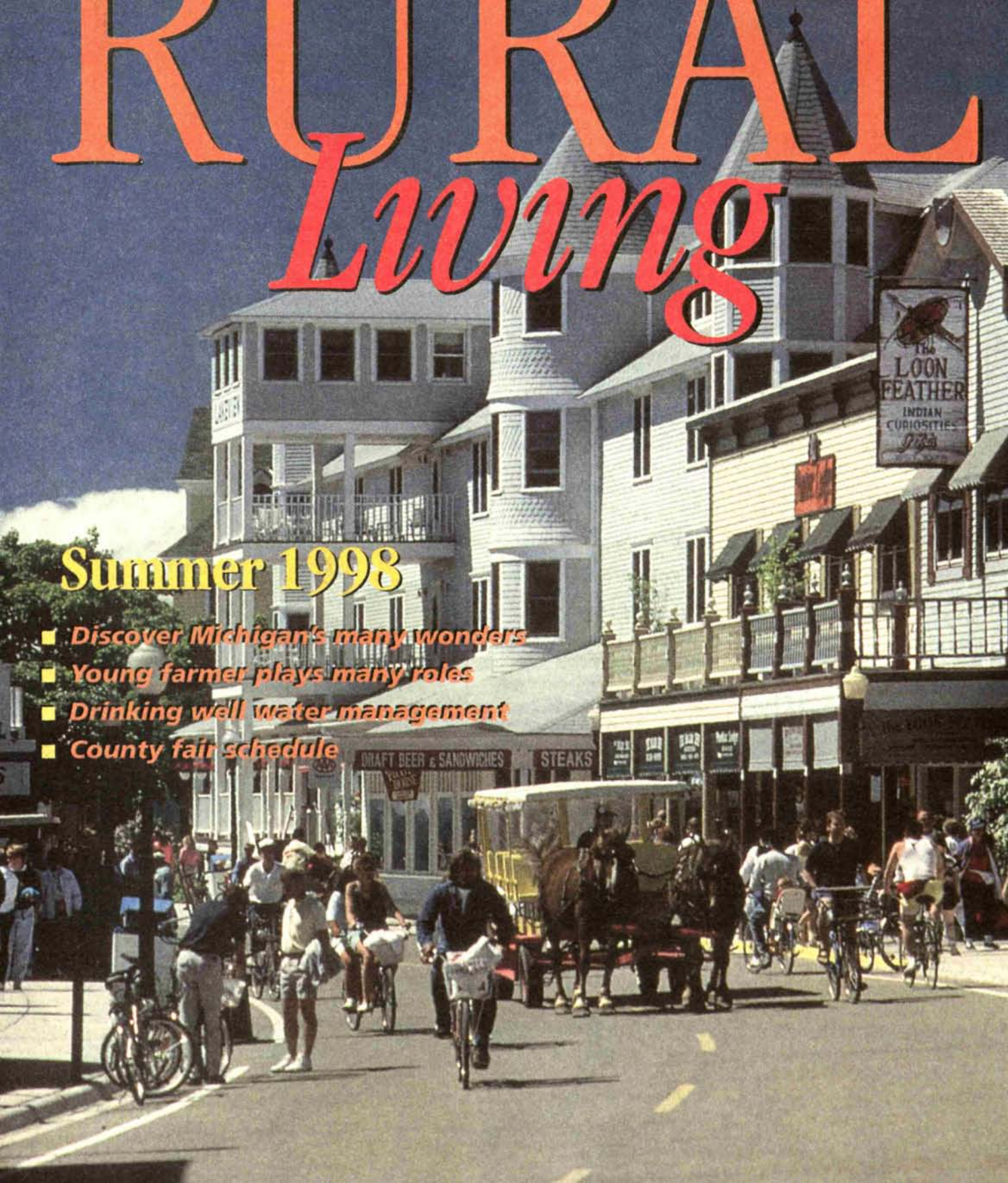


RURAL *Living*

Summer 1998

- *Discover Michigan's many wonders*
- *Young farmer plays many roles*
- *Drinking well water management*
- *County fair schedule*





Election '98 —“Friends of Agriculture” need your support

In this issue of *Rural Living*, you'll find the list of candidates endorsed by the Michigan Farm Bureau's AgriPAC Committee as "Friends of Agriculture," for the August Primary. The nine-member AgriPAC Committee, consisting of farmers from across Michigan, reviewed county Farm Bureau recommendations, voting records on key agricultural issues and, in some instances, conducted personal interviews to make their selections.

Why is that important to you? More importantly, perhaps, you're asking yourself, "Why be concerned — it's only the primary?" The answer, in short, is term limits. In the Michigan House of Representatives, for example, nearly 70 legislators are term-limited, meaning those seats will be filled with individuals who may not be familiar with agricultural issues and many of the other issues important to you and your family. The ability to rely on previous contacts and legislative awareness of the issues won't be an option after Nov. 3.

Many vital state issues, like farmland preservation, jurisdictional control of local roads and continued reductions in state income taxes, will likely be acted on by a new Legislature. The candidate you help to elect may very well be the deciding factor in the voting and the

outcome on these critical issues.

Likewise, much remains to be done at our nation's capitol. Without a doubt, reasonable implementation of the Food Quality Protection Act will eventually hinge on a Congress that is well informed on the issue and the potentially devastating impact it could have on agriculture if not implemented as originally intended. Another issue reaching far beyond the farm, which is crucial to the state's automotive industry, is sane enforcement of the Clean Air Act by the Environmental Protection Agency. Here again, history has proven that the only way to bring some semblance of common sense to these regulators is through our elected officials.

Political candidates understand the value of Farm Bureau's endorsement. They know that a high percentage of our members are registered and reliably vote. It's estimated that 75 percent or more of Farm Bureau members cast their vote each election year. This outstanding level of steadfast participation in the election process is one of the reasons Michigan Farm Bureau has been so politically effective.

In a close election, candidates know the Farm Bureau endorsement can make a big difference. Watch the campaign ads this summer and fall, you'll see candidates proudly proclaiming their "Friends of Agriculture" status. They know this highly respected designation encourages farmers and non-farmers to support the candidate, because a Farm Bureau endorsement tells the world that candidate has been fairly and comprehensively evaluated by a trusted and respected organization.

I urge you to closely study the endorsement list and support these candidates. You can be confident they are men and women who have the best interests of agriculture and rural Michigan at heart. RL

Sincerely,

Jack Laurie

Jack Laurie, President

See "Friends of Agriculture," page 19



The Miracle of Life tent at the Michigan State Fair will be a hub of activity. Dozens of farm animals will be brought in for passersby to view — all timed to give birth during the fair. The state fair runs Aug. 25 to Sept. 7.

Teenagers cast their votes on some big issues

High school juniors and seniors learn about government, express opinions

by Dennis Rudat

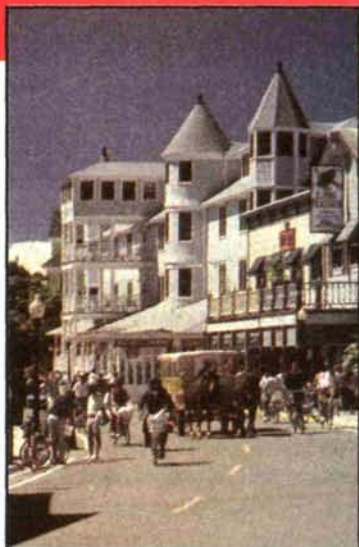
It's proven that the president of the United States has participated in immoral activities during his or her term, should that person be impeached? According to students attending the annual Young People's Citizenship Seminar sponsored by Michigan Farm Bureau, the answer is a resounding yes. During a mock political campaign and election, 63 percent of the students approved the ballot question — 133 yes to 76 no.

More than 200 Michigan high school juniors and seniors cast their votes on four ballot issues during the 34th annual Young People's Citizenship Seminar. The week-long event gave students the chance to hear from speakers, campaign for office in a mock election and actually cast their own votes for the candidates of their choice and on four hypothetical ballot proposals.

On the question of whether assisted suicide should be legal in Michigan, the margin was close. Just over 53 percent of students voted to support the measure, with 112 yes votes and 97 no votes.

An overwhelming 92 percent of the teenagers voted in support of the ballot question regarding whether school officials should be allowed to search and seize personal property if a student is perceived as a threat to others. The measure passed 192-17.

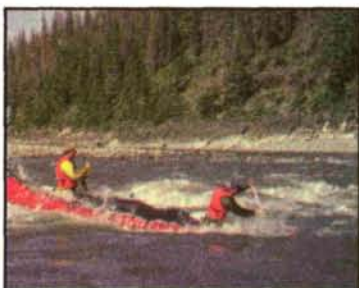
On the issue of whether the death penalty should be legal in Michigan, 85 percent supported it, with a vote of 178-31. RL



Cover photo by: Terry W. Phipps

RURAL Living

S U M M E R 1 9 9 8 F E A T U R E S



Discover Michigan's many wonders

4

Whether it's just a few miles from home or a trip across the continent, there are endless ways to make your vacation one to remember. Rich in history and full of natural beauty, Mackinac Island continues to be one of the most popular travel destinations in Michigan.

Young farmer plays many roles

9

Amy Martin is a lot of things to a lot of people – mother, wife, daughter and sister. She's also a full-time farmer and the herdsman on her family's 130-cow dairy operation.

County fair schedule

15

Summer just wouldn't be the same in rural Michigan without county fairs. These fun, family events are a long-standing tradition in this state. In fact, Calhoun County is celebrating its 150th fair in August.



Drinking well water management

16

Taking good care of your well means taking good care of our groundwater.



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Michigan's vast array of rivers provide for many scenic canoeing opportunities.

Discover Michigan's many wonders

by Jennifer Vincent

Whether it's just a few miles from home or a trip across the continent, there are endless ways to make your vacation one to remember.

Rich in history and full of natural beauty, Mackinac Island continues to be one of the most popular travel destinations in Michigan. The island's nostalgic attraction intrigues visitors to experience life at a slower pace. You won't find an automobile on this 2,100-acre island, which was declared Michigan's first state park in 1895. Bicycles, horses and foot-power provide the transportation around this inspiring and unspoiled landscape.

Many enjoy a ferry to the island for the day, while others choose to stay overnight at the luxurious Grand Hotel or a cozy bed and breakfast.

Mackinac Island is a trademark of Michigan, attracting more than a million visitors a year, but the state also offers a variety of attractions and events for vacationers who don't want to go too far from home.

Michigan's vast shoreline and many beaches make for a perfect summertime target for families, as well as romantic getaway spots for couples.

Glaciers carved peninsulas, wide Lake Michigan bays and dozens of inland lakes. Then, wind and water sculpted majestic sand dunes that rise over the shore.

The Grand Traverse Resort Village in Traverse City is the largest four-star resort in the Midwest. For the individual, couple or family, the resort provides a wealth of recreation programs ranging from golfing on its Jack Nicklaus-designed tourna-

ment course, the Bear, to boating and sailing at the resort's Beach and Sailing Club on East Grand Traverse Bay. Resort dining features the Trillium Restaurant atop the glass tower, with its incredible panorama of the Grand Traverse Bay area.

The scenery is spectacular, particularly in autumn, from the high vistas overlooking the tip of the Keweenaw Peninsula from the Keweenaw Mountain Lodge in Copper Harbor. Nearby, visitors can take a ferry ride to the Isle Royale National Park, the only island national park in the United States, where they can take a camping/hiking tour of the island.

Big Bay Point Lighthouse, an inn in Big Bay, blends charm and drama with the vastness of Lake Superior in front and the deep Upper Peninsula forest out back. It is one of only two working lighthouse bed and breakfasts in the nation.

Some 104 lighthouses dot Michigan's Great Lakes coast, and many of the most accessible are along Lake Huron. They range from the lightship Huron (a portable light) to museums in former lighthouses to working ones like the new Presque Isle Light. Many of them offer tours during the summer months.

If breath-taking waterfalls are what you're seeking, be sure to visit Ocqueoc Falls. Ocqueoc, the largest waterfalls in Michigan's Lower Peninsula, is 12 miles west of Rogers City. Its twin streams cascade seven feet over fossilized limestone into natural wading pools in a municipal park. In Rogers City, visitors can watch operations at the world's largest limestone quarry.

Copper-colored Tahquamenon Falls, just a short drive west of Paradise in the Upper Peninsula, showcases a plunge of 48 feet off a sandstone cliff at the Upper Falls. The Lower Tahquamenon Falls, with three sets of falls and a series of rippling cascades, surround an island that can be reached by rental boats.

Eleven miles north of Paradise is Whitefish Point, now a national historic site. It has long been known as the "Graveyard of the Great Lakes". This treacherous stretch of Lake Superior's navigable waters provides some of the best recreational wreck-diving opportunities in North America. The Great Lakes Shipwreck Museum stands at the tip of the point.

Looking for something unique? The SS Badger is the only passenger steamer still crossing the Great Lakes, sailing daily between Ludington, Mich. and Manitowoc, Wis. The four-hour, 60-mile crossing provides passengers the opportunity to witness the beauty of the Great Lakes and its shoreline while basking in the sun from the ship's deck or lounging in one of its two casual cafes. If you take your car along, it's a great opportunity to take a drive along the shoreline.

Fairs and festivals also abound in Michigan, focusing on everything from mint and jazz music to beans and wine. Many include live entertainment, good food and drinks and arts and crafts galore.

Farm Bureau Travel can help with out-of-state vacation plans

There's no doubt that Michigan has much to offer when it comes to vacations, but if you're looking for something a little

Continued on next page

Special vacations

Continued from previous page

farther from home, Farm Bureau Travel has some great ideas.

"If you'd like to take a cruise, or you think a theme park would be a great place to take the kids, we can supply all kinds of details and help you make that vacation dream come true," said Nancy Perez, FB Travel manager. "We can take away the worry and get you the best value, so all you have to do is enjoy."

As Farm Bureau members, you can receive the Magic Kingdom Club membership benefits and rates, making that trip to the famous Walt Disney World even more appealing. "It continues to be one of the most favorite travel destinations for families," Perez said.

If you're looking for a combination of a cruise and fun, Farm Bureau Travel is offering a special rate on the seven-day Disney Cruise Line beginning in late August. Packages include airfare, a cruise to the Bahamas and Disney's private island, Castaway Cay, three- or four-day accommodations at one of two Disney resorts, unlimited admission to Disney attractions and many other bonuses.

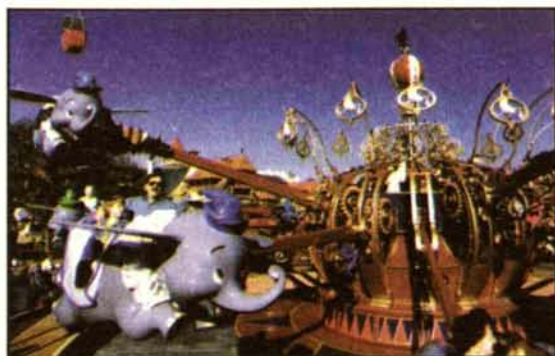
Cedar Point in Sandusky, Ohio, is also a favorite for those seeking thrills and chills. It's not just coasters; as Cedar Point also offers a wide range of live entertainment, animals, good food, a water park and a special Kiddy Kingdom, for tikes not yet ready for the mega-coasters. "And it's great to be able to stay where you play," Perez said. "There are many Cedar Point resorts and hotel packages available."

If Hawaiian Islands are drawing you in, FB Travel is now making reservations for special rates on the 1999 Hawaii Agricultural Tour, featuring 15 days and stops at four islands in mid-January. "The 1998 tour sold out early, so we're urging people to make reservations now," Perez said.

The tour is a complete package, including airfare, inter-island air flights, all hotel accommodations, special agricultural sightseeing, baggage handling, tour escorts and much more.

For more information on any of these special vacations, or assistance in planning your own very special getaway, call FB Travel at (800) 292-2693.

For more information about Michigan travel, call the Michigan Travel Bureau at (800) 5432-YES. RL



Call Farm Bureau Travel for ticket discounts at Disney World, and many other theme parks.

Michigan Festivals

There's plenty to celebrate in Michigan from now through Labor Day.

August 1998

13-16	Mendon - Mendon Riverfest	(616) 496-7751
13-16	Allegan - Michigan Fiber Festival	(616) 945-2816
13-16	Millington - Millington Old Fashioned Summer Festival	(517) 871-2702
14-16	Detroit - African World Festival	(313) 494-5800
14-16	Linwood - Linwood National Pickle Festival	(517) 697-3973
14-16	Marine City - Maritime Days	(810) 765-4501
14-16	Montrose - Montrose Blueberry Festival	(810) 639-3475
14-16	St. Johns - St. Johns Mint Festival	(517) 224-7248
14-16	Lewiston - Timbertown Festival	(517) 786-2293
14-22	Frankenmuth - Summer Music Fest	(888) 299-3378
15	Ferndale/Pontiac - 15-Mile Woodward Dream Cruise	(888) 932-1966
15	Ferndale - Car and Truck Show/Woodward Dream Cruise	(248) 546-2380
15	Battle Creek - International Summer Fest	(616) 968-3222
15	Gagetown - Octagon Barn Festival	(517) 665-2518
15	Dowagiac - Rod & Roll Classic Auto Show	(616) 782-8212
15-16	Novi - Annual Novi Art Festival	(810) 349-3743
15-16	Fenton - Art at the Center	(810) 629-2512
15-16	East Lansing - Festival of Michigan Folklife	(517) 355-2370
15-16	Holly - Michigan Renaissance Festival	(800) 601-4848
19-23	Mt. Clemens - "Detroit to Racine (Wis.)" Great Lakes 500	(616) 531-8825
20-23	Flint - Crim Festival of Races	(810) 235-3396
20-23	Grant - Grant Area Harvest Festival	(616) 834-5968
20-23	Howell - Howell Melon Festival	(517) 545-5687
20-23	Kingston - Kingston Days	(517) 683-2310
20-23	Oakley - Mid-Michigan Old Gas Tractor Show	(517) 723-2369
21-22	Greenville - Danish Festival	(616) 754-6369
21-23	Mackinaw City - International Ironworkers Festival	(616) 436-5937
21-23	Wadhams - Wadhams Sawmill Festival	(810) 679-4351
21-23	Paradise - Wild Blueberry Festival	(906) 492-3282
21-23	Ypsilanti - Ypsilanti Heritage Festival	(734) 483-4444
22	Kalamazoo - Kalamazoo Scottish Festival	(616) 375-2820
22-23	Holly - Michigan Renaissance Festival	(800) 601-4848
27-29	DeWitt - DeWitt Ox Roast	(517) 669-3716
27-29	Mount Clemens - Mount Clemens Downtown Family Fest	(810) 463-1528
28-29	Mackinaw City - 9th Corvette Crossroads Auto Show & Parade	(800) 666-0160
28-30	Hastings - Hastings Summerfest	(616) 945-2454
28-29	Metamora - Metamora Country Days	(810) 678-6222
28-30	Wayne - Wayne Wheelfest	(313) 721-7400
29-30	Jackson - Cascades Civil War Muster	(517) 788-4320
29-30	Fenton - Summer Herb Festival	(810) 629-9208
29-31	Holly - Michigan Renaissance Festival	(800) 601-4848

September 1998

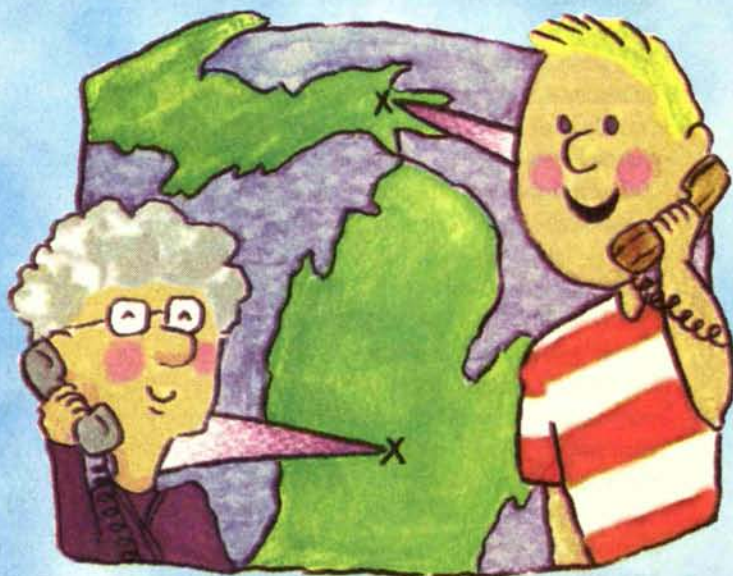
4-5	Jackson - Summerfest/American Grand Prix	(517) 782-7822
4-7	Lansing - Capital City Riverfest	(517) 483-4499
4-7	Mackinac Island - Grand Hotel Labor Day Jazz Weekend	(906) 847-3331
4-7	Lawrence - Lawrence Ox Roast and Homecoming	(616) 674-3696
4-7	Fairgrove - Michigan Bean Festival	(517) 693-6774
4-7	Muskegon - Shoreline Spectacular	(616) 777-2293
5	St. Clair - St. Clair Women's League Home Tour	(810) 329-2725
5-6	Brethren - Brethren Days	(616) 477-5626
5-6	East Lansing - Llamafest '98	(517) 645-2719
5-6	Rose City - Rose City/Lupton Fall Festival	(517) 685-2594
5-6	Irons - St. Bernard's Annual Festival	(616) 266-5155
5-7	Holly - Michigan Renaissance Festival	(800) 601-4848
7	St. Ignace/Mackinaw City - 41st Labor Day Bridge Walk	(906) 643-7600

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Member Services Department
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Don't be scammed on your vacation

by Jennifer Vincent

Summer's sunshine and warm rays lure a great many away from their daily routines and tasks for vacations filled with excitement, relaxation, education, fun and many combinations thereof.

Michigan Farm Bureau members don't have to be alone in planning this much-needed time away, as Farm Bureau Travel can help find the cheapest, easiest and best way to fulfill vacation expectations.

Members Shelly and Charles Cohen of Saginaw walked the Great Wall, visited Tiananmen Square and the Panda Zoo during a guided trip and tour of China, all arranged through the agency.

It was a dream fulfilled for the couple. "My husband had always wanted to walk the great wall," Shelly Cohen explained. "There's a saying in China that you're not a man unless you walk the Wall. So, now he's a man and so am I."

While airlines will try to convince consumers to dial direct for flight reservations, FB Travel Manager Nancy Perez says vacationers may not be getting the best deal or the service they deserve.

"They could be in for a huge disappointment when the trip doesn't turn out to be what they wanted or expected," Perez added. "We can provide unbiased advice and, because we can choose from every available fare from every competing airline, we can get you the best rate. We work in your best interests - not the airlines'."

Car rental, hotel reservations and tickets to major events can all be arranged through the agency.

Not all travel agencies are created equal. In the name of profit and in total disregard for customer satisfaction, Perez warns some vacation getaways are just too good to be true.

"Every day we get discount trips on the fax like a Bahamas cruise for \$299," she said. "What they don't tell you is it's only a half-day cruise with stays in

Florida and the Bahamas. It's not the Love Boat like some people envision. It can be disappointing if you think that's what you're paying for."

Get the details of the offer, Perez says, and be sure the dates can't be shifted on a moment's notice, leaving you with two non-refundable plane tickets.

"At Farm Bureau Travel, we're here to stay," Perez said. "You know where to find us if there's a problem."

Getting the travel office's help in planning your next vacation will provide for honest information, the best price, expert guidance, convenient one-stop shopping, professional advice and personalized service, and "those are things you won't get while you're on hold with the airline," Perez said. RL

Tips for avoiding travel fraud

The American Society of Travel Agents recommends:

- Be extremely skeptical about post-card and phone solicitations saying you have been selected to receive a fabulous vacation.
- Never give out credit card numbers over the phone unless you initiate the transaction.
- Get complete details in writing about any trip prior to making payment including:
 - ✓ The total price
 - ✓ Cancellation and change penalties, if any
 - ✓ Specific information, in writing, about all components of the package
- If calling a 900 number in response to a travel solicitation, understand the charges and know the risks.

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Fight insects in your garden naturally. "Good" bugs are time-tested way to control unwanted insects in your garden.

Put GOOD bugs to work in your garden

When it's time to fight the bugs in your garden, who are you gonna call? How about some "good" bugs? Bug-fighting bugs are a natural and time-tested way to control unwanted insects in your garden. Whether it's potato worms or aphids, fire ants or whiteflies, Mother Nature has given garden pests some natural enemies of their own.

Tiny wasps no bigger than the dot on this "i" have been recruited to protect cotton crops in Texas and apples in Washington state. Now, beneficial insects are becoming more readily available as handy weapons for the home gardener.

"People are interested in trying to do something to control their environment in a safer way," said Bruce Butterfield, researcher director for the National Gardening Association. "People may feel that there's not a whole lot they can do about acid rain and pollution on a global level, but they can do something in their own back yard."

Gardening help from "good bugs" is just a phone call away. A four-color brochure available from Farnam Equipment Co., (800) 267-5211, features a variety of helping insects, ranging from the ladybird beetle — the most common of all beneficial bugs — to the praying mantis and other specialized predators. The brochure is also packed with helpful consumer tips for using "good bugs."

Here are some helpful hints for using insect-fighters in your garden:

- Be sure you know who you're fighting. Accurately identify the critters you're trying to control. A magnifying glass and a book with photos of common garden pests can be helpful.
- When buying insects by mail-order, carefully follow all of the care

instructions when the package arrives.

- Welcome beneficial insects into your garden with adequate moisture and food. Sprinkle the garden area regularly or set out small containers of water to help provide moisture.
- Use "good" insects in conjunction with other earth-friendly gardening techniques, such as hand-picking, trapping and companion planting. Keep your garden free of trash, fallen fruit or other garden debris.
- Don't make the bugs' job any harder than necessary. If you're using more than one type of beneficial insect, make sure they're compatible — the praying mantis will eat ladybugs along with "bad" bugs. And don't spray or dust with pesticides shortly before and after release.



Be patient. Give the good bugs time to do their jobs. It may be two to five weeks before you see results. RL

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Amy Martin tells a crowd of elementary students about the milking parlor. Every year, Martin's family invites all the fourth-graders in the county to visit the farm and learn about agriculture.

Young Farmer plays many roles

State Young Farmer board representative balances family, farm

by Sue Stuever Battel

Amy Martin is a lot of things to a lot of people — mother, wife, daughter and sister. She's also a full-time farmer and the herdsman on her family's 130-cow dairy operation.

Martin farms with her parents, brother and sister-in-law near Osceola County. "My husband helps when he's not at his regular job," she said. "I do all the cow work, some feeding, all the record keeping and the health. I do field work and tractor work, too."

Martin and her husband, Craig, live near LeRoy with their two young sons: Brandon, 8, and Eric, 2.

Apart from the family and farm, her newest role is as a member of the Michigan Farm Bureau board of directors. She's

serving a year-long term as Young Farmer representative.

Martin doesn't remember exactly when she got involved in Farm Bureau. "I've pretty much been with it forever," she said. "My parents were in Farm Bureau and I guess that's how I got into it."

Her involvement became greater when the county needed a Young Farmer chair. As soon as she was asked, she got to work revitalizing a county committee that was "pretty much dead."

Today, the committee is an active one and that makes Martin proud. Recently, members helped put on an educational event at the Quality Farm & Fleet store in Cadillac. "The last couple years, the Young Farmers have gotten together with Wexford and Missaukee counties for Ag Day," she said. "It's an exposure to agriculture." Visitors were treated to a petting zoo, educational displays and even had the chance to sample some dairy products.

Her successes in the county led Martin to an appointment on the state Young Farmer Committee. From there, she was selected to serve on the MFB board.

On top of her organizational activities, Martin is always happy to teach others about the agricultural industry on her own time. About 500 guests — all the fourth-graders in the county — descend upon the family farm each year for a Project RED (Rural Education Days) event. "We walk the kids right through the barn, over the slatted floors and everything, she said.

"Since we're across from the county park, people come over all summer long. Whoever wants to come over can come over," Martin said. "We've got Girl Scouts coming next week, we had pre-schoolers last week."

The Project RED idea came from an event held by another county Farm Bureau. "Someone asked my mom, jokingly, when we were going to start that and she said, 'I guess we can do it right now.'" Five years later, the educational event is still going strong.

Martin believes one of the most important facets of Farm Bureau locally is Community Action Groups. She's a part of the Flat Broke group, which meets

regularly to discuss agricultural issues. "We average at least 20 people to a meeting," she said. "It goes from 20-year-olds up to my grandpa."

On the state level, Martin says Farm Bureau's legislative power is important for farmers. She has served on the state Policy Development Committee and knows firsthand how grass-roots efforts can be effective. "It seems to work pretty well, like last year with the letter campaign for the death tax. Our county reached a lot of people and we had them sign letters and send them in. That was a success," she said of the project that helped lower the federal estate tax.

Martin concedes that with her full schedule, it's tough to be all things to all people. "My kids need me, the farm needs me," she said. "It's hard to do everything. You just have to pick the most important." RL



AMY MARTIN

- **Home:** LeRoy, Osceola County
- **Family:** Husband, Craig, and two boys: Brandon and Eric.
- **Farm:** 130-cow dairy operation
- **Farm Bureau Involvement:** Michigan Farm Bureau board of directors, state Young Farmer Committee, state Policy Development Committee, county Young Farmer chair.

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HEALTH HARVEST



PREVENTING OSTEOPOROSIS

Menopause, sometimes called the change of life, could more accurately be called the change of bone. Falling hormone levels not only stop ovulation and menstruation and bring on the classic symptoms of menopause — hot flashes and mood swings — but also cause the insidious erosion of bones that continues for the rest of a woman's life. Many women aren't treated for this bone loss until they break a hip or arm bone. Preventing bone loss is easier, and far better for your health.

Getting plenty of calcium in your diet and exercising regularly can slow bone loss, but the only way to stop it is by also taking bone-protecting medications such as estrogen or calcitonin. A relatively new drug called alendronate (Fosamax) may also prevent osteoporosis. Two new studies on menopausal women under age 60, most of whom did not yet have osteoporosis, show that daily alendronate tablets not only prevent bone loss but help build bone as well.

One study, in the *Annals of Internal Medicine*, showed that among 265 women who took at least 5 milligrams of alendronate daily for two years, bones in the lower spine and hip became more dense, or solid. In the control group, women taking placebo lost bone density.

The second study, in the *New England Journal of Medicine*, found that bone density increased in 445 women who took 5 mg of alendronate for two years and decreased in women taking a placebo. Alendronate was only slightly less effective at building bone than a combination of estrogen and progestin.

Should menopausal women seek out alendronate?

Consider this statistic: A 50-year-old woman has at least a 40

percent risk of breaking a bone due to osteoporosis some time in her future. Once a woman enters menopause, she predictably starts losing bone. This bone loss is most rapid during the first few years after menopause. Unfortunately, even the most health conscious among us can't prevent osteoporosis just by consuming enough calcium and vitamin D and engaging regularly in weight-bearing exercise. So researchers have been searching for an agent that can be taken safely by healthy women early in their menopausal years that will prevent bone loss.

To a great extent, estrogen fits the bill. It not only alleviates the symptoms of menopause, it also prevents bone loss and protects against cardiovascular disease. To get these benefits, though, a woman must take estrogen over the long-term. But the majority of women who start estrogen therapy stop within a year because of bothersome side effects, including breast tenderness, headache, fluid retention and bleeding.

Other women cannot take estrogen, or don't want to, because of concerns that it may increase their risk of breast cancer. These two studies suggest that alendronate may be a viable nonhormonal alternative for some women.

Throughout our lives, our bones constantly undergo "remodeling." Specialized cells called osteoclasts break down (resorb) bone, while other cells called osteoblasts lay down new bone. The balance between breaking down and building up

is dramatically shifted at menopause, with resorption dominating. Bone loss occurs, leading to weakened and brittle bones and the increased risk of fracture.

Alendronate blocks the resorption of bone by inhibiting the activity of osteoclasts. Since its introduction, it has been used to treat osteoporosis and a chronic bone disease called Paget's disease.

These two new studies looked at whether alendronate can be used to prevent bone loss in menopausal women without osteoporosis. The findings suggest it can.

Should healthy menopausal women flock to their doctors and ask for alendronate to hedge against the march of time? On several counts, it's too early to suggest such widespread adoption of alendronate. First, not all women are destined to get osteoporosis, which means many would be given a drug for a condition they may never develop. Second, alendronate has side effects. Although it is well tolerated, it can irritate the lining of the esophagus when it is not taken as directed. Third, just as with estrogen, alendronate must be taken indefinitely. Once the drug is stopped, bone erosion begins again. And we don't yet know the long-term effects of alendronate in healthy menopausal women, although this type of drug has been used safely to treat Paget's disease for more than 20 years. Clearly we need more long-term studies. RL

Source: Health News



When foods and sun don't mix

Certain foods, herbs and drugs can give you more burn than you bargained for

It could happen after a backyard cookout where you mixed drinks with a twist of lime. Two days later, your fingers are covered with red or brown patches of skin. Or maybe you've taken a short walk, feeling better after starting on antibiotics to clear up a nagging infection. You felt fine when you came back inside, but now sunburn seems to be creeping up on you — even though you weren't out that long. Within a few hours, the familiar scratchy redness has progressed to a full-blown, blistering rash. What happened?

Getting the oils from certain fresh foods on your skin, or simply taking certain drugs, can set you up for a string reaction to sunlight. There are two kinds of these photosensitivity reactions. In a phototoxic reaction, irritating chemicals in a food that make their way onto your skin — or substances in a drug that you swallow — become activated by the sun's ultraviolet light and cause the uncomfortable redness. In a photoallergic reaction, which can occur with drugs but not foods, the sun's energy triggers an immune system response to the chemicals in a medication that you've taken. Either way, symptoms are similar, but with foods, the burn is localized to where your skin and the food made contact. With drugs, on the other hand, the burn usually covers whatever parts of the body were exposed to the sun.

The first signs of photosensitivity reaction may appear just a few minutes after sunshine "mixes" with a food or drug. Or they may not become evident for up to three days, which is why it can be hard to connect the symptoms to the cause.

Damage can range in severity from just a slight reddening of the skin to a full-blown rash that leaves blisters, swelling and thick, scaly skin patches. "You may feel fine when you first come in from the sun," says Ralph E. Small, PharmD, professor of pharmacy and medicine at Virginia Commonwealth University, Medical College of Virginia. "But then — wham! You wonder how you could have gotten such a bad burn."

Photosensitivity reactions to foods are more common than we think, says Vincent DeLeo, MD, chairman of dermatology at St. Luke's/Roosevelt Hospital Center in New York City. The culprits: chemicals called psoralens, found in celery, fennel, figs, parsnip — and especially lime rinds. "It's common to get these reactions after going to the beach," Dr. DeLeo commented. "You could be cutting up a lime to put in your drink, get the oil from the skin on your hands or wrists, and end up with blistering red spots within a couple of days."

Handling herbs, too, can give rise to sun sensitivity. "There was one case in Indiana," said herbalist Varro Tyler, PhD, DSc, distinguished professor emeritus at Purdue University in Indiana, "in which a woman tried using the herb rue as an insect repellent by rubbing the fresh leaves on her skin. She broke out in blisters and was in and out of the doctor's office for two or three weeks." Gardeners should be cautious not just with the rue but also with angelica and lovage, which can cause reactions.

"If you grow your own herbs," Tyler warned, "learn about the effects of the various plants." But those who simply take their herbs in normal doses in capsules needn't be concerned that they're at great risk, he says, because it would take a whopping dose to produce a burn. For example, people often blame St. John's wort for causing sun sensitivity, because we've seen reactions in cows that graze on it," he said. "But cows eat it by the ton. Humans who take a standard dose of St. John's wort (about 1 milligram of hypericin, the active ingredient) shouldn't have a problem.

Photosensitivity reactions occur much more frequently in people who are taking prescription drugs, especially antibiotics like doxycycline (Vibramycin) and diuretics such as furosemide (Lasix). Fortunately, not everyone who takes a drug that causes sun sensitivity will experience a reaction, and in most cases, the reactions are not severe. Some people, however, can remain sun sensitive for weeks after finishing a prescription.

If you suspect you may have a photosensitivity reaction, treat it as you would a sunburn — use a cool cloth or soothing lotion. But never stop taking a prescription drug without first consulting your doctor. RL

Source: Tufts University Health & Nutrition Letter

Don't get burned by your medicine

Many prescription drugs don't mix well with sunshine. Here's a list of some compounds frequently implicated in photosensitivity reactions:

Antiarrhythmics/antianginals

- amiodarone (Cordarone)
- diltiazem (Cardizem)

Diuretics

- chlorothiazide (Diuril)
- furosemide (Lasix)
- hydrochlorothiazide (HydroDIURIL, oretic)

Antibiotics

- ciprofloxacin (Cipro)
- demeclocycline (Declomycin)
- doxycycline (Vibramycin)
- griseofulvin (Fulvicin)
- lomefloxacin (Maxaquin)
- nalidixic acid (NegGram)
- tetracycline (Achromycin)

Hypoglycemics

- (blood sugar lowersers)
- tolbutamide (Orinase)

Non-steroidal anti-inflammatory drugs

- naproxen (Naprosyn)
- piroxicam (Feldene)

Antihistamines

- diphenhydramine (Benadryl)

Healthy Bits



Sleepless?

It's estimated that 70 million Americans have trouble sleeping. They either can't get to sleep, or they can't stay asleep.

Nearly two-thirds of Americans say sleep deprivation affects their work; 65 percent say it affects their health; and 58 percent say it hurts their relationships.

Einstein reportedly got 11 hours of sleep a night. Sleep researchers say only 5 percent of adults function well on less than six and a half-hours of sleep. Teens need at least nine hours of sleep every night. RL

Cholesterol-lowering drugs

If you take cholesterol-lowering drugs, you really need to take them every day to get the most protection against heart attacks and strokes.

Apparently, some patients don't do this. A study published in the *Journal of the American Medical Association* showed that 7,287 patients over the age of 65, who were on cholesterol-lowering drugs, refilled their prescriptions only 60 percent of the year.

These were patients in government programs that covered all or part of the cost of the drugs. RL



Enough to drive you buggy

If you drive at night, you can only see about one-sixth as far as you can in the daylight. Be aware, too, that this is the time of year, especially in humid climates,

when bugs en masse tend to hit and splash car windshields, further reducing your visibility. Make a special effort during the "buggy" summer months to keep your windshields, headlights and turn signal lights clean. And if you feel that your vision at night isn't what it should be, don't hesitate to ask someone else to take the driver's seat. RL

Sunglasses

Sunglasses should be close-fitting and be rated as blocking 99 percent to 100 percent of UV (ultraviolet) light. There are no federal regulations on sunglasses, but most UV-blocking glasses are labeled.

The darkness or color of a lens has nothing to do with its ability to block UV rays (even clear lenses can be coated to block UV). RL

Q

Is it true that eating charcoal-grilled meat can cause cancer?

A The strongest diet-related link to cancer is constantly eating a high-fat, low-fiber diet. But you're right, scientists believe substances in charbroiled meat could damage cells and lead to cancer.

It's important to emphasize that this answer is far from conclusive. Most questions about what causes cancer are much more complex than "A" or "B" causes the big "C."

So far, though, here's what the research says: When meat is charbroiled, substances called aromatic amines



and polycyclic hydrocarbons are formed in the blackened part of the meat. When those substances reach the stomach, nitrates – which are added to foods as food preservatives – can combine with them to form nitrosamines. And guess what – nitrosamines are thought to be carcinogens.

However, plenty of other things in the diet could counteract the effects of nitrosamines. We've all heard of antioxidants – those good guys that combat "free radicals" to keep them from damaging cells. For example, lycopene in tomatoes and tomato products has been linked with reduced risk of digestive-tract cancers, cervical cancer and pancreatic cancer. Other micronutrients include indoles and isothiocyanates, found in broccoli and cabbage, and limonoids, found in citrus fruits – all of which protect against cancer by boosting the activity of certain enzymes that can prevent damage.

Eat plenty of fruits and vegetables and consume a high-fiber, low-fat diet, and you can go ahead and enjoy the occasional charbroiled burger. RL

I thought Salmonella was a problem in chicken. How can it get in cereal?

A Salmonella is associated with animal products, such as eggs, poultry, meat and dairy. But Salmonella is pervasive.

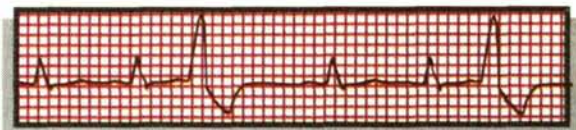
In the 1990s, outbreaks have been associated with cantaloupe, tomatoes, alfalfa sprouts and orange juice. While not unheard of, it is unusual for a dry product like cereal to transmit it. Salmonella needs moisture to grow. However, once contaminated, cereal could offer the right conditions to allow at least some cells to survive until the product is consumed.

Officials remain uncertain how Malt-O-Meal was contaminated, but the culprit could be a faulty oven. One possibility is that a liquid spray that fortifies the cereal with vitamins was contaminated, and the oven wasn't hot enough to kill it.

Salmonella lives in intestines and is transmitted through feces. Humans can easily spread it, especially if they don't wash their hands after using the bathroom. RL

OFFICIALS

Medical Focus



Coping with hearing loss

Unlike many physical ailments, hearing loss is invisible. Even so, it is the most common chronic disability in the United States, affecting nearly 30 million adults. Growing hard of hearing may seem relatively benign, but the problem can be seriously debilitating, limiting a person's ability to socialize and work, to respond to sounds such as the telephone or an alarm, or to understand a doctor's instructions about medication or other important information.

Despite the enormous impact of this disability on people's day-to-day lives, relatively few seek help. While more than a third of people over 65 and nearly half of those over 75 suffer some degree of hearing loss, only one in five wear hearing aids, according to the Hearing Industries Association.

There are a number of reasons for this. Some people may not be aware that they are losing hearing, or may minimize or deny the problem. Perhaps just as important, people tend to view the treatment for hearing loss - hearing aids - as a sign of old age and deteriorating health. Unlike eyeglasses, which are widely accepted, and even considered chic in some circles, hearing aids still carry a stigma. For example, when study volunteers were shown photos of people with and without hearing aids, they judged those with the devices to be older, less intelligent and capable, says Ross Roeser, Ph.D., a hearing specialist at the University of Dallas. Some people may be reluctant to try hearing aids because of concerns about how well they work, how to operate them or their cost.

Two changes are likely to lessen the stigma associated with hearing aids: Hearing loss is becoming increasingly common as the population ages, and hearing aids are now much smaller and less noticeable than a decade ago.

With today's technology, hearing aids can help about 95 percent of people with the most common type of hearing loss, known as sensorineural loss. Age-associated sensorineural loss is called presbycusis, from the Greek words for old person and hearing. Over time, tiny hair cells in the inner ear's spiral shaped cochlea may become damaged, reducing their ability to transmit sound signals to the brain. (Other causes of sensorineural loss include infections, exposure to loud noises, trauma or some medications.) While the damage to these hair cells is irreversible, amplifying sounds with a hearing aid can stimulate the cells so they function better.

People with presbycusis often find it especially difficult to hear higher-frequency sounds, such as the voices of women and children. They may also have trouble distinguishing words, even

when the volume of what they hear is not affected.

Because this type of hearing loss usually occurs gradually, people may not notice it at first. Eventually, though, the changes take their toll. People with hearing loss often feel that others ignore them. They may become angry or frustrated by their need to turn up the television volume or to have information repeated. The constant strain of trying to understand others and the effort of acting as though nothing is wrong can be stressful. Such problems can lead to isolation, anxiety or depression.

Getting help

Family members are often the first to detect a problem. But a simple self-help test can also help you determine whether you need to take action. If you think you have a problem, have your hearing checked by a doctor to rule out more serious causes of hearing loss, such as an infection or tumor, says Joseph Nadol, MD, chief of otolaryngology at the Massachusetts Eye and Ear Infirmary in Boston. If your physician finds that you have significant hearing loss, you will need to see a hearing specialist (audiologist) for a thorough exam and, if necessary, to be fitted for a hearing aid.

All hearing aids have four main parts. The microphone picks up sounds, the amplifier makes them louder, the receiver sends these amplified sounds to the eardrum, and the battery keeps everything running. Hearing aids come in several basic styles

In general, the more invisible and more technologically advanced the hearing aid, the more expensive it is. In the ear models range in price from \$500 to \$2,000. Digital hearing aids provide better sound quality than older, analog devices, but they can cost as much as \$3,000. Most insurers, including Medicare, do not cover the cost of hearing aids.

Using a hearing aid

Getting used to a hearing aid takes

time and can be frustrating. A hearing aid makes sounds louder, not clearer, Nadol said, so someone who has trouble making out words may find that the device doesn't entirely solve the problem. Because most hearing aids amplify all sounds, not just the conversation you want to hear, at first it may be hard to distinguish important sounds from background chatter.

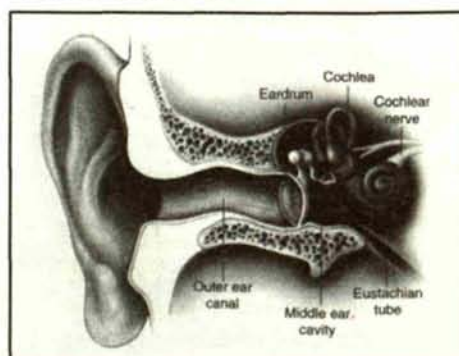
"A hearing aid is a tool," Nadol said. "Learning to use it takes practice." Experts suggest starting out in a relatively quiet environment and then moving to busier settings.

If you hear better with one ear, sit with that ear facing the speaker. Or, you may find it easier to understand people if you face them, so you can see their lips moving. You can also pick up conversational clues from facial expressions and gestures. And, most important, don't use a hearing aid just for "difficult" situations - it's best to wear it all the time.

Federal law guarantees hearing aid buyers a trial period of at least two weeks, so they can be tested at minimal cost. Even if someone you know had a bad experience with a hearing aid, your experience may not be the same because everyone's hearing loss is different.

Hearing aids cannot cure hearing loss, just as eyeglasses don't cure vision problems, but they can help combat the isolation and frustration that go along with losing this important link to others. RL

Source: Health News



COUNTY FAIR SCHEDULE

Summer just wouldn't be summer in rural Michigan without county fairs. These fun, family events are a long-standing tradition in this state. In fact, Calhoun County is celebrating its 150th fair in August!

From the taste of elephant ears on the midway to the sound of music from the grandstands, county fairs offer much for Michiganders to see and do. They also give young 4-H and FFA members the chance to show off the fruits of their labor in various shows and competitions. Be sure to visit the fair in your area!

Alcona County Fair **Aug. 11-15**
 Alger County Fair **July 31-Aug. 2**
 Allegan County Agricultural Society **Sept. 11-19**
 Alpena County Agricultural Society **Aug. 2-8**
 Antrim County Farm and Family Fair **Aug. 6-9**
 Arenac County Agricultural Society **July 20-25**
 Armada Agricultural Society ... **Aug. 18-23**
 Baraga County Fair **Aug. 7-9**
 Barry County Agricultural Society **July 18-25**
 Bay County Fair & Youth Expo. **Aug. 5-8**
 Berlin Fair Association **July 13-18**
 Berrien County Youth Fair Assoc., Inc. **Aug. 11-22**
 Branch County Agricultural & Industrial Society **Aug. 9-15**
 Calhoun County Agricultural & Industrial Society **Aug. 16-22**
 Cass County Agr'l. Fair Assoc. ... **July 20-25**
 Cheboygan County Fair **Aug. 1-8**
 Chelsea Community Fair **Aug. 25-29**
 Chippewa County Stalwart Agricultural Fair Assoc. **Sept. 10-12**
 Clare County Agricultural Society **Aug. 1-8**
 Clinton County 4-H Club Fair ... **July 27-30**
 Crawford County Fair Association **July 22-26**
 Crosswell Agricultural Society ... **July 19-25**
 Dickinson County Fair **Sept. 3-7**
 Emmet County Fair **Aug. 22-30**
 Fowlerville Agr'l Society **July 18-26**
 Genesee County Agricultural Society **Aug. 17-23**
 Gladwin County Fair Association **July 18-25**
 Gogebic County Fair **Aug. 13-16**
 Hillsdale County Agricultural Society **Sept. 27- Oct. 3**
 Houghton County Fair Assoc. . **Aug. 27-30**
 Hudsonville Community Fair ... **Aug. 24-29**
 Huron Community Fair Association **Aug. 2-8**
 Ingham County Fair **July 31-Aug. 8**
 Ionia Free Fair Association **Aug. 2-8**
 Iosco County Agricultural Society **July 27-Aug. 1**
 Iron County Fair Association ... **Aug. 20-23**

Isabella County Youth & Farm Fair Society **Aug. 9-15**
 Jackson County Fair **Aug. 9-15**
 Kalamazoo County Agricultural Society **Aug. 10-15**
 Kent County 4-H Agricultural Assoc. **Aug. 10-15**
 Lapeer County Agricultural Society **Aug. 3-8**
 Lenawee County Agricultural Society **Aug. 16-22**
 Luce-West Mackinac County Fair **Aug. 6-9**
 Manistee County Agricultural Society **July 21-25**
 Marquette County Fair **Aug. 12-15**
 Menominee County Fair Assoc. **July 23-26**
 Midland County Agricultural & Hort'l Society **Aug. 16-22**
 Missaukee Falmouth Agricultural Society **Aug. 3-7**
 Monroe County Fair Association **Aug. 2-8**
 Montmorency County 4-H Fair Assoc. **Aug. 19-22**
 Newaygo County Agricultural Fair Assoc. **Aug. 10-15**
 Northern District Fair Association **Aug. 17-22**
 Northwestern Michigan Fair **Aug. 9-15**
 Oakland County 4-H Fair Assoc. ... **Aug. 3-9**
 Oceana County Agricultural Society **Aug. 26-30**
 Ogemaw County Agricultural Society **Aug. 18-22**
 Ontonagon County Agricultural Assoc. **July 30-Aug. 2**
 Osceola County 4-H & FFA Fair **Aug. 3-8**
 Otsego County Fair Assoc. **Aug. 9-15**
 Ottawa County Fair Association **July 27- Aug. 1**
 Presque Isle County Fair Association **Aug. 20-22**
 Roscommon County Fair Board ... **Aug. 8-9**
 Saginaw County Agricultural Society **Sept. 10-13**
 Saline Community Fair **Sept. 8-12**
 Sanilac County 4-H Agricultural Society **Aug. 2-8**
 Schoolcraft County Fair Assoc. **Aug. 6-8**
 Shiawassee County Agricultural Society **Aug. 11-16**

St. Clair County Agricultural Society **July 27- Aug. 1**
 St. Joseph County Grange Fair Assoc. **Sept. 20-26**
 Tuscola County Fair Association **July 19-26**
 Washtenaw County Farm Council **July 27-31**
 Wayne County Fair Assoc. . **July 27-Aug. 2**
 Western Michigan Fair Association **Aug. 23-30**
 Michigan State Exposition & Fairgrounds **Aug. 25-Sept. 7**
 Upper Peninsula State Fair **Aug. 18-23**

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Drinking well water management

Taking good care of your well means taking good care of our groundwater

About 95 percent of Michigan's rural residents use private wells for their drinking water. These wells, which tap into local groundwater sources, are designed to provide clean, safe drinking water. However, improperly constructed or poorly maintained wells can create pathways that allow fertilizers, bacteria, pesticides or other toxins to contaminate that water supply. Once in groundwater, contaminants can flow from your property to a neighbor's well or from beneath a neighbor's property to your well.

These contaminants, which often have no odor or color, are difficult to detect and can put your health at risk. They are also difficult and expensive to remove. Your only options may be to treat the water after pumping, drill a new well or obtain water from another source.

Well location

Your well's location will determine part of your potential pollution risk. How near your well is to sources of pollution and whether the well is downhill from these sources are the primary concerns.

What pollution sources might reach your well?

Groundwater is water below the land surface that completely fills the pore spaces of soils and rock formations. When possible, the well should be located where surface water drains away from it. If a well is downhill from an above-ground, leaking fuel storage tank, for example, it runs a risk of contamination. Where the water table is near the surface, groundwater often flows in the same direction as surface water.

Does your well meet separation distance requirements?

The Michigan Water Well Construction and Pump Installation Code requires that wells be minimum distances from various contamination sources and buildings. In general, it is best to provide

as much separation as possible between your well and any potential contamination source — at least 50 feet. Additional distances are needed for some contamination sources. For example, fuel storage should be 300 feet from the well.

What's underground?

Pollutant risks are greater when the water table is near the surface because contaminants do not have to travel far to reach the water. Contamination is more likely if soils are thin or if they are highly porous. If bedrock below the soil is fractured — if it has many cracks that allow water to seep down rapidly, such as in an area dominated by limestone — then groundwater contamination is more likely. Check with neighbors, well logs from your local health department, local farmers or well drilling companies to learn more about what's under your property.

Well construction and maintenance

Old or poorly designed wells increase the risk of groundwater contamination by allowing surface water to reach the water table without being filtered through soil. If a well is located in a depression or pit or if it is not properly sealed and capped, surface water carrying nitrates, bacteria, viruses, pesticides and other pollutants may flow directly into your drinking water.

How old is your well?

Well age is an important factor in predicting the likelihood of contamination. Wells constructed more than 70 years ago are likely to be shallow and poorly constructed. Older well pumps are more likely to have thinner casings, which may be cracked or corroded. Even wells with modern casings that are 30 to 40 years old are subject to corrosion and perforation. If you have an older well, you may want to have it inspected by a registered well driller.

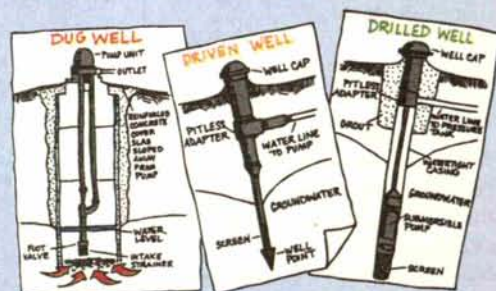
Are your well casing and well cap protecting your water?

Well drillers install a steel or plastic pipe casing to prevent collapse of the hole during drilling. The space between the

casing and the sides of the hole offers a direct channel for surface water — and pollutants — to reach the water table. To seal off that channel, drillers fill the space with grout. You should visually inspect your well casing for holes or cracks. Examine the part that extends from the ground. If you can move the casing around by pushing it, you may have a problem with your casing's ability to keep out contaminants. Sometimes, damaged casings can be detected by listening for water running down into the well when the pump is not running.

Is your well shallow or deep?

As rain and surface water soak into the soil, they may carry pollutants down to the water table. In some places, this process happens quickly in weeks, days or even hours. Local geologic conditions determine how long this takes. Shallow wells, which draw from groundwater nearest the land surface, are most likely to be affected by local sources of contamination.



Does your water piping system have backflow prevention?

Backflow of contaminated water can occur from back-pressure or back-siphonage. Backflow prevention devices should be installed on all faucets with hose connections. This reduces the risk of contaminated water reentering your plumbing from laundry, appliances, sinks, swimming pools, irrigation systems, hot tubs and garden hoses. Inexpensive devices for faucets with hose connections can be purchased from plumbing suppliers. Contact your local plumbing inspector for information on the proper back-siphoning device for your situation.

When was your well last inspected?

Well equipment doesn't last forever. Every 10 to 20 years, your well will require mechanical attention from a registered well driller or pump installer. In addition to water test results, you should keep construction details, as well as the dates and results of maintenance visits for the well and pump. It is important to keep good records so you and future owners can follow a good maintenance schedule. Your well record can be obtained from your local health department or from the company that drilled your well. If neither of these sources has your well record file, you may contact the Michigan Department of Natural Resources, Statewide Groundwater Database, in Lansing, which keeps duplicate files of water well records. RL

Managing fertilizers around your home

The problem

Every year, homeowners striving for that perfect green lawn apply large amounts of fertilizer to their yards. Often, no consideration is taken to the formulation of the fertilizer and whether or not the soil is in fact deficient in any of the major nutrients – nitrogen, phosphorous or potassium. In addition, little or no consideration may be given to the acidity or alkalinity of the soil.

If the grass cannot use all the nitrogen present in the soil, the rest may leach down to the groundwater in the form of nitrate.

The solution

A basic knowledge of how your lawn grows and a little planning can go a long way. The three primary fertilizer nutrients, nitrogen (N), phosphorous (P) and potassium (K) are all absolutely necessary to provide rapid, succulent growth; that healthy green color; and for the regulation of a plant's use of phosphorous, potassium and other lesser elements. Phosphorous is necessary for proper plant root and seed development and disease resistance. Potassium is also critical for strong root systems and disease resistance. In addition, it acts as a balancing agent to both nitrogen and phosphorous if these elements are present in excess amounts.

Consider the season

Lawns don't need the nutrients in equal amounts or at constant levels throughout the year. Since growth takes place primarily in spring and fall, this is the time when the plants need nutrients most. If nutrients are applied at times when the plants can't use them, they may end up in the groundwater or surface waters. This wastes nutrients, time and money.

Spring fertilization helps lawns get a head start on pests and weeds and promotes a lush green-up. However, early fall is the most important time to fertilize for

a healthier, hardier turf. Fertilizing at this time of year keeps the lawn growing green longer into the cold weather. The lawn generally thickens and stores food in its root tissues for use as soon as the weather breaks the following spring. It is important; however, to pay close attention to the amount of fertilizer you use in the fall. If cold weather comes early and the lawn growth stops, there will be an increase in risk of water pollution from the excess nutrients left unused by the grass.

Test your soil

Before embarking on any type of lawn fertilization program, it is of utmost importance to determine two things: what nutrient deficiencies exist in the soil in the first place; and the soil's level of acidity or alkalinity (referred to as the pH).

These can be done with a soil test kit. These kits are generally available for a very small fee from your county's Extension office. The results of the test will provide the precise amount of N, P and K is needed by your lawn for healthy growth. The test will also provide recommended amounts of lime your lawn will need to adjust the soil pH to a range between about 6 and 7.

Fertilizer formulation

Generally, fertilizers for use around the house are formulated with the three primary elements, N, P and K shown as a numerical mixture. For example, 10-10-10 on the label means an equal percentage of nitrogen, phosphorous and potassium, in that order, is in the bag. For example, a 100-pound bag of 21-7-14 contains 21 pounds of actual nitrogen, 7 pounds of phosphorous and 14 pounds of potassium. To figure how much fertilizer to apply, measure the area to be fertilized in square feet. Then consult the soil test recommendations for the amount of nutrient needed per unit of lawn area. In this way you will apply an appropriate amount of nutrients, according to your lawn's actual need. RL

What you can do in the lawn and garden to protect groundwater

- Plant the right grass species for your area.
- Soil test once a year and apply fertilizers containing phosphorus and potassium only when the soil test indicates a need.
- Mow regularly at the proper height and return clippings to the lawn.
- Water an established lawn only during extended dry periods. For healthy lawns, occasional deep watering – applying 1 inch of water to wet the soil to a depth of 5 to 6 inches – is better than frequent light watering. The exception is grub-infested lawns. There, frequent shallow watering can help the lawn withstand damage by grubs feeding on the roots.
- Use low-maintenance ground cover plants and other materials on steep slopes, in dense shade, in high-traffic areas and in other areas where grass is difficult to establish and maintain. In addition to making mowing easier, it will reduce the amount of fertilizer applied to the soil. Ground cover plants need less fertilizer than lawns, and non-living materials need none at all.
- Use mulches in vegetable and flower gardens and around trees and shrubs to slow the loss of water from the soil and so reduce the need for irrigation. Mulches also help rainwater filter into the soil rather than run off with a load of sediment and other contaminants.
- Follow soil test recommendations for phosphorus and potassium. Apply nitrogen fertilizer when plants are growing actively to reduce the possibility of runoff or leaching to groundwater.
- Use trickle irrigation. A trickle irrigation system applies water directly into the root systems of plants and so makes maximum use of minimum amounts of water. Overhead sprinkling is very inefficient—large quantities of water are lost to evaporation and applied to sidewalks and the spaces between crop rows, where it nurtures weed growth and makes walkways impassable.
- Compost lawn clippings, tree leaves and vegetable parings from the kitchen and other organic waste. Use the compost as mulch or till it into vegetable and flower gardens as a source of organic matter and nutrients. RL



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Washington DC (Special) Are you over 55... or have a loved one who is? Then you'd better take a close look at this!

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Now, an amazing new book reveals thousands of sources of fabulous freebies which are yours for the asking. Entitled "Free for Seniors", you'll learn all about such goodies as how you can:

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- ▶ How to get some help in paying your rent, wherever you live.
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New dental plan offered for Farm Bureau members

Waiting period waived for those who sign up by Sept. 10

by Sue Stuever Battel

A new dental insurance plan is available through Michigan Farm Bureau and Blue Cross Blue Shield of Michigan.

According to Tom Nugent, MFB's manager of membership services, the plan should save Farm Bureau members money. "The new plan offers excellent coverage for dental preventative maintenance, coverage for fillings and other extensive work," he said. "The benefit is all basic services — oral exams, x-rays and teeth cleanings — are covered 100 percent."

"A family of four is going to pay \$137 to \$185 a quarter for this insurance," he said. "A typical cleaning can range from \$50 to \$80 per person. Just in one cleaning alone, you're covering the cost of the premium."

Quarterly premiums vary based on area of the state.

"The only thing we ask is that they go to a participating dentist in the Blue Cross Blue Shield Network," Nugent continued. About 90 percent of the 5,000 dentists in Michigan participate.

An open enrollment period for Farm Bureau members to join the new dental plan is now open. Those that sign up by Sept. 10 will be relieved of the typical six-month waiting period.

"This plan is designed to keep people's teeth healthy," Nugent said. For more information, contact your county Farm Bureau office or call the Michigan Farm Bureau Membership Services Department at (888) 805-4864. RL



Legislative hopefuls named "Friends of Agriculture"

These candidates have been designated "Friends of Agriculture" by the Michigan Farm Bureau AgriPAC Committee. The designation constitutes an election endorsement for the Aug. 4 primary election. If the candidate wins the primary, the endorsement will continue for the Nov. 3 general election.

U.S. House of Representatives

District

- 1 **Michelle McManus** (R-Lake Leelanau)
- 2 **Peter Hoekstra** (R-Holland)
- 3 **Vern Ehlers** (R-Grand Rapids)
- 4 **Dave Camp** (R-Midland)
- 5 **Jim Barcia** (D-Bay City)
- 6 **Fred Upton** (R-St. Joseph)
- 7 **Nick Smith** (R-Addison)
- 8 **Debbie Stabenow** (D-Lansing)
- 11 **Joe Knollenberg** (R-Bloomfield Hills)
- 12 **Sander Levin** (D-Royal Oak)
- 16 **John Dingell** (D-Dearborn)

Governor

John Engler (R-Mt. Pleasant)

State Senate

District

- 6 **Rhonda Runco** (R-Dearborn)
- 7 **Christopher Dingell** (D-Trenton)
- 8 **Loren Bennett** (R-Canton)
- 10 **Arthur Miller** (D-Warren)
- 11 **Kenneth DeBeaussiaert** (D-Chesterfield Township)
- 12 **Maria Carl** (R-Macomb)
- 13 **Michael Bouchard** (R-Birmingham)
- 15 **Willis Bullard, Jr.** (R-Highland)
- 16 **Tom Middleton** (R-Clarkston)
- 17 **Beverly Hammerstrom** (R-Temperance)
- 18 **Alma Wheeler Smith** (D-South Lyon)
- 19 **Philip Hoffman** (R-Horton)
- 20 **Harry Gast** (R-St. Joseph)
- 22 **William VanRegenmorter** (R-Hudsonville)
- 23 **Joanne Emmons** (R-Big Rapids)
- 24 **John Schwarz** (R-Battle Creek)
- 26 **Mike Rogers** (R-Brighton)
- 27 **Dan DeGrow** (R-Port Huron)
- 28 **John Cherry Jr.** (D-Clio)

District

- 29 **Mercedes Kinnee** (R-Flint)
- 30 **Glen Steil** (R-Grand Rapids)
- 31 **Dick Posthumus** (R-Alto)
- 32 **Leon Stille** (R-Spring Lake)
- 34 **Joel Gougeon** (R-Bay City)
- 35 **Bill Schuette** (R-Midland)
- 36 **George McManus Jr.** (R-Traverse City)
- 37 **Walter North** (R-St. Ignace)
- 38 **Don Koivisto** (D-Ironwood)

State House of Representatives

District

- 2 **April Howard Coleman** (D-Detroit)
- 4 **Edward Vaughn** (D-Detroit)
- 19 **Laura Toy** (R-Livonia)
- 21 **Bruce Patterson** (R-Canton)
- 26 **William Callahan** (D-St. Clair Shores)
- 30 **Sue Rocca** (R-Sterling Heights)
- 31 **Quinnie Cody** (R-Mount Clemens)
- 32 **Alan Sanborn** (R-Richmond Township)
- 33 **James Biernat** (R-Clinton Township)
- 38 **Nancy Cassis** (R-Novi)
- 39 **Debbie Schlusel** (R-West Bloomfield)
- 40 **Patricia Godchaux** (R-Birmingham)
- 42 **Darlene Janulis** (R-Rochester Hills)
- 43 **Hubert Price, Jr.** (D-Pontiac)
- 45 **Mike Bishop** (R-Rochester)
- 46 **Ruth Johnson** (R-Holly)
- 47 **Sandra Hill** (R-Montrose)
- 48 **Vera Rison** (D-Mt. Morris)
- 51 **Tom Wright** (R-Lennon)
- 53 **Elizabeth Brater** (D-Ann Arbor)
- 54 **David Rutledge** (D-Ypsilanti)
- 55 **Arlene Bates** (R-Temperance)
- 57 **Doug Spade** (D-Adrian)
- 58 **Jerry Hubbard** (R-Union City)
- 59 **Cameron Brown** (R-Sturgis)
- 61 **Charles Perricone** (R-Kalamazoo)
- 63 **Louis Giannunzio** (R-Marshall)
- 64 **Jim Shotwell** (R-Jackson)
- 65 **Mickey Mortimer** (R-Horton)
- 66 **Judith Scranton** (R-Brighton)

District

- 67 **Paul DeWeese** (R-Williamston)
- 68 **Lingg Brewer** (D-Holt)
- 71 **Randy VanDyke** (R-Olivet)
- 72 **Mark Jansen** (R-Grand Rapids)
- 73 **Judy Harrison** (R-Alto)
- 74 **Don Knottnerus** (R-Walker)
- 75 **William Byl** (R-Grand Rapids)
- 78 **Ron Jelinek** (R-Three Oaks)
- 79 **Charles LaSata** (R-St. Joseph)
- 80 **Mary Ann Middaugh** (R-Paw Paw)
- 81 **Lauren Hager** (R-Port Huron)
- 83 **Steve Ehardt** (R-Lexington)
- 84 **Mike Green** (R-Mayville)
- 85 **Larry Julian** (R-Lennon)
- 86 **Dave Pohl** (R-Fowler)
- 87 **Terry Geiger** (R-Lake Odessa)
- 88 **Patricia Birkholz** (R-Saugatuck)
- 89 **Jon Jellema** (R-Grand Haven)
- 91 **Joe Slater** (D-Holton)
- 92 **Daryl Falkowski** (D-Muskegon)
- 93 **Larry DeVuyt** (R-Ithaca)
- 94 **Jim Howell** (R-St. Charles)
- 96 **Roland Jersevic** (R-Saginaw)
- 98 **Tony Stamas** (R-Midland)
- 100 **Linda Howard** (R-Remus)
- 101 **David Mead** (R-Frankfort)
- 102 **Rick Johnson** (R-LeRoy)
- 103 **Don Birgel** (R-Gladwin)
- 104 **Jason Allen** (R-Traverse City)
- 107 **Nicole Perry** (D-Levering)
- 108 **Douglas Bovin** (D-Gladstone)
- 109 **Michael Prusi** (D-Ishpeming)
- 110 **Paul Tesanovich** (D-L'Anse)

State Court of Appeals (Nonpartisan)

The number of candidates for State Court of Appeals, except in one district, is not sufficient to require a Primary Election.

District

- 1 Full Term **Daniel Ryan** (Redford)
Helene White (Detroit)

Don't get stuck with the bill

The Michigan Public Service Commission is warning consumers to watch out for cramming — the addition of changes to telephone bills without customer's consent or knowledge.

The charges may appear on billings as unordered or unwanted voice mail, personal 800-numbers, or information and entertainment calls.

Cramming also happens to consumers who unknowingly sign up for optional phone services by calling certain 800- or 900-numbers, entering contests, talking to telemarketers or failing to return various mailings.

Here's what you can do to avoid cramming

- Be careful about who uses your telephone. Anyone can access services you have not ordered and incur a charge without your knowledge.
 - Read all promotional materials carefully — especially the fine print — before filling out a contest entry form or coupon offer. Be sure you're not authorizing new or additional phone services.
 - Keep a record of the telephone services you have ordered or used and the companies that provided the services. Local providers are required to notify you in writing of all changes to your services within 15 days of the changes you request.
 - Carefully review your phone bill every month. Look for charges for services you did not authorize, charges for calls you did not make and for company names you do not recognize.
 - If you have been crammed, call the company responsible for the billing error. If the company responsible for the charges does not sufficiently respond to your concerns, ask your local phone company about the procedures for removing incorrect charges from your bill.
- If you are not satisfied with company responses, or if you have a question or complaint about cramming, you can contact the MPSC at (800) 292-9555.RL

Be prepared for a power outage

El Nino has wreaked havoc on Michigan several times already this year and severe weather can cause a power failure at any time. When your home loses power, a few important steps will keep your home and your loved ones safe, according to Cheryl Krysiak of Michigan State University Extension.

- Never go near or touch a fallen electric line, whether it's giving off sparks or not. Report the downed line to the power company.
- Protect the elderly, children and pets during an outage in hot weather. If it lasts more than a few hours, make plans to move everyone to a motel or to a friend's home with power.
- Keep a battery-powered radio with you. Power companies will try to keep the public informed of progress made to control and fix the outage.
- Don't call your power company repeatedly. Use your phone only to report a dangerous or emergency situation.
- Keep a flashlight or battery-powered lantern in proper working order at all times. Also keep a supply of easily accessible matches to light candles and kerosene lanterns. Remember, the enclosed flame of a lantern is safer than a candle.
- Unplug appliances that run continuously or automatically, especially air conditioners, refrigerators and freezers that have heavy starting loads. Also unplug computers, televisions, CD

players, washers, dryers, microwaves and electric stoves. When the power comes back on, a surge could damage these.

- Avoid opening and closing the refrigerator and freezer unnecessarily. In a fully loaded freezer, food may remain frozen as long as 36 to 48 hours. A half-full freezer may only last 24 hours. Food may last as long in a refrigerator, but each opening of the door robs you of several hours worth of cold. RL



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Impulsive buying habits: Do you have them?

Are you an impulsive shopper? Do you see something in the store and buy it on the spur of the moment? Or is it on sale and, therefore, a wanted item?

Most of us have some impulsive characteristics in us, but those who succeed in good money management practices are those who can control those urges when shopping. Obviously, if an income is sufficient, impulse shopping now and then won't hurt, according to Carol Kurth, education coordinator for Credit Counseling Centers (CCC), Inc., a non-profit, family financial counseling agency.

Impulsive buying is one of the ten indicators of personal financial trouble discussed in CCC's money management classes. Many individuals and families are in debt because of this behavior. Considering 1.3 million personal bankruptcy filings in 1997 and a total consumer installment debt of about \$1.2 trillion in December 1997 (excluding first mortgages, other loans secured by real estate and auto leases), money is obviously owed to many creditors.

People should take a look to see if impulsive buying has something to do with this. Savings rates are down to 3.8 percent, the lowest in 58 years and funds, in many cases, are not available to pay household bills. It's when funds are limited or are needed for other family payments and purchases that it becomes a dangerous habit.

Teenagers are notorious impulsive shoppers who tend to purchase as their friends do and usually have fewer funds than adults to fall back on. This practice may carry over and cause problems later on in life. We know from several research studies that they poured more than \$100 billion into the economy last year.

To stay out of trouble, you need to have a pretty good picture of your income and monthly expenditures and a good spending plan. Only then can you men-

tally decide if this impulse purchase can be handled, either with cash or credit.

There are many ways to curb impulsive buying, according to Kurth. You can think through the decision-making steps. Stop to consider what you'll be giving up if you spend your money on this desirable item. Sale items are not always your best buy, but the most often reason for impulsive shopping.

Plan first, then purchase.

Many problems arise when something is bought without sufficient thought as to how the bill will be paid. Using cash instead of credit may help you evaluate its use in terms of what other purchases will be given up. Credit Counseling Centers suggests the 24-hour rule. That is, sleep on the decision or look one day and buy on another. The bigger the purchase, the more nights you should sleep on it. Stop and think of what you'll be giving up.

Some good money managers estimate how many hours of work is required to pay for an item or what the extra cost of credit is to determine its value to them. Many families with very limited extra funds are experts in developing a desire for experiences rather than things and seek activities and diversions that do not cost money.

Because of various store policies, you should not take tags off clothing until you wear them or off other items until you use them. If clothing is not worn within two weeks after your purchase, it was probably an impulse purchase — take it back to the store. Keep your sales receipts so your return is easy. RL



Here are some other tips that might help, according to Credit Counseling Centers:

- Keep most of your money in checking or savings accounts. Not only is it safer than carrying cash, but the process of writing a check or withdrawing money may make you think twice before purchasing.
- Go on fewer shopping trips and don't take credit or charge cards with you.
- Make lists and stick to them.
- Ask someone to support you in self-control and discipline if impulsive buying is a habit.

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County Farm Bureau annual meetings

County	Date	Time and location
Allegan	Sept. 24	6:30 p.m. social, 7 p.m. dinner Hamilton Reformed Church, Hamilton
Antrim	Oct. 14	7 p.m. dinner, 8 p.m. meeting Bank's Township Hall, Ellsworth
Arenac	Sept. 14	7 p.m. dinner, 8 p.m. meeting Omer Community Building, Omer
Barry	Sept. 21	6 p.m. social, 6:30 p.m., dinner Hastings First Presbyterian Church
Bay	Sept. 1	6 p.m. dinner, 7 p.m. meeting Monitor Township Hall, Bay City
Benzie	Sept. 21	6:30 p.m. dinner, Blaine Christian Church, Arcadia
Berrien	Oct. 22	TBA
Branch*	Sept. 21	6 p.m. social, 7 p.m. dinner, 8 p.m. meeting Branch Area Career Center, Coldwater
Calhoun*	Sept. 15	6:30 p.m. reception, 7 p.m. meeting Belcher Auction Facility, Marshall
Cass	Oct. 8	6:30 p.m. social, 7 p.m. dinner, 8 p.m. business meeting Southwest Michigan College, Dowagiac
Charlevoix	Sept. 26	6 p.m. dinner, 7 p.m. meeting Whiting Park, Boyne City
Cheboygan	Sept. 28	6:30 p.m. VFW Hall, Cheboygan
Chippewa	Oct. 6	7 p.m. dinner, 8 p.m. meeting Bruce Township Hall, Dafer
Clare	Oct. 1	5:30 p.m. social, 6:30 p.m. dinner, Knights of Columbus Hall, Harrison
Clinton	TBA	
Copper	Oct. 3	6:30 p.m. reception, 7 p.m. dinner, Grandma Grooter's Restaurant Bruce Crossing
Eaton	Oct. 6	6:30 p.m. dinner 7:30 p.m. business meeting VFW, 695 Lansing Rd., Charlotte
Emmet	Oct. 1	6:30 p.m. reception, 7 p.m. dinner, 8 p.m. meeting VFW Hall, Harbor Springs
Genesee	Sept. 15	6 p.m. Walli's Restaurant, Flint
Gladwin	Sept. 1	7 p.m. Gladwin Community Center, Gladwin
Gratiot	Aug. 31	5 p.m. hog roast, 7 p.m. business meeting North Star Golf Course, Ithaca

Hiawathaland	Oct. 26	6:30 p.m. registration and cash bar 7 p.m. dinner Terrace Bay Inn between Gladstone and Escanaba, registration \$2
Hillsdale	Sept. 17	6:30 p.m. dinner, 8 p.m., business meeting Dow Center, Hillsdale College, Hillsdale
Huron	Aug. 27	6:30 p.m. social, 7 p.m. dinner, Ubly Heights Country Club, Ubly
Huron Shores	Oct. 10	6 p.m. dinner St. Matthew Lutheran Church, Herron
Ingham	Sept. 24	6:30 p.m. reception, 7 p.m. dinner 8 p.m. meeting Ingham County Fairgrounds
Ionia	Aug. 13	6:30 p.m. social, 7 p.m. dinner Hunting & Fishing Lodge, Ionia
Iosco	Oct. 8	7 p.m. Lutheran Church, Hale
Iron Range	Oct. 27	6:30 p.m. Holy Spirit School, Norway
Isabella*	Aug. 30	1 p.m. Weidman Community Center, Weidman
Jackson	Sept. 22	7 p.m. Bullinger's Restaurant, Jackson
Kalamazoo	Oct. 6	6 p.m. social, 6:30 p.m. dinner 7:30 p.m. meeting The Birches, Oshtemo
Kalkaska	Oct. 3	6 p.m. Senior Citizen Center
Kent*	Oct. 20	6:30 p.m. social, 7 dinner Duba's Restaurant, Grand Rapids, MI
Lapeer	Sept. 10	6:30 p.m. social, 7 p.m. dinner Lapeer County Vocational-Technical Center
Lenawee	Sept. 24	6:30 p.m. reception, 7 p.m. dinner Christian Family Centre, Adrian
Livingston	Oct. 7	6:30 p.m. reception, 7 p.m. dinner Woodshire Place Banquet Facility, Fowlerville
Mac-Luce- Schoolcraft	Oct. 10	6:30 p.m. American Legion Hall, Newberry
Macomb	Sept. 20	1 p.m. registration 1:30 - 3:30 p.m. policy development 4 p.m. barbecue Camp Rotary Picnic Grounds, Ray Township
Manistee	Aug. 8	5 p.m. John Urka Farm, 16919 Pole Rd., Brethren
Mason*	Sept. 22	6:30 p.m. dinner Mason County Reformed Church
Mecosta*	Oct. 5	7 p.m. dinner Morley Stanwood High School, Stanwood
Menominee*	Oct. 13	7:30 p.m. Carney Legion Hall, Carney
Midland*	Sept. 10	6:30 p.m. dinner, 7:30 p.m. meeting Ingersoll Township Hall, Freeland
Missaukee	Oct. 5	7:30 p.m. Clam Union Township Hall, Falmouth

Monroe	Sept. 12	6 p.m. Prince of Peace Community Center, Ida
Montcalm	Oct. 22	6:30 p.m. social, 7 p.m. dinner 8 p.m. business meeting 514 New St., Stanton
Montmorency	Sept. 29	6:30 p.m. Montmorency Township Hall, Hillman
Muskegon	Oct. 6	7 p.m. social, 7:30 p.m. dinner Comfort Inn, Muskegon
Newaygo	Oct. 8	7:30 p.m. Newaygo County Senior Resource and Community Center, White Cloud
Northwest	Sept. 13	4 p.m. Fellowship Hall, Bethlehem Lutheran Church, Traverse City
Oakland	Sept. 17	6:30 p.m. United Methodist Church, Clarkston
Oceana	Oct. 26	6:30 p.m. reception, 7 p.m. dinner, 8 p.m. meeting Hart United Methodist Church, Hart
Ogemaw	Oct. 22	7 p.m. dinner, 8 p.m. business meeting Edwards Township Hall
Osceola	Oct. 19	7:30 p.m. dinner, 8:30 p.m. meeting Manion High School
Otsego	Oct. 17	6:30 p.m. Livingston Township Hall
Ottawa	Sept. 25	7 p.m. dinner, 8 p.m. meeting Country Cupboard's Banquet Room, Allendale
Presque Isle	Oct. 19	TBA
Saginaw	Sept. 16	6:30 p.m. dinner, 7:30 p.m. meeting, Horizons Conference Center, Saginaw
St. Clair	Aug. 25	6 p.m. dinner, 7:30 p.m. meeting Wadhams Banquet Center, Kimball
St. Joseph	Oct. 20	6:30 p.m. dinner, 8 p.m. meeting Sturges-Young Auditorium, Sturgis
Sanilac	Sept. 9	6 p.m. social, 7 p.m. dinner, Woodland Hills Country Club, Sandusky
Shiawassee	Sept. 29	6 p.m. social, 7 p.m. dinner 8 p.m. business meeting, ZCJB Hall, Corunna
Tuscola	Sept. 3	6:30 p.m. dinner, 8 p.m. meeting, Knights of Columbus, Caro
Van Buren	Oct. 20	7:30 p.m. county policy development meeting Van Buren County Farm Bureau Building
Van Buren*	Oct. 27	6:30 p.m. social, 7 p.m. dinner VFW Hall, Decatur
Washtenaw	Sept. 16	6 p.m. social, 7 p.m. dinner, 8 p.m. meeting Washtenaw County Farm Council Building, Ann Arbor
Wayne	Oct. 14	6 p.m. reception, 7 p.m. dinner Woodlands of Van Buren, Wayne
Wexford	Oct. 13	7:30 p.m. Church of Jesus Christ of Latter Day Saints, M-15

Proposed bylaw change

Getting a good deal on new or used cars

You don't have to be a financial whiz to get a good buy

For most people, car shopping is an unfamiliar and daunting experience. Should you buy new or used? Should you lease? Whatever your decision, you needn't be a skilled haggler to wrangle a good deal. *Consumer Reports* magazine's annual auto issue gives sound advice on how to negotiate the best price — no matter what the mode of payment or the age of the car.

Shopping for a car can be a rational process or an emotional odyssey. There are practical considerations like overall performance, safety and reliability. And there are abstract considerations like aesthetics and image. Whether you buy or lease, new or used, the more your practical side prevails, the better your chances of getting the best transportation at the lowest price.

Nearly two-thirds of all cars sold last year were used vehicles; more than 30 percent of new cars will be leased rather than bought this year. To be successful in any purchase or lease transaction, new or used, you have to do some homework to get the dependable information you need. Begin by choosing several models to focus on. Shop around — that's the most basic tenet for getting the best price.

Talk to your insurance agent. Insuring a sports car, for instance, could be very expensive. If you're buying a new car and expect to get rid of it in a few years, look for a model that doesn't depreciate quickly.

Buying new

When buying new, the vehicle has full useful life, hasn't been abused, has a full factory warranty, has the latest technical features, comes in a wide choice of models, equipment and colors. But there's a high initial cost, high depreciation in the first years and higher insurance rates.

Leasing

When leasing, there are lower monthly payments, a low down payment and you can drive a new or nearly new car all the time. But, you never own the car, there's a penalty for early termination, end-of-the-lease costs may be steep, there are mileage caps and "excess wear and tear" penalties.

Buying used

When buying used, there are lower initial costs, lower depreciation from purchase price and lower insurance rates. On the other hand, the most trouble-free part of a car's useful life has been used up, there may be undisclosed defects, there's a limited warranty, the vehicle may lack the latest technical features and you're choosing from a limited selection of models, equipment and colors. RL



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