

RURAL *Living*



Spring 1998

- *Young Farmer Achievement Award winner focuses on family*
- *Seller beware: Stop timber fraud before it strikes you*
- *Lawn care: Picking out your new lawn mower*
- *Students sought to attend Young People's Citizenship Seminar*



Agriculture and technology - What's in it for you?

With the onset of spring, farmers across Michigan are gearing up for another planting, growing and, hopefully, successful harvest season. While the final outcome of this year's growing season rests in the hands of a higher power, farmers will once again integrate new technology and management practices to better the odds of a successful 1998 growing season.

Many of us take that for granted - that the wholesome, affordable food supply we all enjoy three times a day will always be there. We don't necessarily appreciate all of the hard work of dedicated individuals that goes into providing us that daily luxury. But consider for a moment how today's farmers and the rest of the food processing industry is working to meet your needs:

- Farmers are producing meat lower in fat and cholesterol. This has resulted in retail cuts that are 15 percent leaner, giving consumers better value for their dollar. For example, a pork tenderloin now has only one more gram of fat than a skinless chicken breast, one of the true fat "light-weights." Also, much leaner beef cuts are being produced than 20 years ago, resulting in 27 percent less fat reaching the retail case than in 1985.
- Farm equipment has evolved dramatically from the team of horses used in the early 1900s. Today's four-wheel-drive tractors have the power of 40 to 300 horses. This makes for a large

capital investment, as farmers pay anywhere from \$97,000 for an average 160 horsepower tractor to \$170,000 for a four-wheel-drive model.

- As the amount of mechanization and horsepower in farm machinery has increased, the time needed to complete tasks has decreased. Combines, huge machines used to harvest grains such as corn, soybeans and wheat, have dramatically changed agriculture. In the 1930s, before the machines were available, a farmer could harvest an average of 100 bushels of corn by hand in a nine-hour day. Today's combines can harvest 900 bushels of corn per hour - or 100 bushels of corn in under seven minutes! In the 1960s one farmer supplied food for 25.8 persons in the U.S. and abroad. In 1994, one farmer supplied food for 129 people in the U.S. and abroad.
- The efficiency of U.S. farmers benefits the United States consumer in the pocketbook. U.S. consumers spend approximately 9 percent of their income on food compared with 11 percent in the United Kingdom, 17 percent in Japan, 27 percent in South Africa and 53 percent in India.

The truly amazing aspect of all that efficiency? Advances in equipment, biotechnology and genetics are allowing farmers to produce more with less inputs. Through the use of crop rotation, natural predators and new disease resistant varieties, farmers continue to reduce their reliance on crop protection material.

Farmers supported passage of the 1996 Food Quality Protection Act and look forward to working with the Environmental Protection Agency in implementing science-based recommendations that serve the needs of both producers and consumers in providing a safe and wholesome food supply. That's precisely why continued agricultural research is vital if we are to continue doing the following:

- Advancements in biotechnology are now in the marketplace in the form of tastier fruits and vegetables that stay fresh longer and are not damaged by insects.
- A new technique called "precision

farming" boosts crop yields and reduces waste by using satellite maps and computers to match seed, fertilizer and crop protector applications to local soil conditions.

- Farmers are the first environmentalists, maintaining and improving the soil and natural resources to pass on to future generations. Farmers maintain over 1.3 million acres of grass waterways, allowing water to flow naturally from crops without eroding soil. Contour farming - planting crops around hillsides instead of up and down - keeps soil from washing away on more than 26 million acres in the United States.
- Newer recycling practices have evolved, including recycling chemical containers, feed bags and food by-products. Product concentrates and mixable powders are also reducing the quantity of plastic jugs that must be disposed.
- Wastepaper sent by municipal governments to landfills may soon find its way to the farm. U.S. Department of Agriculture researchers are testing the benefits of spreading pelleted wastepaper on farm ground to act as an artificial mulch, reducing wind and water erosion, enhancing water retention and building organic matter.

Farmers are proud of their contribution to America and will continue to work and care for the land, water and air resources that provides for our bountiful harvest. They understand that technology and agriculture go hand in hand to accomplish that task. Just as you work to leave the world a better place for your children, today's farmers are doing everything they can to protect, preserve and improve the land they plan to hand down to their children and grandchildren. RL

Sincerely,

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

New sales representative joins MFB

Rich McWilliams has joined the Michigan Farm Bureau staff as advertising sales representative. In this role, Rich is responsible for administering the external advertising sales program for the regular member publication *Michigan Farm News* and the associate member magazine *Rural Living*.

Most recently, Rich worked as distribution supervisor for the Detroit Newspaper Agency, where he recruited, trained and supervised independent agents. Rich also brings a strong farm background to this position, having grown up



Rich McWilliams

on a cash crop operation near Britton, Mich. He earned a bachelor of science degree in food systems economics and management and a degree in agricultural engineering technology from MSU. RL



Photo credit: Thomas A. Schneider

RURAL *Living*

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Is it time to replace this year? Here are some tips for buying your new mower, from Billy Lowe of Snapper. Also, mower care and safety tips.



Students sought to attend Young People's Citizenship Seminar 15

The 34th annual Young People's Citizenship Seminar, sponsored by Michigan Farm Bureau, will be held June 15-19 at Calvin College in Grand Rapids. Students who will be juniors and seniors next school year are invited to take part in this exciting program.

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Family is a great source of pride for Jack Jeppesen. Pictured above are his wife, Mary, and their two children, Kyle and Kaleigh.

by Tom Nugent

Rather than talk about his accomplishment as the 1997 Young Farmer Achievement Award winner, the topics Montcalm County Farm Bureau member Jack Jeppesen would rather show his pride for are his family and his cows.

"Kyle, my seven-year-old son, was named Student of the Month and we had to get chores done early so my wife and I could get to school in time to see him receive his award," the 33-year-old third-generation farmer said. "You've got to see the marks my nine-year-old daughter, Kaleigh, gets in school. We're real proud of them both."

And his wife, Mary, who works at a local health care facility, also isn't afraid to show her pride for her family. "We're real proud of them all," as she

Young Farmer Achievement Award winner focuses on profitability and family

pulls out newspaper clippings of her husband's achievements. "I may not be actively farming every day with my husband, but I like to act as a sounding board for his ideas. It's really great to see him get excited about a new idea he is going to try on the farm."

That's just how Jeppesen would rather portray himself, not as one of the best young farmers in the state, but rather as a family man who wants to do everything right on his farm.

Jeppesen has been farming in partnership with his brother, Tom, for almost seven years. "Back when Dad retired, we had about 80 cows with a 12,000 to 13,000-pound herd average. Now, seven years later, we are up to 175 cows, with a 24,000-pound herd average."

One of the biggest reasons Jeppesen says his herd took a major upswing was the construction of a new heifer facility. "When we built the heifer facility here in '95, the bull went down the road and now we're buying the top bulls with milk. We're not into the show cows; we just want the milk out of the cows."

The brothers have grown to 660 acres of corn, alfalfa and oats. On ground unsuitable for crops, Jeppesen raises Christmas trees and pheasants.

"My weakest point, I think, would be that I didn't go to college," Jeppesen explained. "I don't know all of the ins and outs on how the business should run and I think that might be my weak point. But if I can't stay profitable here, all the awards in the world don't mean anything to me either."

Future projects

The achievement award winner isn't slowing down just yet as he looks ahead to new ways to increase profitability. "We're going to try to streamline more and get a dump box system with our forage chop-

ping and dump trucks to be more economical.

"These smaller farms are going to be challenged in the future," he said. "They may not be milking cows any more; they may go into custom heifer raising, because there are a lot of people around that have facilities that could raise heifers for a bigger operation."

Active in the community

Jeppesen hasn't slowed down either, when it comes to volunteering for things he believes in. He serves as a trustee for his township and is a member of his county's Wildlife Rehabilitation Management Team and a parent advisory committee for the First Step preschool. He also hosted a farm tour for local elementary and developmentally challenged students.

Educating the public about where their food comes from prompts Jeppesen to reach out to his urban counterparts. "That's one area where rural America needs to focus on — the city," he explained. "Because a lot of them just think that food comes from the grocery store. They don't realize where it really comes from."

His Farm Bureau involvement dates back many years, as well, serving as county Farm Bureau president and on the state Young Farmer Committee and numerous local Farm Bureau committees. He also volunteers for his local Michigan Milk Producers Association, selling dairy products as a fundraiser.

What about the future?

Satisfied with where he's at today, Jeppesen still wonders about the future. "We want to be more economical and stay there," he said. "Once Kyle comes along, if he wants to go bigger, then we'll have to see what happens then. Maybe down the road 500 cows may not be out of the question." RL

Member Profile



JACK JEPPESEN

- **Home:** Montcalm County
- **Wife:** Mary
- **Children:** Kaleigh, 9 and Kyle, 7
- **Farming Operation:** 175 dairy cows, corn, alfalfa, oats and Christmas trees.
- **Farm Bureau Involvement:** State Young Farmer Committee, county president and numerous county FB committees.

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As a district forester, Jim Bruce assists landowners in measuring and selecting trees for harvest. Bruce recommends measuring all trees for harvest by the diameter at breast height.

Seller beware: Stop timber fraud before it strikes you

into a nightmare that has landed their fight in district court.

"The logger will say, 'You've got 11 nice trees in your wood lot, and I'll offer you \$4,500 for them if you just sign this contract,'" Bruce said. "Then they sign this contract and it has a statement on there, 'cut all trees 16 inches on the stump.' On the stump is not typically where we measure trees, the norm for measuring trees is at the diameter at breast height (DBH), at 4.5 feet. And these guys are measuring on the stump." According to Bruce, 16 inches at the stump is a virtual clear-cut as it is the widest portion of the tree.

"Owners can expect up to a dollar a board-foot for nice sugar maple and black cherry," Bruce explained. "Prices are probably averaging more like 60 to 75 cents, because when we mark the woods, we don't mark the best. We save the best and take out the undesirables and mature trees, which upsets the loggers and they'll often ask me who marked this stand. And I'll say the landowner's interested in making money off those nice trees that are still growing well. They're not ready for harvest yet."

According to Bruce, well-maintained trees can average 200 board feet, but many can yield upwards of 500 square feet per log. The most valuable timber goes into household products like maple cabinets, red oak flooring and black cherry cabinets. They are also used for veneer surfaces for fine furniture and flooring. "One boardfoot equals approximately 6 or 7 square feet of face veneer," he added.

What can landowners do to protect themselves?

Above all else, be sure to get more than one bid for the trees in your wood lot, according to Bruce. "Don't sell to the first logger that comes along. Get a second bid, at least."

Finding free assistance from other foresters like Bruce, who covers Barry and Calhoun counties, can go a long

way in determining what your wood lot is worth to protect yourself. Many times the services of a private-consulting forester can save more than his cost of their assistance. Bruce suggests contacting your local conservation district, Extension, DNR or a USDA-certified consulting forester. "Ask for some help; get some professional help in there," he said. "Most counties have conservation district and foresters who will be glad to come out and look at a woodlot; it won't cost them anything."

"This issue is no different than any other buy-sell transaction," explained MFB Legislative Counsel Ron Nelson. "If I'm the seller, I ought to make sure that the check is going to cash and I get the price I want. And I sell what I want. If I'm selling a commodity, I ought to select the commodity. When I sell a bushel of corn or a cow, I select the one I want to sell."

Unlike other, more perishable commodities, another point to consider when deciding to sell a portion of your woodlot is that if you decide not to sell in a given year, the trees will still be there for future speculation. "Your trees are not going to go anywhere," Bruce said. "It's not anything that you have to sell today, and many times just holding onto the trees lets them increase their value. That timber you've got may be worth a whole lot of money." RL

Your woodlot may be worth more than you think

by Tom Nugent

District forester and Barry County Farm Bureau member Jim Bruce cringed at the sight of a decades-old woodlot clear cut right underneath the nose of the landowner under the guise of a signed contract that afforded the logging company the right to take virtually every tree.

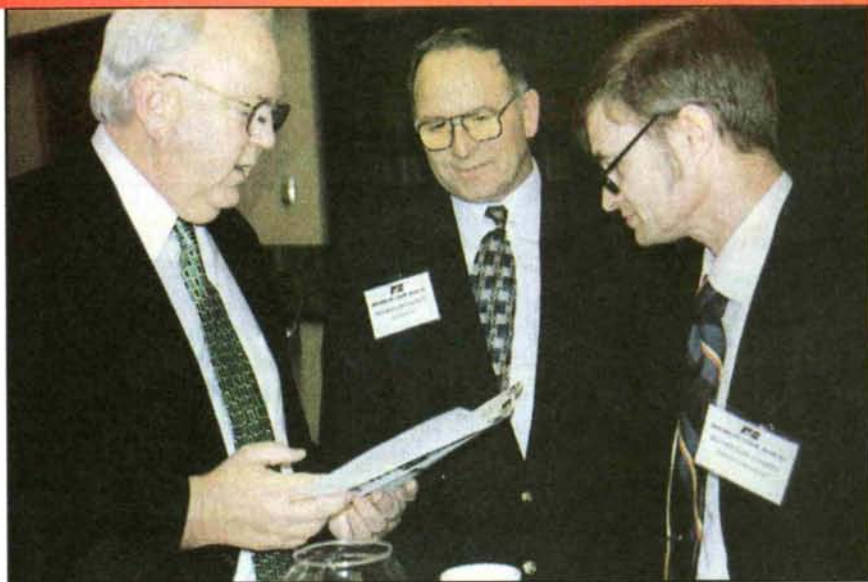
Besides an aggressive replanting plan and helping the older couple fight the logging company in court, there's nothing Bruce can do for this woodlot, but what he's trying to do is stop what he's dubbed "timber fraud" from happening to other landowners.

"Because of the intense values of timber right now, especially sugar maple, black cherry and red oak," Bruce explained, "we've got unscrupulous loggers going door to door and preying particularly on older people who aren't really aware of what their wood lot is worth."

That was the case of one unlucky couple whose woodlot was in their family for generations and a source of beauty and pride to pass on to their children — until one day when, what seemed like an agreeable deal with a logger to take 160 marked trees, turned

Tips to protect yourself from timber fraud

- Get more than one quote
- Measure the diameter of trees at 4.5 feet from the ground
- Don't feel as if you must sell your trees
- Get some professional help from a certified forester or MSU Extension
- Know what your trees are worth
- Mark only the trees you want harvested
- Don't rush to sign a contract for your wood lot; have a professional look at it



During the 1998 Lansing Legislative Seminar, MFB President Jack Laurie presented Rep. Clark Harder (D-Owosso), pictured, and Sen. Joel Gougeon (R-Bay City) with MFB's prestigious Silver Plow award for their service to agriculture in the state legislature.

Lansing Legislative Seminar draws big crowd

More than 330 farmers were on hand Feb. 11 for the annual Lansing Legislative Seminar held by Michigan Farm Bureau. One hundred senators, representatives and legislative aides joined them for an evening reception.

Rep. Paul Baade (D-Muskegon), top left, looks over the Lansing Legislative Seminar program with Muskegon County Farm Bureau members Joe Slater, county president, and Harris Knudson. Baade sits on the House Agriculture Committee.

Sen. Water North (R-St. Ignace), middle left, talks with members of the Presque Isle County Farm Bureau.

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Lawn Care

Picking out your new lawn mower

Is it time to replace your mower this year? Here are some tips for buying your new mower, from Billy Lowe, of Snapper. Lowe suggests asking yourself the following questions before you head out the door to look at equipment.

Who will operate your mower?

When you buy, bring the person who will be using the machine the most so he or she can try the equipment out. Where an adult may be able to push a mower, young adults may have more difficulty pushing, especially with a grass bag, for any distance. Handle heights, ease of start and cutting width are important factors to match to the user of a walk-behind mower. On a riding mower, make sure the operator can reach the pedals and steering mechanisms comfortably.

How long does it take you to mow your existing yard?

"Most homeowners want to average about an hour to an hour-and-a-half cutting their grass no matter what their yard size," Lowe says. "So once you determine what time you are willing to spend, your lawn equipment dealer can help you figure out just what size mower, cutting blade and speed it will take to get you in your mowing time comfort zone." Of course, if you want to mow and get your workout at the same time, a narrow, 21-inch cut, walk-behind mower will give you all the benefits of a treadmill and spruce up your yard at the same time.

What is the terrain of your yard?

Lowe usually recommends a walk-behind mower for steeply sloped lots. Heavily wooded lots do best with a rear-engine rider that gives you better visibility and is easier to maneuver in tight spots than a tractor. But for those who

want to use their machine for more than just mowing, a tractor might be the best answer.

Do you recycle, bag or mulch your grass?

Laws concerning pick-up of bagged grass vary from community to community, so be aware of your local regulations, Lowe cautions. While mulching recycles finely cut grass back into your lawn, it does not create the finely manicured look of a bagged lawn. Some grasses lend themselves to mulching while heavy grasses or grasses in very wet areas tend to clump on top of the yard and should be bagged. Weeds reseed themselves when mulched, so a bagger might be best. Many Snapper mowers are easily converted from mulching, to bagging, to side discharge — an important feature since many owners will vary their use during the season.

Mowers come with a variety of features and accessories and in many price ranges. Knowing your needs will make your mower shopping easier and assure greater satisfaction over the life of your mower. RL

Watering

Why do I need to water?

Grass plants have to take in almost all of their nutrients dissolved in water. Without enough water in the soil, a lawn can't get the nutrients it needs for food production, growth, strength and reproduction, making it susceptible to disease and insects.

Do I need to water year-round?

The soil is generally moist enough in early spring and doesn't need regular watering. Toward the end of spring and throughout the summer, the sun's searing heat will dry out your lawn unless you give it regular attention.

What time of day should I water?

If possible, water very early in the morning so the grass blades dry off by nightfall. Grass blades left wet overnight are susceptible to fungus diseases.

How much water does my lawn need?

Your lawn needs about one inch of water per week. Sandy soils need more water while rich organic soils generally need less. Evaporation, heat, length of grass blade, shade and wind all affect your lawn's watering needs.

How can I measure the amount of rain my lawn gets?

You can measure the amount of rain it receives by using a rain gauge, a cup with a ruler that fills with rainfall.

Mower Care

Where can I find information about mower maintenance?

Your equipment's operator's manual is the best place to look for maintenance information specific for your model.

What are some basic maintenance tips to keep in mind?

- Keep the mower blades sharp.
- Keep the oil clean and full.
- Keep mower spindles and wheel axles lubricated.
- Keep the air filter clean.
- Keep gaskets and fittings tight.
- Examine your mower for any loose hardware — be sure all safety systems are in place and working.

Why do I need to sharpen the blades?

Dull blades can shred grass tips, causing the tips to turn brown and unsightly and opening entryways for fungal diseases.

How do I sharpen my mower blades?

Since only a small portion at the side of the blade actually cuts the grass, blades are generally easy to sharpen at home. Sharpen the edge of the blade with a file or grindstone, making sure to even out rough spots. Be sure to check the balance of the cutting blade before remounting. An unbalanced blade can damage your mower.

How sharp does my blade need to be?

Don't sharpen your blade to razor's edge. Leave a thickness of about one 64th inch for strength.

What about the oil?

Keep the oil clean and the reservoir full. Put in fresh oil at the beginning of the mowing season and change it about every 25 hours of mowing, or just follow the holidays and change oil on Memorial Day, Fourth of July and Labor Day weekends. And check your oil each time you mow — never let it get too low.

Why is it necessary to lubricate mower spindles and wheel axles?

The lubrication reduces wear caused by friction and prolongs the life of your machine. Remember this mechanic's motto: Oil is cheaper than parts.

How do I clean the air filter?

Most air filters can be cleaned with an air hose or brush. If the filter gets clogged with dirt, it will allow dirt to get into the engine and contaminate your mower's internal parts. Clogged air filters can also cause starting problems and poor engine performance. RL

Mowing Safety

What should I do before mowing to ensure my safety and my family's safety?

- Review the operator's manual.
- Walk the lawn to remove any sticks, toys or yard debris that are potential mowing hazards.
- Dress properly.
- Make sure children and pets are out of the mowing area and under adult supervision.
- Never assume that children have stayed away. When backing up, always look behind you to make sure children and pets are not in harm's way.

What should I wear when I mow?

Wear sturdy shoes with good traction soles and long slacks, and keep your shirttails tucked in. Also avoid dangling jewelry or anything that could get in your way or caught on the controls.

Should I mow across or up-and-down slopes?

That depends on what type of mower you have. With a walk-behind mower, mow across slopes; if you trip and fall, the mower is less likely to fall on top of you. With a riding mower or lawn tractor, mow up and down slopes for better stability.

May my children ride with me on the mower?

NEVER take passengers of any age on your riding mower or tractor. If your children beg for a free ride, exercise tough love and train them to respect mowers as powerful cutting tools, not amusement rides.

What should I do if my mower gets a clog?

No matter what, when the mower is running, keep your hands and feet away from the mower blades. With a riding mower or lawn tractor, turn the ignition key to "off" before dislodging a clog. With a walk-behind mower, turn the machine off and disconnect the spark plug wire. This will keep the engine from restarting if you accidentally turn the blade. Never use your hands or feet to clear a clog. Always use a stick or tool to dislodge debris.

Why should I read the operator's manual?

The operator's manual provides information about safety that can protect you and your family. It also contains information about maintenance that can prolong the life of your mower. RL



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INSIGHTS

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Cheboygan	Combined	The Mackinaw Club	June 18	616-436-5572
Clinton	Combined	The Emerald	July 17	517-224-6990
Detroit	Combined	Meadow Brook	June 29	248-483-4304
Eaton	Men's	Centennial Acres	June 16	517-351-0430
Genesee	Men's	Sugarbush	May 18	810-733-3702
Hillsdale	Men's	Hillsdale Golf & Country Club	June 6	517-787-0382
Hillsdale	Women's	Mill Race	July 11	517-787-0382
Ionia	Combined	TBA	August 6	616-364-6121
Jackson	Women's	Hills' Heart O' the Lakes	June 22	517-787-0382
Kent	Combined	Silver Lake CC	May 18	616-364-6121
Lapeer	Combined	Sugarbush	June 1	810-733-3702
Leelanau	Combined	Sugar Loaf Resort	June 8	616-228-5152
Livingston/ Washtenaw	Men's	Oak Pointe	June 15	313-971-4300
Midland	Combined	Saw Mill	August 5	517-259-3017
Montmorency	Combined	Elk Ridge	May 24	517-785-3148
Muskegon	Combined	Grand View	June 12	616-722-7407
Osceola	Combined	Spring Hill	June 14	616-832-5493
Otsego	Combined	Marsh Ridge	June 24	517-732-2626
Ottawa	Men's	Grand Haven GC	May 15	616-722-7407
Ottawa/ Allegan	Women's	Clearbrook	August 4	616-722-7407
Saginaw	Men's	Kimberly Oaks	May 7	517-895-1730
Saginaw	Women's	Germania Town CC	June 15	517-895-1730
Shiawassee	Men's	Owosso CC	July 27	810-733-3702
Shiawassee	Women's	Owosso CC	July 27	810-733-3702
Tuscola	Combined	Vassar GC Club	June 19	517-673-4155
Washtenaw	Women's	Travis Pointe	June 8	313-971-4300
State Finals	Treetops	Sylvan Resort	September 19-20	517-371-2920

This schedule of tournaments is updated periodically. If you have any questions, or if you want more information about how you can become involved, call the Great Lakes Division of the American Cancer Society at 1-800-ACS-2345.

Protect your bike against thieves

Bicycles have provided transportation and recreation since the early 19th century—and their popularity remains strong as we near the end of the 20th century. What has changed is their cost. With bikes costing anywhere from \$100 for simpler models to \$5,000 for sophisticated ones, they have become popular targets for thieves.

Bicycle theft is a big business. The National Bike Registry reports that about 9 million bikes, with an estimated total value of \$600 million, are stolen each year. And while bicycles are covered under your homeowners or renters insurance, remember that your deductible will apply. It's a good idea to check with your Farm Bureau Insurance agent if you have particular concerns about insurance protection for an expensive bicycle.



Anti-theft devices are important—even though they're not always effective. An accomplished thief who really wants your bike can disable a U-lock, cable, or chain in a matter of seconds. But here are steps you can take to lower your risk:

- Lock your bike. Unlocked bicycles are an open invitation for thieves. Whenever you aren't riding your bike, lock it up—even when it's in your garage.
- Don't skimp when buying a lock; get the best one you can afford. Most cable locks are easy to cut.
- Lock your bike correctly. Lock both wheels and the frame to a post, pole, or bike rack.
- Register your bike with local authorities. The police are better able to recover bikes that are registered in advance with appropriate information such as make, model, color, and serial number. You can also register your bike with the National Bike Registry, a nationwide database that helps recover stolen bikes. And be sure to keep the purchase receipt and store it along with photos of your bike.

24 students earn \$1,000 scholarships

Farm Bureau Insurance has honored 24 Michigan high school seniors who excelled in both academics and athletics during their high school careers.

The students earned the Michigan High School Athletic Association Scholar-Athlete award, underwritten by Farm Bureau Insurance. Each student will receive a \$1,000 college scholarship.

The annual scholarships honor students who excel in the classroom, in sports, and in community involvement.

Nearly 3,000 students from more than 500 Michigan high schools applied for the 24 scholarships last year. Applications for the 1998-99 scholarships will be available from Michigan high school principals next fall.

The 24 Scholar-Athlete Award scholarship winners for 1997-98 are . . .

Fall sports:

- **Megan Leigh Adams**, Litchfield, girls basketball.
- **Robert J. Sullivan**, Ravenna, boys cross country.
- **Kasey Lynn Culp**, Mendon, girls cross country.
- **Ronald D. Keller**, Carson City Crystal, football.
- **Christopher E. Goggin**, Alma, boys golf.
- **Patrick Tetreault**, Jackson, boys soccer.
- **Nicole Marie Mosseau**, Saginaw Heritage, girls swimming and diving.
- **Alexandra Nicole Shade**, Farmington Hills Mercy, girls tennis.

Winter sports:

- **Will A. Tegel**, Elk Rapids, boys basketball.
- **Stephanie Cleland**, Madison Heights Bishop Foley, girls competitive cheer.
- **Jennifer Carlson**, Royal Oak Dondero, girls gymnastics.
- **Korey Henson**, Portage Northern, ice hockey.
- **Christopher Knute Paulson**, Rockford, boys skiing.
- **Jennifer Edgar**, Grand Rapids Forest Hills Northern, girls skiing.
- **Jonathan Trenkle**, Riverview, boys swimming and diving.
- **Rebecca Kolar**, Elkton-Pigeon-Bay Port, girls volleyball.
- **Daniel J. Kauffman**, Central Montcalm, wrestling.

Spring sports:

- **Brandon Krieter**, Madison Heights Lamphere, baseball.
- **Stephanie Bezilla**, Grandville, girls golf.
- **Jessica Lee Berryman**, Jenison, girls soccer.
- **Anne E. Bihler**, Detroit Country Day, softball.
- **Ryan C. Steinman**, Haslett, boys tennis.
- **Tom Blostica**, Fowlerville, boys track and field.
- **Katherine A. Damm**, Elkton-Pigeon-Bay Port, girls track and field.

For small-business owners: Farm Bureau Life's SIMPLE retirement plan

With Farm Bureau Life's SIMPLE (Savings Incentive Match Plan for Employees) IRA, small-business owners can offer their employees easy and affordable retirement plans.

Like Farm Bureau Life's other retirement plans, it has no set-up fees or yearly administrative fees.

To find out how the SIMPLE plan may work for you, contact your Farm Bureau Insurance agent.

Why moms need life insurance

If you're a mom, you know that nothing is more important than caring for your family, especially if you have young children.

Think how hard it would be for your family if something should happen to you. That's why moms need life insurance just as much as their spouses.

"When my wife died, the money from her life insurance policy made all the difference in helping to hold the family together," one father said. "It enabled me to take time off work to help the kids deal with their grief, it helped pay for a housekeeper to run the household, and it helped me set up college funds for the kids."

While husbands are often adequately insured, their wives aren't.

"If a woman has young children, she needs life insurance whether or not she works outside the home," Farm Bureau Life Insurance planners say. "Think how expensive it would be to replace all the services of a stay-at-home mom."

How much life insurance does a mom need?

Your Farm Bureau Insurance agent will help you determine that. Your agent will analyze your family's situation, your future income needs, and your hopes and dreams for your kids.

One young father says he has a basic piece of advice for families with young children: Make sure both the husband and wife are adequately insured. Call your Farm Bureau Insurance agent for a review of your family's life insurance needs.

● ● ● ● ●

The new Roth IRA . . . Your new way to cut taxes

The new Roth IRA is one of the better deals to be tucked into the Taxpayer Relief Act of 1997.

For example, the money you withdraw from a Roth IRA is tax-free as long as it has been in the account at least five years and you have reached age 59-1/2.

The Roth IRA offers many other advantages that make it one of the best new ways to cut taxes and save for retirement.

Your Farm Bureau Insurance agent will show you how a Roth IRA can provide tax-deferred interest earnings, tax-free withdrawals, and a lifetime retirement income.

Everything good about a Roth IRA is even better with Farm Bureau Insurance.



Tornado safety: What you can do

Before a storm:

- Develop a safety plan for you and your family to follow at home, at work, at school, and outdoors.
- Keep a highway map available to follow storm movement as reported by weather bulletins.
- Listen to radio and television or tune to NOAA weather radio for the latest weather information. Don't disregard cautions about possible severe weather.

If a warning is issued or threatening weather approaches:

- In a home or building, move to a predesignated shelter such as a basement.
- If underground shelter is not available, move to an interior room or hallway on the lowest floor and get under a sturdy piece of furniture.
- Stay away from windows.
- Do not try to outrun a tornado in your automobile.
- Do not stay in a mobile home. Even if tied down, mobile homes offer little protection from tornadoes.

Who's most at risk?

- People in automobiles.
- The elderly, very young, and the physically or mentally impaired.
- People in mobile homes.
- People who may not understand a warning due to a language barrier.

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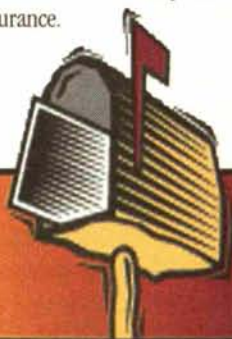
- *Early Indians of Michigan*, a popular Farm Bureau Insurance publication used each year by teachers, students, libraries and civic groups all across the state.
 - Our Homeowners Inventory brochure, which will help you list, room by room, the items you own, their value and their replacement cost.
 - *Wood Heat: The Safe Way* — a guide to the safe and efficient installation and operation of wood heating appliances.
- To order any of these publications, check the response form below and return it to us.

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- Health insurance.



Keep in touch...

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

I. Reader interest

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

II. Finding out more

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

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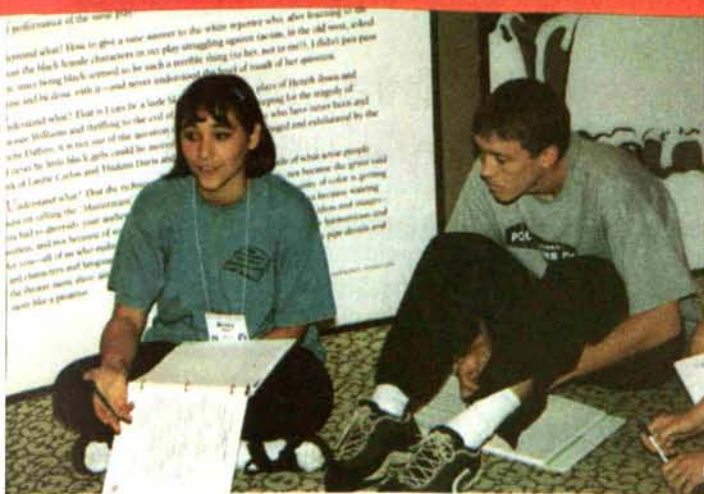
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The Young People's Citizenship Seminar, held June 15-19, focuses on informing young people about the political process and involving them in important decisions that affect their state and nation.

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Cass	616-445-3849	Mason	616-757-3833
Charlevoix	616-547-2043	Mecosta	616-796-1119
Cheboygan	616-627-4676	Menominee	906-753-4616
Chippewa	906-478-3808	Midland	517-631-6222
Clare	517-386-4424	Missaukee	616-775-0126
Clinton	517-224-3255	Monroe	313-269-3275
Copper Country	906-353-6106	Montcalm	517-831-4094
(Baraga, Gogebic, Houghton, Keweenaw and Ontonagon)		Monmorency	517-742-2042
Eaton	517-543-5565	Muskegon	616-737-0535
Emmet	616-347-7252	Newaygo	616-652-6923
Genesee	810-732-3770	NW Michigan	616-947-2941
Gladwin	517-426-1929	(Grand Traverse and Leelanau)	
Gratiot	517-875-4626	Oakland	248-628-7710
Hiawathaland	906-446-3508	Oceana	616-873-4654
(Delta, East Portion of Marquette, and Alger)		Ogemaw	517-345-1447
Hillsdale	517-437-2458	Osceola	616-832-9093
Huron	517-269-9911	Otsego	517-732-7444
Huron Shores	517-358-0050	Ottawa	616-895-4381
(Alcona and Alpena)		Presque Isle	517-734-3610
Ingham	517-676-5578	Saginaw	517-792-9687
Ionia	616-527-3960	St. Clair	810-984-5200
Iosco	517-362-4327	St. Joseph	616-467-6308
Iron Range	906-542-3111	Sanilac	810-648-2800
(Iron, Dickinson, and West Portion of Marquette)		Shiawassee	517-725-5174
Isabella	517-772-0996	Tuscola	517-673-4155
Jackson	517-784-9166	Van Buren	616-657-5561
Kalamazoo	616-342-0212	Washtenaw	313-663-3141
		Wayne	313-981-6922
		Wexford	616-775-0126

Students sought to attend 34th annual Young People's Citizenship Seminar

Next year's high school juniors and seniors needed for top-notch program

The 34th annual Young People's Citizenship Seminar (YPCS), sponsored by Michigan Farm Bureau, will be held June 15-19 at Calvin College in Grand Rapids. Students who will be juniors and seniors next school year are invited to take part in this exciting program.

Last year, more than 200 students attended the seminar from every corner of Michigan and participated in the event which featured speakers like Detroit Lion David Sloan, motivational speakers Maxine Hankins-Cain, Vic Verchereau and Erna Blitzer Gorman, a holocaust survivor.

During the five-day seminar, students will hear workshop speakers, hold mock political rallies and elect their own officials. YPCS emphasizes the need for young people to be informed and involved in the decisions that affect Americans in their communities, state and nation.

According to YPCS Coordinator Tom Nugent, 97 percent of last year's participants indicated that they understood the political process better now than before the seminar and 73 percent indicated that they would be more inclined to seek an elected position.

"We're hoping to educate the next generation of voters about the importance of their vote in today's democracy," Nugent added. "During our five days together we learn a lot about ourselves and all of us, even the 20 staff counselors, come away better people because of YPCS."

Student selection

The selection process varies across the state, depending on the

county in which the student lives. Students may be asked to prepare a written essay or take part in a personal interview. In some cases, student selection is based on recommendations of school administrators. In others, counties select students from Farm Bureau families who meet the age criteria. To learn about your county's selection process, please contact your local county Farm Bureau from the list at left.

Many times the \$195 cost of the seminar is picked up by the county Farm Bureau sponsoring organizations and students may only be asked for a small commitment fee. For more information, contact your county Farm Bureau or Nugent at (800) 292-2680, ext. 6585. RL

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Environmentally friendly E85 fuel hits mid-Michigan

At a ceremony marking the opening of the E85 pump in Lansing on March 3, representatives from the state Legislature, Michigan Department of Agriculture, Chrysler Corporation and the Corn Marketing Program of Michigan outlined the benefits of using the new fuel.

"This is a win-win situation for Michigan," said Senate Majority Leader Richard Posthumus, (R-Alto). "It's a win for agriculture, because it's certainly a significant boost for the corn growers of the state, but at the same time, for everybody in the state, it's a win, because it means cleaner air."

"It sharply reduces tailpipe emissions, especially the 'greenhouse gases,'" said MDA Director Dan Wyant. "It is Michigan's future to add value to the commodities that we grow in this state. Let's recognize corn is our number one crop with respect to the amount of acres planted and the value of the total crop once it's produced. This is an opportunity to add value and promote new markets for Michigan corn as the foundation and fundamentally a big part of making Michigan agriculture successful."

State of Michigan to purchase 50 flex-fuel vehicles

Wyant also relayed to the group assembled Gov. Engler's earlier announcement of the purchase of 50 more flex-fuel vehicles for use in the state fleet. "In order to support the whole concept of E-85 and more ethanol use, the governor recognizes the value of ethanol as a clean, environmentally friendly fuel and the opportunity it has for Michigan agriculture."

"The government fleets were mandated," explains Allegan County farmer and president of the Corn Marketing Program of Michigan Earl Collier. "The public's got to pick up on it, because of its environmental friendliness and it helps keep the money in the United States; we don't have to depend on foreign oil. It helps everybody."

Keith Muxlow, executive director of the Corn Marketing Program of Michi-

gan, which sponsored the event, pointed out the comparisons between the new E85 to everyday gasoline. "Ethanol is becoming an accepted fuel across the nation. This is a big boost to us, because it's 85 percent ethanol and 15 percent gasoline. For years we've seen fuel sold that's 90 percent gasoline and 10 percent ethanol."

At the pump, E85 is priced approximately the same as mid-grade gasoline, he added. "There are about 10 percent fewer BTUs in ethanol compared to gasoline," he added. "But it burns cleaner, cuts down on carbon monoxide and ozone pollution, and it's gaining a big part of the gasoline market in major cities across the U.S."

Muxlow also pointed out no harmful aspects of E85 use on the vehicle. "Both gasoline and ethanol will treat the engine well, but ethanol treats the environment better."

What about the future?

"Chrysler is going to produce 180,000 of these vehicles for this year," said Bruce Lackey, owner of Lansing's Capitol Chrysler. "With more to come in the future, this is just a start of a long way to go in becoming totally independent for our own fuel. The price of the vehicle is no more money. And with the E85, you can use regular gas or E85 and it's not going to cost you any more money to do that."

"We targeted to open two or three more (ethanol stations) within the next year," Muxlow said. "It depends on how people react to the E85 that's available. With Chrysler Corporation and Ford Taurus, and Ford's coming out with a Ranger that will use E85 fuel, we'll see how the public reacts to this. If it reacts well, we're in the position to open several more stations someplace along the corridors, the main corridors in the state of Michigan."

"I'd like to see a lot more E-85 stations," Lackey added. "We have two in Michigan and we're looking to put one probably on the other side of Lansing somewhere in the future." RL

In early March, the Corn Marketing Program of Michigan and the Michigan Department of Agriculture opened the second E85 fueling station in the state. The latest fuel is comprised of 85 percent ethanol and 15 percent conventional gasoline and can be burned in new flex fuel vehicles produced by Chrysler.

Corn growers to benefit from increased used of ethanol-based fuel

by Tom Nugent

If you haven't heard of E85 yet, take note — the corn you're growing this spring could very well end up in the car passing you on the highway. Next time you're at the state Capitol, stop by Ball Park Mobil or in Detroit at the Detroit Mobil at the corner of Trumbull and Fort to see the fuel-efficient, environmentally friendly 85 percent ethanol-based fuel being used today in vehicles designed to use E85 or regular gasoline.

What is ethanol (E85)?

Ethanol is an alcohol fuel made from corn. E85 is a blend of 85 percent denatured ethanol and 15 percent gasoline. It is a clean-burning, domestically produced, renewable fuel that contributes to a decreased dependence on imported oil.

- One bushel of corn (approximately 56 pounds) produces 2.7 gallons of ethanol.
- The production of ethanol directly accounts for over 195,000 jobs, resulting in over \$7 billion to the economy.
- Over 20,000 vehicles on the road operate on E85 and 37 public fueling stations sell E85 fuel.

Is ethanol E85 a popular fuel choice?

Federal, state and local governments, as well as utilities and agricultural businesses have been using ethanol in thousands of cars for several years. Its availability is highly regional and concentrated mainly in the upper Midwest, Washington, D.C., and California. According to the Department of Energy, there are about 42 public ethanol refueling stations in the United States, along with dozens of private refueling stations serving government fleets.

Source: Ford Motor Company and the National Ethanol Vehicle Coalition.

Flood Facts

What is a flood and when do most occur?

A flood is the inundation of a normally dry area, caused by an increased water level in an established watercourse, such as a river, stream or drainage ditch or ponding of water at or near the point where the rain fell. Flooding can occur anytime during the year. However, many occur seasonally after winter snow melts or heavy spring rains.

What are flash floods?

Flash floods occur suddenly and result from heavy localized rainfall. Flash floods can begin before the rain stops. Water levels on small streams may rise quickly in heavy rainstorms, especially near the headwaters of river basins. Heavy rains can also cause flash flooding in areas where the floodplain has been urbanized.

What are other causes of flooding in Michigan?

Ice jams and dam failures can also cause both flooding and flash flooding.

Are people killed as a result of floods?

Many people are killed by flash floods when driving or walking on roads and bridges that are covered by water. Even though the water might only look inches deep, it could be much deeper and the current might be strong. It only takes two feet of water to carry away many of today's automobiles. If you are in a car and water starts rising, get out and move to higher ground.

What is a flood watch?

Flood watch means that heavy rains occurring or expected to occur may soon cause flooding in certain areas. It is issued to inform the public and cooperating agencies that current and developing weather conditions are such that there is a threat of flooding, but the occurrence is neither certain or imminent.

What is a flash flood watch?

Flash flood watch means that heavy rains occurring or expected to occur may soon cause flash flooding in certain areas. It alerts residents to the possibility of a flood emergency, which will require immediate action. When a flash flood watch is issued, be prepared to move out of danger with little notice. If you are on the road, watch for flooding at highway dips, bridges, and low areas. Distant, heavy rain may not be visible to you, but may be indicated by thunder and lightning on the horizon.

What is a flash flood warning?

Flash flood warnings mean that flash flooding is already occurring or imminent on certain streams or designated areas. Immediate precautions should be taken by those in threatened areas. When a flash flood warning is issued for your area — act quickly. Get out of areas subject to flooding and avoid areas where flooding has already occurred. RL

Seasonal flood threat on the rise in Michigan

Unfortunately, Michigan did not escape the ravages of flooding last year. According to the Michigan Committee for Severe Weather Awareness, Michigan experienced 72 flood events during 1997 that resulted in \$2.2 million of damages in southern Michigan.

To focus attention on flood safety planning, Gov. John Engler has declared March 29 – April 4, as Severe Weather Awareness Week in Michigan. Residents are encouraged to familiarize themselves with flood safety procedures.

At this time of year, the combination of rapidly melting snow and heavy spring rains can cause dramatic rises in streams and rivers, significantly increasing the threat of flooding. As the warm season progresses, heavy thunderstorm rains become more dominant, posing the additional threat of flash flooding for urban areas and small streams.

"Michigan can experience flooding any time of the year," George Hosek, a member of the committee, said. "The most recent severe flooding event occurred last June in Allegan and Ottawa counties and it found many people unprepared to face the consequences."

Residents should be aware that regular homeowners insurance policies do not cover damages that result from flooding.

Coverage is available through a federal program; however, in Michigan only about 10 percent of structures subject to flooding are actually insured against the risk.

Currently there are approximately 750 Michigan communities participating in the National Flood Insurance Program (NFIP) and 25,000 policies in force. To purchase flood insurance under the program, residents must live in

one of those participating communities. Coverage can be obtained through most licensed property/casualty insurance agents. To determine if flood insurance is available in a community, call NFIP at (800) 638-6620.

Under the NFIP, a flood is defined, in part, as "a general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source." In the standard flood insurance policy, direct physical losses by "flood" are covered. Also covered are losses resulting from erosion caused by waves or currents of water exceeding anticipated cyclical levels or erosion accompanied by a severe storm, flash flood, abnormal tidal surge, or the like. Damage caused by mudslides (i.e., mudflows), as specifically defined in the policy, are covered.

Losses from water seepage, sewer backup or hydrostatic pressure are covered only when they occur in conjunction with a general condition of flooding.

In addition to obtaining adequate insurance protection, residents should take the following precautions in anticipation of flooding:

- Learn the best route from your home or place of business to high, safe ground in case you have to evacuate in a hurry.
- Prepare and maintain a list of personal property to substantiate losses covered by insurance.
- Familiarize household members with turn-off procedures for gas and electricity. RL

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MSU's College of Agriculture and Natural Resources isn't just about farming

by Kristy Elliott

Ever wondered why Michigan State University's College of Agriculture and Natural Resources (CANR) has such a great reputation? Sure. It's because MSU is a farm school, right? Well, that is where it started, but now MSU's College of Agriculture and Natural Resources has many more fields of study. Traditional agriculture is still an integral part of the college, but no longer the only option for students.

Michigan State's College of Agriculture and Natural Resources is constantly growing and changing, and no longer just teaches students how to grow crops and raise animals. CANR now contains programs like biosystems engineering, teaching students how to preserve our biosystems and solve complex problems; and food industry management, teaching students the proper way to grow and process food.

"I don't know whether I'm going to practice law, work for a company or be a consultant with my environmental and natural resources policy studies degree, but I never thought I'd be able to study environmental law in college," said Krista Fritz, environmental and natural resources policy studies senior.

Here is a list of the different four-year majors that the College of Agriculture and Natural Resources has to offer, and the phone numbers to find out more information:

Agriculture and Natural Resources - No Pref.

Allows freshmen and sophomores to take classes in CANR and delay their major choice until a later date. Call (517) 355-0283.

Agribusiness Management

For students interested in careers with agricultural input supply, production, commodity assembly and agricultural marketing. Agribusiness opportunities range from international business management to local sales. Other agribusiness opportunities include biotechnology and futures trading. Call Chris Stiles at (517) 355-4563.

Agriculture and Natural Resources Communications

A program offered jointly through the College of Agriculture and Natural Resources and the College of Communication Arts and Sciences. ANR communications prepares students for careers in journalism, advertising, public relations and telecommunications, by integrating knowledge of agriculture with that of communication arts. Call Dr. David Krueger at (517) 355-6580.

Agriscience

Provides a foundation for students seeking careers in agriculture or natural resource industries. Agriscience graduates work in governmental agencies, farm organizations and private agribusinesses, and plan seminars and workshops in agriculture and natural resources industries. Call Dr. Randy Showerman at (517) 355-6580.

Animal Science

Trains students to develop improved practices for breeding,

housing and preventing disease in animals raised for food and fiber. Call (517) 353-9227.

Biosystems Engineering (BE)

Offered jointly by the College of Engineering and College of Agricultural Engineering, it is the study of how land, water and air systems interact to produce and support life on this planet. BE trains engineers to solve problems and ensure a safe and sustainable food and water supply. Call (517) 355-4722.

Building Construction Management

Provides students with background in the economic, social, environmental, technical and managerial aspects of residential and light commercial construction. Call (517) 355-4722.

Crop and Soil Science

Teaches students how to produce high-quality food and fiber on a regular basis. CSS students complete courses in one of four specialties: crops and soils, turfgrass management, environmental soil science or advanced study. For more information, please call (517) 355-0271.

Environmental and Natural Resource Policy Studies

Prepares students for careers in environmental protection, land and water assessment, site assessment regulation and risk communication. Many ENRPS students go on to law school after completing their undergraduate degree. Call (517) 353-1914.

Fisheries and Wildlife

For students interested in becoming ecologists, fishery and wildlife biologists, naturalists, environmental educators or conservation officers. Call (517) 355-4477.

Food Industry Management

Focuses on students interested in food plant management, wholesaling and retailing management, and marketing. FIM is offered jointly through the Eli Broad College of Business and the College of Agriculture and Natural Resources. For more information, please call (517) 355-4563.

Food Science

Focuses on food quality, through the disciplines of chemistry, biology, nutrition, mathematics and physics. Food science teaches students how to evaluate food quality and technology. Call (517) 355-8474.

Forestry

Consists of managing natural resources that occur on and in association with forestlands. Students learn about timber production, recreation, wildlife habitats, forage regulation and water regulation. Call (517) 355-0091.

Horticulture

The science and art concerned with culture, marketing and utilization of high-value, intensively cultivated plants. Specialized areas of horticulture include floriculture (flowers), landscape horticulture (trees and shrubs), olericulture (vegetables) and pomology (fruits). Call (517) 355-8411.

Packaging

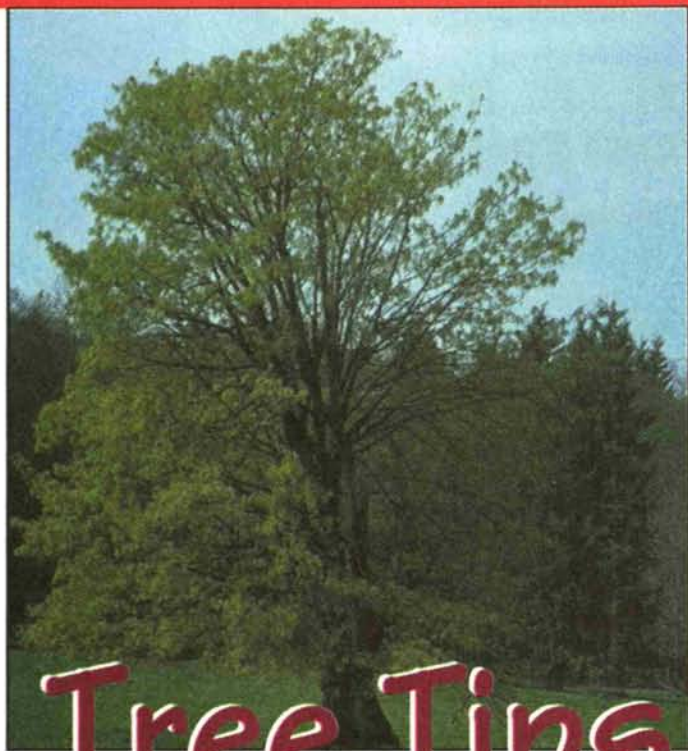
Trains students to develop packages that protect products, convey information, attract attention and are convenient to use. Completion of specific courses with a minimum grade point average is required for acceptance into this program. Call (517) 353-4439.

Park, Recreation and Tourism Resources

Prepares students for positions in park, recreation, tourism and leisure services. Seven emphasis areas are available: commercial recreation and tourism enterprises; planning and designing recreation areas; natural resource-based tourism management; recreation program management; therapeutic recreation; and park interpretation and visitor information services. Call (517) 353-5190.

Public Resource Management

Provides an integral perspective of public finance, community and regional studies, social services, social ecology and use of the natural environment. Call (517) 355-1692. RL



Tree Tips for Arbor Day

Hold on a second, advises Al Cherry, president of the International Society of Arboriculture. "How a tree is planted and initially maintained makes all the difference in the world," he says. "Too many people are content to simply plant a tree, but ensuring that the tree can go on to live for many years is just as important."

Tree planting tips

According to Cherry, there are a few simple tips to remember when planting your tree this spring:

1. Prepare the perfect hole for planting.

- Dig the hole two to three times the width of the root ball. Do NOT dig deeper than root ball depth. Make the sides of the hole slant gradually outward. It is also important to remember how the tree was purchased.
- For bareroot trees, neatly cut away any broken or damaged roots. Soak the roots for a few hours prior to planting to allow them to absorb water.

- Container-grown trees should have the plastic or metal containers completely removed. Carefully cut through any circling roots. Remove the top half of pressed peat/paper containers.
- Balled and burlapped (B&B) trees should have all of the ropes cut. Pull the burlap at least one-third of the way down; slit remaining burlap to encourage root growth. If in a wire basket, cut away the top of the basket.

2. Plant the tree

- Gently place the tree in the hole. Partially backfill with the soil from the hole, water to settle the soil, then finish backfilling the hole. Tamp the soil gently, but do not step on the root ball.

A few pointers

While you may have finished planting, Arbor Day aficionados should remember these final touches:

- Remove tags and labels.
- Do not stake unless the tree has a large crown, or if the planting is situated on a site where wind or people may push the tree over. Stake for a maximum of one year.
- Prune only the damaged branches.
- Soak the soil well, making sure no air pockets form between roots. Wait until next year to fertilize.
- Spread two to three inches of mulch over the planting area, but do not place it up against the trunk.
- Be sure the tree has plenty of water throughout the year.

Anyone with questions about choosing the right tree or proper planting and maintenance is advised to contact an ISA Certified Arborist. According to a recent survey of U.S. consumers, eight out of 10 believe it is important to hire ISA Certified Arborists. ISA Certified Arborists have completed an experience requirement and rigorous testing to ensure their knowledge on the latest techniques in tree care.

They are required to maintain their knowledge through a continuing education requirement.

For additional information on planting and other tree care topics, the International Society of Arboriculture (ISA) has a complete line of free consumer education brochures. These can be obtained by writing to ISA, P.O. Box 3129, Champaign, IL 61821-3129 or from the ISA home page at www.ag.uiuc.edu/~isa/

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Seven steps to planting right

Here's a condensed version of some of the most important factors to consider when tree planting.

- Select a location suitable to the eventual mature size of the tree being planted.
- Create a root establishment transition zone by combining the natural soil of your property with soil high in organic material. The planting hole should be twice the diameter of the planting ball. This zone will allow for quicker establishment and better tree stability.
- Don't add fertilizer to the planting mix as this may cause root burn (small amounts of specially formulated very slow release fertilizers are OK).
- Stake a new tree only if necessary, and then only for as long as necessary.
- Keep the top of the soil ball slightly above the planting hole in heavy or clay soil and even with the surrounding soil in loose or sandy soils.
- Build two 4- to 5-inch dikes of soil to direct and contain water, one a little smaller than the root ball and the other about 30 inches in diameter.
- Water the planting ball every one to three days for the first three or four weeks until the roots have moved into the transition zone. RL

How to do bridge grafting

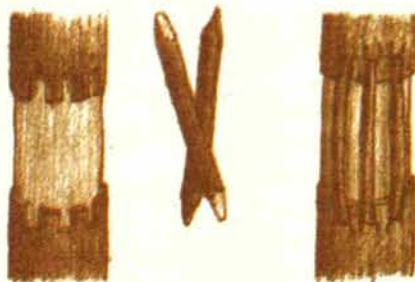
Q The snow has melted, and I notice that mice or rabbits have chewed the bark down to the heartwood, right around the stem, on several of my apple trees. Should I paint the wounds or what?

A Painting tree wounds is no longer recommended; when the tree trunk has been "girdled," or destroyed around the circumference of the tree, painting the wound will not replace the vital but now missing living layers of cells just beneath the bark. Unless the damage is repaired quickly, the tree will not live more than a year or two.

Fortunately, rodent damage can usually be repaired by a technique called "bridge grafting," that literally bridges the gap in the living tissues so they can continue the tree's growth as well as transport needed nutrients to and from the tree's leaves and roots.

To use the bridge grafting on your tree's wound, use a sharp knife and remove all frayed or loose bark around the wound. Next, remove a slender, long branchlet from the tree and cut into lengths just a bit longer than the wound, measured from top to bottom. Sharpen these sticks into wedges at both ends and insert them under the bark at the top and bottom of the wound. Several of these "bridges" will be needed, spaced at intervals around the tree.

Finally, protect the wound by covering the entire area with grafting wax. In a few years, the wound will be healed and the tree will grow normally. RL



1. Remove dead or damaged bark from the trunk, using a sharp knife, creating a notched pattern like shown.

2. Cut a slender branch into segments just longer than the wound, with wedge-like points on each end.

3. Wedge the segments beneath the bark to facilitate new growth over the wound. Cover the twigs and entire wound with grafting wax.

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Joyce and Terry Bellville stand near the homestead they have owned for 25 years. The couple farms 1,000 acres of cash crops near Whittemore in the southwest corner of Iosco County. Terry serves on the MFB board of directors as Promotion and Education representative.

by Sue Stuever Battel

Terry Bellville's crops are more well traveled than he is. One of just three canola seed producers in Michigan, Terry and his wife, Joyce, see their rapeseed off to the Deep South every fall. They also bid their beans farewell and ship them to Japan by way of Pinconning. Terry and Joyce own and rent about 1,000 acres for cash crops — corn, soybeans, wheat, oats, canola and a little hay.

A Michigan State University research project five years ago turned into a profitable venture for the Bellvilles. At that time, they offered up their land for Dr. Larry Copeland, of the MSU Crop and Soil Science Department, and a private seed company to use for trial plots.

Iosco County farm family sends cash crops around the world

About 1,100 different canola varieties were planted on their land near the crossroads of M-55 and M-65 in Iosco County. "People from all over the U.S. and even some from Europe were here to see them," Terry said.

Later, the seed company approached Terry and Joyce about becoming seed producers. "Right now, we're raising the canola for certified foundation seed, as well as part of the oats and wheat," Terry said.

The canola seed, contracted by a Georgia company, has been planted in California and Canada in years past. This year, Bellville seed will turn into 8,000-10,000 acres of winter canola in Georgia.

Growing the foundation seed requires intensive management. "The agronomist from the company is here every two weeks during the summer," according to Terry.

The Bellvilles also grow specialty beans that turn up as tofu in Japan. For making the soy-based foodstuff, Japanese customers prefer white beans with no distinct "eye." Terry has found that they yield the same as conventional soys, plus he gets paid a premium upon delivery to the elevator in Pinconning.

A worthy vocation

"We started farming on our own in '74," Terry said, clearly happy about the choice. Terry grew up on his family's dairy farm and studied civil engineering in college. During a 10-year stint with the highway department, he found that out-of-town trips away from his young family and sitting idle in an office didn't make a good lifestyle for him.

"I never did quit farming, even in between," he said. Once he left the office job, Terry and Joyce began growing cash crops on their own. Joyce also owned a beauty salon for 30 years, but now farms

full time with her husband.

The two Bellville children, 24-year-old Chad and 30-year-old Jana, have moved away from the farm. Chad represents Midwest states for a food service company and Jana is a licensed architect. Their proud parents say the children like to visit and are eager to hop on a tractor whenever it's needed. "They can operate any piece of equipment," Terry said.

Key issues in agriculture

Though urban sprawl has yet to hit Reno Township, Terry knows that sound zoning ordinances can make the difference. Residents of rural Reno, 575 in number, have recently started working on a master zoning plan. Their situation is unique in that theirs is the only township in Iosco County that does not have government land — only what the township hall and cemetery sit on.

Letting farmers' voices be heard shouldn't be a problem in the municipality. "All but one of the township board members are Farm Bureau members," Terry said.

Terry sees the bovine tuberculosis problem in deer as a key issue for the organization. Half of his land falls into the buffer zone around the five counties where TB has been found. The other half is on the south side of M-55.

Crop damage is a major factor on the farm. "I wouldn't doubt that it's in excess of \$5,000. I think that's very conservative," Terry said of the yearly loss.

One year, deer nibbled a 15-acre field of 8-inch-tall winter canola to nothing. "It's not unusual to see 200 deer on a 40-acre field," he said.

Terry says getting involved in Farm Bureau can pay big dividends. "It's a two-way street," he said. "The more you get involved, the more you'll get back." RL

Member Profile



TERRY BELLVILLE

- **Home:** Whittemore, Iosco County
- **Wife:** Joyce
- **Children:** Chad, 24 and Jana, 30
- **Farming Operation:** 1,000 acres of corn, soybeans, wheat, oats, canola and hay — some grown for certified foundation seed.
- **Farm Bureau Involvement:** State Promotion and Education Committee, Michigan Farm Bureau Board of Directors, former County president.



Ted Rogers received the MFB Young Farmer Trust Fund award from Patti Warnke, a State Young Farmer Committee member.



Steve Stakenas receives the MFB Marge Karker scholarship award from Patti Warnke.

Marge Karker and Young Farmer Trust scholarship winners

water from the manure, and I will work the fields after they're covered to help control the smell."

Stakenas is the youngest of five children from Ludington. He worked at Stakenas Farms and was involved in sports and 4-H in high school. He is currently on the Michigan State University Dairy Judging Team.

Young Farmer Trust Fund award winner

Ted Rogers received the \$3,000 Michigan Farm Bureau Young Farmer Trust Fund Scholarship award, which is given to an outstanding student enrolled in a four-year program in Michigan State University's College of Agriculture and Natural Resources.

Rogers grew up in Mason and is now a sophomore at Michigan State University. He's double majoring in agriculture and natural resources communications and crop management and plans to work as a sales representative for an agribusiness

company after graduation. He also plans to be a part-time cash crop farmer and wants to get involved in politics to represent the agriculture industry. Two issues very important to Rogers are urban sprawl and beginning farmer financing.

"I will help farmers protect themselves and their land from urban sprawl by representing them in farm organizations or by lobbying on their behalf," said Rogers. "As an employee of an agriculture business, I will also be in a prime position for my voice to be heard on beginning farmer finance programs."

Rogers is the second of three boys and has been involved with agriculture all of his life. He grew up on a farm in Mason, was an FFA member, and was involved in 4-H and Discussion Meet. Rogers will be traveling to Australia this summer with a College of Agriculture and Natural Resources overseas study program. RL

by Kristy Elliot

Steve Stakenas received the Michigan Farm Bureau Marge Karker Scholarship award at an MSU ceremony Feb. 26. The \$1,500 award is given to an outstanding student enrolled in a two-year agricultural technology program at Michigan State University. Stakenas is a freshman majoring in dairy cattle management, and plans to work as a herdsman for Stakenas Farms Inc. after graduation. One issue Stakenas plans to address throughout his career is the management of liquid manure.

Environmentalists say that liquid manure contaminates groundwater, and local residents don't like the smell, said Stakenas. "I plan on setting up a system to remove the

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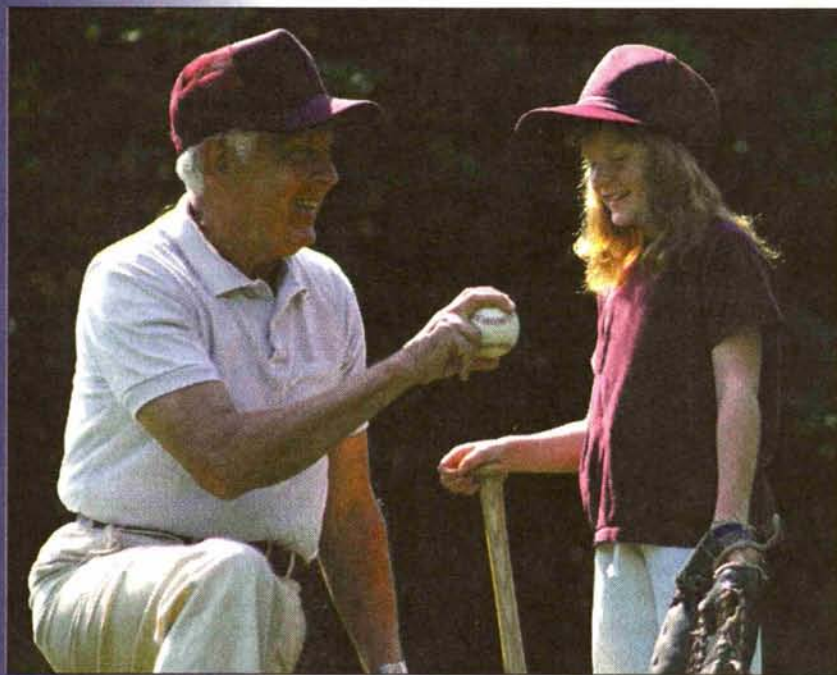
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