 Farm Bureau Showcase. The popular Farmer Idea Exchange will also be held during the week. The final two days of the program are set aside for the annual meeting, where state Farm Bureau delegates discuss and vote on AFBF policies that will guide the organization in 1997.

And what would a trip to Nashville be without a healthy dose of country music? Don't be surprised if some big-name entertainers pop in to the Opry-

land to deliver their special brand of music. Much has changed in this historic Tennessee city since Patsy Cline, Hank Williams and a handful of country music legends roamed the hallowed stage of the Grand Ole Opry. Nashville, transformed into a modern metropolis, combines its proud past with a dynamic present.

Those attending the convention in January will not have a shortage of things to do and see. And they won't have to wander far to take in one of the most magnificent attractions this side of the Mississippi.

The Opryland Hotel, which has over 1,891 guest rooms and over 300,000 square feet of meeting and exhibit space, will serve as this year's convention headquarters. Brass chandeliers, a sweeping grand staircase and a skylighted brick promenade will greet Farm Bureau members as they enter the Opryland.

Saturday, Jan. 4 has been designated "Farm Bureau Night" at the Grand Ole Opry. There will be two shows (6:30 p.m. and 9:30 p.m.) Ticket prices are \$17.50 inclusive. Michigan Farm Bureau has pre-ordered 50 tickets for each show. Therefore, tickets will be first-come-first-served for each of the shows. There will be shuttle bus service from the hotel to the Grand Ole Opry and return. Make your reservations early!

Two tours are also planned to travel to Robertson County, north of Nashville, to see tobacco and beef cattle operations and southeast to Bedford County to tour dairy, greenhouse and walking horse farms.

For information regarding the hotel/convention package, call Mary Jane Miller, Michigan Farm Bureau, 800-292-2680, ext. 2201.

For information regarding air travel reservations, call Farm Bureau Travel at 800-292-2693.



Policies, workshops, speakers, and displays highlight annual meeting activities. Meet your fellow Farm Bureau members from across the nation.



Known worldwide as Music City, USA, Nashville continues to make music the world loves to hear! The Grand Ole Opry celebrates its 69th year as the world's oldest radio show.

Steel soybean herbicide approved for 1997 growing season

A new soil-applied soybean herbicide has received U.S. Environmental Protection Agency approval for use next season. Manufactured by American Cyanamid, Steel is supposed to provide residual control of over 50 different species of broadleaf weeds and grasses, including cocklebur, nightshade, velvetleaf and foxtail.

Steel, a premix of Pursuit Plus and Septor, was previously approved for sale as a co-pack. The new premix label, however, eliminates the need for mixing and provides bulk handling capabilities in 110 bulk containers in addition to 2.5 gallon jugs. The product was applied on approximately 200,000 acres in 1996 under the co-pack label with excellent results according to Product Manager, Brian Nelson.

Nelson claims the product is equally effective in no-till management systems, and can be immediately followed by the planter or the drill following application, or can be applied up to 45 days in advance of planting, although the company recommends keeping applications within 30 days of planting to maintain season-long control.

"In established no-till we're seeing a shift away from traditional broadleaf weeds to more grasses and small-seeded broadleaves," claimed Nelson. "Steel fills those weed gaps very effectively with excellent early-season and residual control of multiple flush broadleaf weeds and grasses."

With a standard application rate of three pints per acre, Steel is effective in all soil types, regardless of pH levels and is safe to use on all varieties of

soybeans, including STS and Roundup Ready varieties. In fact the company is betting that Steel will be used as the weapon of choice for early season weed control, followed up with an application of Roundup in Roundup Ready soybeans.

"Producers still need a strong foundation of herbicides early on in the crop year with Roundup Ready soybeans, that provides a different mode of action compared to Roundup, which can be used later on in the season for weed escapes," Nelson suggested. He says North Carolina research showed a seven bushel yield advantage in soybeans that remained weed free of common ragweed for six weeks versus just a two-week weed free period.

Herbicide carryover in a soybean/corn rotation is not a problem says Nelson. "We've had a lot of acres out there for several years in field tests and it's never been a problem," he explained. A word of caution for sugar beet growers however — the label recommends a 40 month rotation before following with sugar beets. Steel has yet to receive supplemental labeling for use in dry beans either.

Although Nelson expects the pricing to be more economical with the premix package of Steel, he anticipates that producers will still be looking at \$25 to \$26 per acre in weed control costs at the three pint/acre rate.

For more information on Steel herbicide, growers should contact their local AgriCenter dealer or call 800-942-0500.



"With the STEEL program, we spray right with the drill. It's all done at the same time as planting, and we don't have to go back and we're not running over beans. We don't have to come back with a post spray and we get excellent crop safety," says Brian Carns (left) and his brother Bruce, who raise soybeans in Allegan.

Michigan Immature Grain and Forage Information Exchange

In a cooperative effort kicked off last month between Michigan Farm Bureau, Michigan State University Extension and Michigan Farm Radio Network, the Michigan Immature Grain and Forage Information Exchange (MIGFIE) will assist Michigan producers in securing grain and forage resources. The free listing will carry the names of sellers and truckers willing to haul immature grain and forages.

To be placed on the MIGFIE listing, sellers should call (517) 432-1555 at MSU and ask for the MIGFIE list person or call (800) 968-3129 at Michigan Farm Bureau. Growers can also call their county Farm Bureau or MSU Extension offices to be placed on the list.

Here are sellers and truckers who have already provided information for MIGFIE:

Corn Sellers	Amount	Notes	Phone
Mike Atton, Midland	10,000 bu.	24% moisture, Trucking available	517-631-8052
Mike Day, Fairgrove	10-15,000 bu.	Trucking available within 25 mi.	517-693-6127
Dennis Boersen, Zeeland	500 acres	30% moisture, Trucking available	616-875-8869 after 6 p.m.
John Schneider, Dewitt	30 acres corn		517-669-3641
Keith Gordy, Ionia	60 ton dry beanlage	Trucking available	616-527-3888 after 4 p.m.
Bob Knoblock, Valparaiso, Ind.	1,700 bu. roasted soybeans	No trucking available	219-462-8755
Wendell Eten, Rock	150 tons alfalfa/grass	Trucking available	906-356-6290

Michigan Immature Grain and Forage Sellers and Truckers List

Name _____
 Address _____
 City/State/Zip _____
 Phone _____ Best time to call: _____ a.m. _____ p.m.

	Quantity in Bu.	Asking Price per Bu./Ton	% Moisture	Test Weight
Corn	_____	_____	_____	_____
Soybeans	_____	_____	_____	_____
Corn Silage	_____	_____	_____	_____
Other forage (please specify)	_____	_____	_____	_____

Transportation at this farm available? YES NO Cost _____ \$/mile

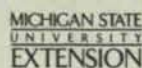
Please call the Extension office to cancel your listing when you have sold all of your crop or forage. This listing is for information purposes only. There is no recommendation or endorsement implied. The Michigan Grain and Forage List is sponsored by Michigan Farm Bureau, Michigan Farm Radio Network and Michigan State University Extension.

For Truckers Only

I am a grain hauler forage hauler
 Name _____
 Address _____
 City/State/Zip _____
 Phone _____ Best time to call: _____ a.m. _____ p.m.
 Capacity of the truck: _____ tons

Mail completed form to:

MIGFIE • Room 312 Agriculture Hall • Michigan State University • East Lansing, MI 48824-1039



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90-day Temperature Outlook

90-day Precipitation Outlook


Weather Outlook

by Dr. Jeff Andresen,
Agricultural Meteorologist,
Department of Geography, Michigan State University


1996 Growing Season Summary

The growing season of 1996 will go into the record books as one of the most difficult in memory for many producers due to the extremes of weather conditions encountered. Following at least two outbreaks of cold, arctic-origin air in February and March that injured dormant winter wheat due to lack of adequate snow cover, persistent cool and wet conditions delayed spring planting and related field work activity during much of April, May and early June. Torrential rains fell on already saturated soils in sections of the Saginaw Valley and Thumb regions on June 21-22, leading to widespread flooding, property damage and more planting delays. A drier than normal weather pattern then developed, especially over southern sections of the state, and continued through early September, reducing yields of forage and grain crops. The progress of the corn crop was helped by warmer than normal temperatures from late August into

September, but the late start to the season and generally cooler than normal weather during July and early August prevented some of the crop from reaching maturity, especially in eastern sections of the state.

Upper air troughing over the western states has led to a stormy weather pattern for the Great Lakes region recently, with wide swings in temperature and normal to above normal levels of precipitation. This type of pattern is expected to continue for the next several weeks in Michigan, hampering fall fieldwork activities. Temperatures during the upcoming winter season are forecast by the Climate Prediction Center to average near to below normal early, moderating to above normal levels by late winter/early Spring. Precipitation during the same period is expected to decrease from above normal levels during the next 1-2 months to below normal levels by February and March.


Michigan Weather Summary

10/1/96-10/31/96	Temp.		Growing Degree Days		Precip.	
	Obs. mean	Dev. from normal	Actual	Normal	Actual (inch)	Normal (inch)
Houghton	45.0	0.0	1638	1947	2.02	2.57
Marquette	44.0	-0.4	1718	1947	2.42	2.57
Sault Ste. Marie	46.0	0.2	1540	1697	4.20	2.57
Lake City	49.2	1.6	2034	2237	3.65	2.75
Pellston	47.4	0.7	2005	2237	4.30	2.75
Traverse City	50.5	0.1	2391	2237	3.05	2.75
Alpena	47.3	-0.4	1978	2159	2.10	2.40
Houghton Lake	47.6	-1.1	2033	2159	2.40	2.40
Muskegon	49.8	-1.6	2338	2484	2.90	2.94
Vestaburg	47.9	-2.6	2333	2561	5.08	2.59
Bad Axe	49.4	-1.5	2242	2617	3.60	2.41
Saginaw	51.0	0.0	2667	2617	2.60	2.41
Grand Rapids	50.8	0.7	2682	2918	2.50	2.99
South Bend	53.5	0.6	2853	2918	3.29	2.99
Coldwater	51.3	-1.4	2638	2831	3.27	2.41
Lansing	50.3	-0.3	2536	2831	2.40	2.41
Detroit	52.7	1.0	2992	2857	2.02	2.33
Flint	50.9	0.0	2642	2857	2.20	2.33
Toledo	54.1	2.2	3104	2857	2.27	2.33

Observed totals accumulated from April 1. Normals are based on district averages.

Discussion Topic

December 1996
A monthly resource for the Community Action Groups of Michigan Farm Bureau



The devastating flooding that hit parts of mid-Michigan this year highlighted the importance of finding ways to cope with weather-related crop disasters.

In coming years, revenue risk management for crops under the Federal Agricultural Improvement and Reform (FAIR) Act of 1996 and the Crop Insurance Reform Act of 1994 will have a distinctly different flavor. The U.S. Department of Agriculture will no longer be in the supply control/stock management business, nor will they be in the ad hoc disaster payment business.

Instead, prices, production, and ending stocks of feed grains and wheat will be driven to a much

Complex crop insurance tools available

larger degree by producers' decisions. At the same time, producers will also take a larger responsibility for management of downside revenue risk.

To ease the transition from previous USDA programs to a more market oriented approach, a declining "average deficiency payment equivalent" will be available to those who sign up for FAIR. The tools for managing "within year" price, yield and revenue risk are also expanding. The challenge will be to use these tools wisely and to better appreciate what they were designed to accomplish.

The biggest development in new tools in "within year" risk management is in the area of revenue insurance — a take-off of the Iowa Revenue Assurance concepts initiated by Iowa farm groups in 1994-95. Two pilot programs were tested for selected spring crops in 1996.

A program called Crop Revenue Coverage (CRC) was developed by the private sector and offered for corn and soybeans in all counties in Iowa and Nebraska. CRC is insurance — producers pay a premium just as they do for multiple peril or hail insurance — that is a hybrid of the revenue part of the Iowa Revenue Assurance concept and the replacement price option to the Multi-Peril Crop Insurance/Actual Production History Plan contract (MPCI/APHHP).

The second pilot was for the revenue insurance component only (which did not permit basic and optional insurance units), and introduced new rating methods for producers who had a long series of quality records. The product was called IP, for income protection, and was substantially less expensive than CRC. The lower price reflects the narrower scope of coverage.

The core concept behind both of these products is to insure gross revenue (price × yield) instead of insuring either price or yield.

The Crop Insurance Reform Act of 1994 and the FAIR legislation permit the introduction of other new concepts and challenge producers and the insurance industry to develop new and better products.

"Business interruption" crop/revenue insurance, and a variant of MPCI/Group Risk Plan (GRP) that permits an insurance company to combine the better features of both APHP and GRP, are examples of new products that are permitted by the legislation. Some of the horticultural crops in Michigan that are ill-suited to APHP or Non-insured Assistance Program (NAP), as currently configured, might be candidates for a business-interruption type of insurance.

Tools such as pre-harvest pricing and options on futures, yield risk insurance, and revenue insurance should still carry the burden of managing "within year" price risk.

The tools to manage yield, price, and revenue risk are becoming more complex and require careful study. The experiences of some producers and elevators in 1996 reinforce this fact. However, these are powerful tools that will play a larger role in risk management in the coming years.

Discussion Questions

1. Is crop insurance more important to producers since passage of the FAIR Act?
2. Many of Michigan's diverse agricultural commodities are not currently covered by insurance. Should insurance be available for all crops, in all counties?
3. Should crop insurance cover only the cost of planting or should it cover the potential profit which was lost? Will good business sense guide farmers to cover some risk and self-insure the balance of the risk?
4. Should Michigan develop a separate program to supplement existing insurance programs?

Production costs for major field crops in Michigan

Continued from page 7
for family labor was \$21 per acre. After labor was subtracted from income, the return to owned capital was 14.6 percent. The farms invested \$703,193 of capital and leased another \$344,424 of capital. The group represents low cost operations with excellent production.

The five year average cost to grow sugar beets is \$33.35 per ton and the mean five-year cost to produce edible beans is \$15.18 per hundredweight.

The average cost of production per bushel for corn is \$2.21, wheat is \$3.81, and soybeans is \$5.15. The costs are higher for some years because yields were lower.

Costs of production of major crops on cash grain farms

The cash grain farms averaged about 800 crop acres with about 450 acres owned and 350 acres leased. Almost all of the labor and capital were from family sources, except the rented land. About 80 percent of the revenue from the operation is generated from corn, soybeans and wheat crops with the remainder of the acreage planted to field crops.

The five year average cost of production for soybeans was \$5.59, for wheat was \$4.43, and for corn was \$2.44.

Costs of production of major crops on field crop farms

The field crop farms produce a broader array of crops than cash grain operations and are located in the Saginaw Valley of Michigan. Sugar beets, edible beans, corn, soybeans, and wheat account for 85 percent of the revenue.

The farms average about 1,000 acres with slightly more of the ground leased as owned. Because of the higher value crops, the farms have greater revenue and expenses per acre than traditional cash grain farms.

The five year average costs of production were

\$35.50 per ton for sugar beets, \$13.83 per hundred weight for edible beans, \$5.25 per bushel for soybeans, \$3.45 per bushel for wheat, and \$2.09 per bushel for corn.

For most commodities, the costs of production per unit have been increasing over the five-year period with some variation in costs from one year to another. Production costs increase on a per unit basis when crop yields are reduced due to weather, disease or other conditions. Per acre production costs do not vary much from year to year, therefore, unit costs change with the level of productivity.

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Circulation over 47,700 in State of Michigan

News for Farmowners from Farm Bureau Insurance



Do you have a safety plan for your farm?

No matter how busy you are, take time for safety planning and proper training on your farm. It will always be a worthwhile investment — because you'll experience fewer errors, higher productivity, and a reduced risk of accidents.

To reduce hazards and risky work habits, you need to...

- Identify the hazards present on your farm.
- Review your workers' methods. Are they putting themselves at risk when working with or around machines, animals, or facilities?
- Rank your list of risks with assistance from all your workers.
- Identify potential hazards that...
 - Can be eliminated by removal, replacement, or modification.
 - Can be shielded or modified to restrict access.
 - Can be labeled to provide effective warning.
- Establish a timetable to review your progress — and to set additional priorities that will reduce risk and increase safety.
- Plan and conduct worker training meetings that...
 - Involve the workers.
 - Create the need to know.
 - Encourage questions and feedback.
- Allow workers to evaluate their training.
- Document your safety training.
 - Remember that if you have a formal safety program — written and implemented — you can reduce potential MIOSHA fines by a significant amount.

Our ag work comp safety program works for you

At Farm Bureau Insurance, our safety survey program is helping Michigan farmers deal more effectively with their safety concerns.

The program involves field surveys of the operations of agricultural workers' compensation insureds. Farm Bureau Insurance field services representatives meet with our customers to survey farms or agribusiness risks for work-related hazards.

The representatives then offer safety recommendations to help ensure MIOSHA compliance as well as family and employee safety.

"Farming can be a hazardous business, and we realize that there will always be losses beyond the farmer's control," says Larry Cool, director of Property-Casualty Underwriting for Farm Bureau Insurance. "By pointing out the steps our farmers can take to make loss and injury less likely, we're helping them manage the risks they encounter — and we're working to make their future more predictable."

Heating with wood? Be prepared!

No matter how carefully you install a wood stove, or what kinds of precautions you take, there is always the possibility that something could go wrong. That's why you should have...

- A UL-approved fire extinguisher in the vicinity of (but not right next to) your stove.
- A smoke or smoke/fire detector near your sleeping quarters, but far enough away from the stove to keep the detector from sounding off in the presence of normal heat radiation or smoke that may result from start-up or refueling.
- Portable, folding escape ladders under beds or window sills for emergency use.
- An emergency exit plan.

To help you, we have prepared a guide to the proper installation and use of wood heating appliances. *Wood Heat: The Safe Way* is available to you free of charge. Just check the coupon below and return it to us.

Growth, safety, security: An annuity can work for you

An annuity from your Farm Bureau Insurance agent will always be one of your most valuable retirement planning tools. It offers multiple benefits, including...

Guaranteed lifetime income — a monthly or annual benefit that you cannot outlive.

Competitive interest rates with a minimum guaranteed interest rate. You are assured of earning no less than a minimum guaranteed interest rate, no matter how low market rates may fall. And your annuity plan will not be zapped by plunging stock or bond prices — an especially valuable feature in light of recent volatility in the stock and bond markets.

Tax deferred on interest. Your money will grow faster in an annuity from Farm Bureau than it will in a currently taxable investment such as a corporate bond or a bank CD. Why? Because in an annuity, interest accumulates three ways: Interest compounds on top of principal; interest compounds on top of interest; and interest compounds on top of each dollar that you would normally send to the government in taxes — providing an advantage that really puts your annuity to work for you.

Protection for your heirs. An annuity provides an estate benefit that passes directly to your beneficiaries when you die. The payment equals the plan's accumulated value and goes to the named beneficiaries without the costs and delays of probate.

As you can see, an annuity is a perfect complement to the other retirement investments you have made or are planning. It offers solid growth along with unsurpassed safety and security, backed by the strength of Farm Bureau Life Insurance Company of Michigan — again chosen by Ward Financial Group as one of the top 50 life insurance companies in America based on our outstanding achievement in the areas of safety, consistency and performance.

Safety and security, solid growth, guaranteed lifetime income, and tax advantages: An annuity from Farm Bureau has so much to offer as you prepare for the great times that lie ahead in your life.

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 conditions should not become life-threatening. The greatest hazard is often to motorists.

Career opportunities

Do you know someone who has an outgoing personality and a strong desire to succeed?

Your local Farm Bureau Insurance agency manager may be looking for a career-minded person in your area.

Contact your local agency manager to learn more about a career as an agent with Farm Bureau Insurance.

Be sure to visit the RCAP/Farm Bureau Insurance safety display at the Farm Bureau Annual Meeting

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