

RURAL *Living*

Winter 1998

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- *Young family focuses on family, education*
- *MSU's national Food Safety and Toxicology Center opens*





ACCEPTING THE CHALLENGE AND THE OPPORTUNITIES OF TERM LIMITS

There's a significant challenge for Michigan Farm Bureau and all of agriculture regarding the impact of term limits. Sixty-five members of the Michigan House of Representatives — that's almost 60 percent — will not be able to seek re-election in 1998, meaning that at least 65 new representatives will be elected next November.

Many of the incumbents who will not be eligible for re-election have been proven friends of agriculture. Much of what we have accomplished has been because of the strong partnerships we forged with representatives who understood agriculture and our grass-roots policy development process, and who were willing to support our organizational policy objectives.

The stakes are too high for us to wait and see who decides to seek office. We must begin now to identify candidates who are interested in our industry — candidates who understand agriculture and are willing to work with Farm Bureau.

There are still several open districts with no candidate filings and many of the other districts have only one candidate currently seeking election. This means that Farm Bureau members have many opportunities themselves to file as candidates or to encourage others to file.

I would challenge you to attend

your next county Farm Bureau board meeting to discuss this issue. You may not be in one of the open districts in 1998, but you will be in 2000. Talk to your current legislators and ask them who may be considering running. Take time to make a list of potential candidates and begin contacting them to encourage their candidacy.

In September of this year, Michigan Farm Bureau conducted a campaign managers' workshop designed to help train those who are seeking office. We had more than a dozen participants who learned about everything from campaign financing to dealing with the media. This type of training is critical for political success. Let me assure you that the state organization stands ready to assist in any way we can to support your efforts on the local level.

You may recall that Farm Bureau supported term limits for elected officials. We must be willing to step forward and deal with the consequences of that decision. Our organizational structure is perfectly suited to surface, train and support successful candidates. By developing a relationship early on, we will be able to have even greater influence once a candidate is elected to office.

The effort to identify and encourage candidates must be given attention now. We cannot wait until next spring. The success of MFB's AgriPAC Committee has always been our grass-roots involvement. I encourage you to continue that level of commitment by utilizing your county Farm Bureau to surface and support candidates for the 1998 election who will indeed be "Friends of Agriculture!"

Sincerely,

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

FDA irradiation approval a win for consumers and producers

Food and Drug Administration (FDA) approval of irradiation for beef, lamb and pork is good news for livestock producers and consumers. And, despite opposition from some consumer activist groups expressing concerns over radiation, Michigan Farm Bureau's Ken Nye, director of the Commodity and Environmental Division, says the technology has been used safely for years on poultry, fruits, vegetables and grains.

"This technology should be viewed as just one more tool to use in making sure our food supply is as safe as possible," Nye said. "It's really no different than the other processes that we use, such as pasteurization of milk, canning of fruits and vegetables and other products, so that we can make sure that those products are shelf stable and are as healthy for consumers as possible."

The process has been shown to be safe and to significantly reduce bacterial contamination. The FDA gave its stamp of approval to irradiation after three years of study. Irradiation does not make meat radioactive and it does not change the meat's taste, texture or appearance.

It is now up to the Agriculture Department to change its regulations over the next few months to allow for irradiation, says Nye. "Hopefully, we'll have a final rule in effect as soon as possible, so that we can utilize this new and improved technology. Estimates indicate that irradiated meat products could cost consumers about 5 cents more per pound. That would add about \$2 per person to the average grocery bill."

Food irradiation is a safe, simple and relatively inexpensive process, which has been available since the 1950s. It is much more effective than steam pasteurization or sterilizing rinses, which only kill food-borne bacteria on the surface. Irradiation penetrates the meat, which kills any internal bacteria that might be present. Irradiation can be used after meat is packaged for shipment.

Nye says that in reality, the United States, is behind the rest of the world in utilizing irradiation. More than 35 countries use the procedure, which was approved earlier this year by the World Health Organization.

"FDA has undertaken a complete and comprehensive process to determine the safety and effectiveness of irradiation for red meat," Nye said. "More than 40 years of research show irradiation is a safe, effective technology that kills germs causing food-borne illness. This ruling means that FDA has found absolutely no health risk for consumers."

Irradiation should not be looked at as a "magic bullet" but as another valuable tool in our food safety arsenal. The process has been endorsed by the World Health Organization and the American Medical Association. Farm Bureau expects use of irradiation on red meats to be given final clearance by mid-1998, according to Nye. RL



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Michigan Farm Bureau's 78th Annual Meeting

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Young farmer focuses on family, education

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MSU's national Food Safety and Toxicology Center

The recently completed, 115,000-square-foot Food Safety and Toxicology Building at Michigan State University (MSU) will house the National Food Safety and Toxicology Center. The center seeks to develop a safer food supply, well-rounded public policy and a greater public understanding of food safety issues.

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Farm Bureau Insurance given clean slate by Michigan's Insurance Bureau

In early January, Michigan's Insurance Bureau found no problems with the handling of denied fire claims by Farm Bureau Insurance of Michigan and cleared the member-company of Michigan Farm Bureau from any wrongdoing in handling the claims.

The six-month investigation began after a complaint was filed by Portland resident Dennis Green, who lost his home in a fire in October 1994. Farm Bureau Insurance's investigation team ruled Green's fire to be arson and denied his claim.

"Not only were they justified in denying the claim, but to do anything else would have been irresponsible."

— Kurt Gallinger,
Insurance Bureau Commissioner

"We feel that he was responsible for the arson of his house and we have lost our claim so far in the circuit court," said David Monroe, Farm Bureau Insurance vice president of claims. "He made a complaint to the Insurance Bureau and he provided them with the names of 10 other people whose fires had been denied due to arson. The bureau asked for 11 of those files in July, including Green's, and from then until now they investigated every aspect of our handling of those files.

"The result was the letter (see sidebar) indicating that we did everything right," Monroe explained.

Approximately 80,000 to 100,000 claims are filed per year on all types of

insurance provided by Farm Bureau Insurance, with fewer than 1 percent denied on the basis of arson, fraud or false swearing, he said.

"Since 1994, we've had approximately 7,000 homeowner fire claims," Monroe added, "fewer than 100 denied on the basis of arson or fraud."

With more than 300,000 Farm Bureau Insurance policyholders, it is a formidable task protecting all policyholders from fraud to keep rates low, Monroe said. "The tremendous amount of fraud and arson is estimated at \$20 billion per year in the United States. We have to fight it on behalf of the overwhelming number of honest people that are insured that have to pay almost \$500 per year extra just for arson and fraud."

The Green case has been appealed and is waiting on action in the Court of Appeals, which could take more than two years to be settled, according to Monroe. "We feel that the judge excluded some crucial evidentiary testimony that would have resulted in a totally different jury verdict."

According to Monroe, when the Insurance Bureau initially looked at the Green file, Insurance Bureau Commissioner Kurt Gallinger said, "Not only were they justified in denying the claim, but to do anything else would have been irresponsible."

Monroe quickly quotes the Pennsylvania Supreme Court when it stated, "It is in the best interest of society that valid claims be ascertained and fabricated claims be exposed and the only thing necessary for fraud to triumph is for good people to do nothing." RL

January 5, 1998

Mr. John G. Laurie
President
Farm Bureau Insurance Group
P.O. Box 30100
Lansing, MI 48909

Dear Mr. Laurie:

The purpose of this letter is to inform you of the results of an investigation conducted by the Insurance Bureau of the practices used by the Farm Bureau Insurance Group in handling fire claims. Following a complaint by an insured whose claim had been upheld by the courts, a senior staff investigator and a staff attorney reviewed the claim files of this claimant and others whose claims had been denied after being investigated by Lewis Draper, a private investigator used by Farm Bureau. The bureau team also requested additional statistical compilations from Farm Bureau concerning the number of fire claims received, the number denied, the number and distribution of claims assigned to independent investigators and the outcome. Finally, the bureau staff consulted with a number of individuals who might have pertinent information, including plaintiffs, attorneys, the State Police Fire Marshall Division and the State Police Crime Laboratory.

Based on their review of the claim files, the interviews conducted, and the results of the additional statistical information supplied by Farm Bureau, the Insurance Bureau's investigation team concluded that there is no evidence that the Farm Bureau companies have engaged in a course of conduct in the settlement of claims which would violate the fair claims settlement provisions of the insurance code. An analysis of the outcome of claims filed with Farm Bureau in recent years did not show any basis for broadening the investigation. A review of the Insurance Bureau's own consumer assistance files failed to produce additional complaints about Farm Bureau's fire investigation practices beyond those identified by the person whose complaint sparked this investigation, all of which were reviewed in their entirety.

The Insurance Bureau investigators have concluded their investigation with the recommendation that no further action is needed. The cooperation of Farm Bureau staff in providing complete access to claim files and in compiling information in response to bureau data request was helpful to the investigation, as were all the other parties consulted by the investigation team.

Sincerely,
Jean K. Carlson
Deputy Commissioner
Insurance Bureau



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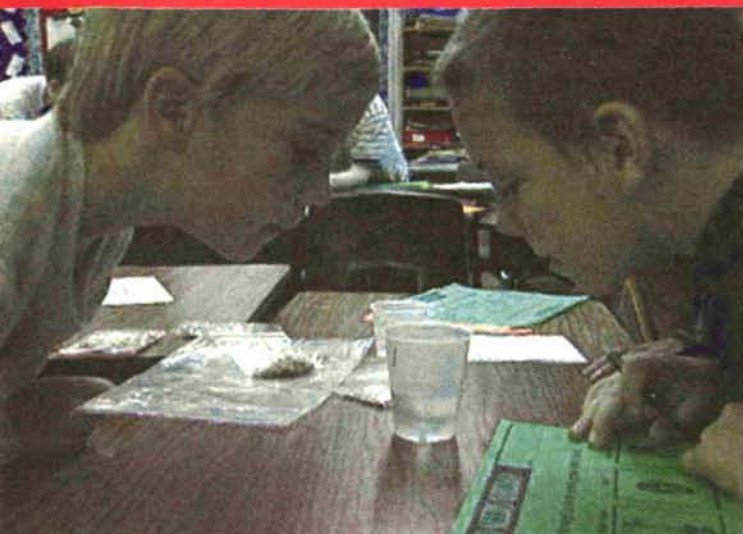
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Hundreds of Traverse City schoolchildren heard agriculture's message as 135 Farm Bureau members gave lessons in their classrooms.

Highlights of the 1997 Annual Meeting

by Sue Stuever Battel

It was an exciting week teeming with activity in Traverse City for the thousand Farm Bureau members who attended the state annual meeting Dec. 9-12.

While 452 delegates and dozens of alternates considered policy resolutions, 135 volunteers headed into Traverse City elementary school classrooms to teach second- and third-grade students about agriculture. Amidst awards programs, banquets, keynote speeches and entertainment, members also sat in on two educational sessions. There, experts shared knowledge about land-use planning and trends in agriculture.

Key policies passed

Annual meeting delegates considered 180 policies, which were brought forth by the state Policy Development Committee from 850 county annual meeting resolutions. Of those, two garnered the most discussion.

Bovine tuberculosis in deer

Delegates approved policy supporting legislation to eliminate white-tailed deer infected with tuberculosis (TB). The contagious disease, which could be transmitted to humans and domestic livestock, has been found in deer in an area of northern lower Michigan.

Should TB be found in domestic livestock, Michigan's Bovine Tuberculosis Accredited Free Status, earned in 1979, could be lost. Out-of-state buyers would be leery about importing Michigan livestock, resulting in an estimated loss of \$67 million over a five-year period.

Delegates passed policy stating that if TB is found in livestock, the organization will support legislation requiring the state to compensate livestock producers for the full market value of any

TB-infected livestock. New policy would also allow livestock producers who have deer in close proximity to feed or livestock to eliminate these deer at any time and have them removed and tested by the Department of Natural Resources (DNR).

In an effort to reduce deer concentration in TB areas, delegates supported policy to eliminate the feeding of free-ranging deer, except during the regulated hunting season when baiting is allowed.

While delegates voted to continue TB-testing of livestock, they said the testing should be reduced to every two years unless domestic animals are found with the disease or the rate of infestation in deer greatly increases. Delegates also said the DNR should compensate livestock producers for their time and expense in cooperating with the testing.

Farmland preservation

Keeping land in agriculture production also topped the delegate discussion. For the first time, delegates voted to support Purchase of Development Rights (PDR) and Transfer of Development Rights programs. PDRs would allow farmers to maintain ownership of their farmland, but sell the right to develop their property to a local unit of government.

Delegates voiced support for enabling legislation granting townships and counties the authority to move for-





Loretta Benjamin, Outstanding Young Agricultural Leader



Rodney Laurenz, Discussion Meet winner



Mike Boensch, Outstanding Young Farm Employee



Jack Jeppesen, Young Farmer Achievement Award winner

ward with the transfer of development rights.

Other details of the PDR policy include:

- The PDR program must be voluntary and private property rights must remain intact for the landowner with the exception of the right to develop the land.

- The value of the development rights shall be the difference between the fair market value and the agricultural value of the land.

- Each participating township or county must create a Farmland Preservation Board to administer the program and to select the farmland parcels. The composition of each board shall have the majority being agricultural landowners within the township or county.

- The state of Michigan should provide additional funding to assist townships and counties in an effective purchase of development rights program at the local level.

To be eligible for state funds, a township or county must:

- Contribute local funds.

- Apply both local and state funds for development rights purchases locally.

- Land eligible for this program should be enrolled in PA 116 of 1974 and/or an Agricultural Security Area.

- Farmland covered by a development rights agreement should be assessed on the agricultural value only.

Delegates did approve a provision that would allow for the sale of development rights back to a landowner, following the 25th year after the purchase. However, the township or county Farmland Preservation Board must develop stringent criteria to determine that the land is no longer practical for farming purposes. All funds received from the sale of development rights back to a landowner would be designated exclusively for additional purchases of farmland development rights.

Honors bestowed

Montcalm County's Jack Jeppesen earned the Young Farmer Achievement Award. Jeppesen farms near Stanton with his brother. Together, they milk 167 cows and grow 660 acres of corn, alfalfa and oats.

Other finalists were Jerry Kroll, Oceana County; Bruce Lewis, Hillsdale County; and Scott Miller, Shiawassee County.

Loretta Benjamin, Ingham County, was named Outstanding Young Agricultural Leader. She and her husband, Todd, own and operate a 600-acre dairy farm near Webberville where they milk 90 cows and raise corn, hay, wheat and soybeans.

Debra Kubacki, Huron County; Beth Snider, Oceana County; and Patti Warnke, Clinton County, were also finalists.

Mike Boensch, from Whittemore, Iosco County, was named state Outstanding Young Farm Employee. He is employed at Whittemore Acres, a 3,600-acre crop and cattle operation, where he's responsible for routine maintenance and repair of the farm operation's tractor, farm equipment and truck fleet.

Finalists for Outstanding Young Farm Employee were Eric McNeilly, Gratiot County; Peggy Miller, Ogemaw County; and Mark Todd, Osceola County.

Midland County native Rodney Laurenz won the Young

Farmer Discussion Meet. Laurenz, who was raised on a cash crop farm near Breckenridge, recently completed his master's in business administration at Michigan State University. His bachelor's degree is in agricultural engineering from the university.

Kelly Chapman, Barry County, was named Discussion Meet runner-up.

Other finalists were Matt Smego, Cass County;; Charles Scovill, Clinton County;; and Shelly Strautz and Lisa Johnson, both of Montcalm County.

Michigan Farm Bureau also honored two Michigan State University crop and soil science professors with the Distinguished Service to Agriculture Award. Dr. Milo Tesar spent more than 50 years researching alfalfa production. Dr. Martin John Bukovac has dedicated 40 years to improving fruit size and quality. RL

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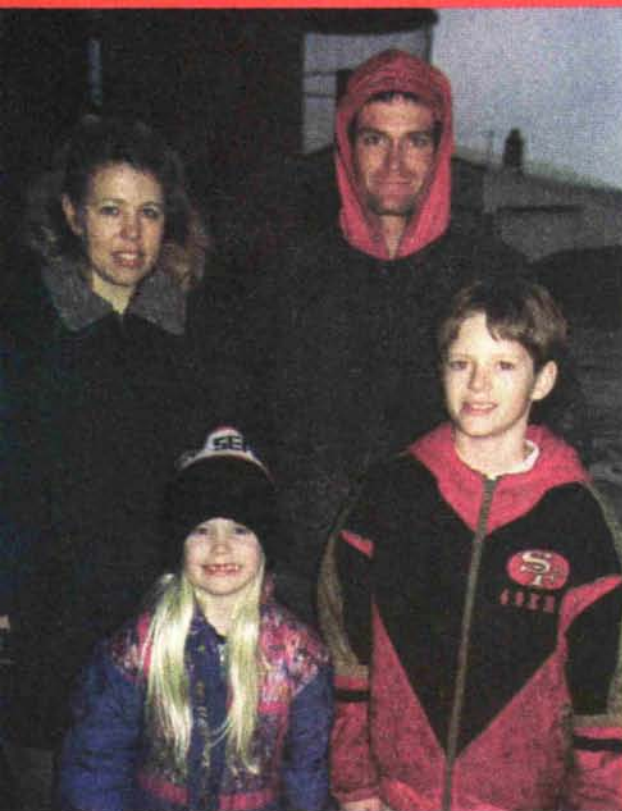
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Todd and Loretta Benjamin are dairy farmers from Webberville in Ingham County. Cassie, age 6, and Danny, age 10, like to help out on the family farm.

by Sue Stuever Battel

Young Danny and Cassie Benjamin are living proof that their parents have done something right. Cassie, a bubbly 6-year-old who's missing her two front teeth, has Mom's long, blond hair and an unquenchable thirst for ice skating. Danny, 10 years old and in the fifth grade, is already a bright, polite young gentleman and an award-winning dairy showman.

It's not simply by stroke of luck. On top of running a productive dairy farm near Webberville, Loretta and Todd Benjamin obviously put their offspring first.

The family's hard work has paid other dividends, as well. Loretta was recently named Outstanding Young Agricultural Leader in the Michigan Farm Bureau Young Farmer competition.

Besides caring for the children and volunteering countless hours, Loretta works a part-time office job. Todd farms 600 acres and milks 90 cows in partnership with his father. As

Young Farmer leadership award winner focuses on family, education

for Cassie and Danny, their time is filled with school, sports, 4-H and feeding the calves and rabbits on the farm — a job they don't seem to mind too much.

"Farming is a way of life for the whole family," Loretta says.

A spirit of volunteerism is also part of that way of life. Loretta's resume lists a myriad of volunteer activities. She's a member of the board of directors for the Ingham County Farm Bureau and is the organization's Promotion and Education Chair. She is secretary of the district Holstein Association. Through the Michigan Milk Producers Association, she acts as a dairy communicator.

There seems to be a common thread woven among Loretta's activities — education. Tutoring other children in Cassie's classroom is just one more example. "I'm fortunate that I've never

had to work full time outside the home," she says. "I'd want someone to tutor my children if for some reason I couldn't do it."

What Loretta's too modest to mention is that she single-handedly spearheaded efforts to organize a three-county Rural Education Day set for April 14. She has put together a 10-member steering committee of Farm Bureau members that expects to educate 3,000 third-grade students about agriculture and natural resources.

Todd gets in on the education action, too. The couple makes an annual trek to the children's school to teach lessons about agriculture. "Ag in the classroom sticks out as something we both enjoy," Loretta says. "When Todd gets in front of those kids, he's in all his glory talking about the cows." RL

Getaway with Farm Bureau in 1998

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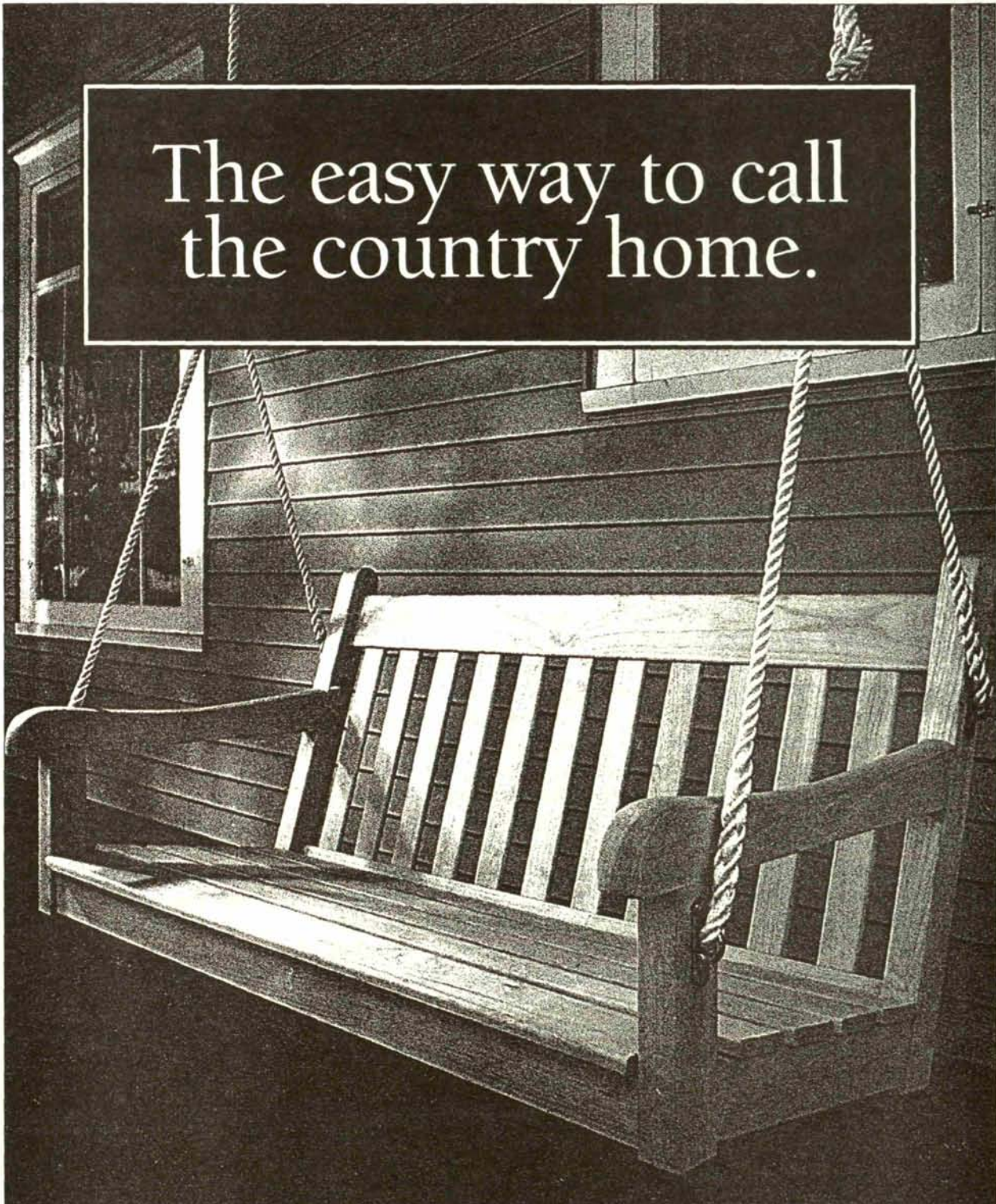
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Residing just south of the agricultural department on Farm Lane is the new Food Safety and Toxicology Building.

by Kris Totzke

The recently completed, 115,000-square-foot Food Safety and Toxicology Building at Michigan State University (MSU) will house the National Food Safety and Toxicology Center.

Dedicated Oct. 24, the center seeks to develop a safer food supply, well-rounded public policy and a greater public understanding of food safety issues. It will assess and identify hazards, develop management techniques for handling these hazards and then communicate its research findings to the public.

Dr. Robert Hollingworth, National Food Safety and Toxicology Center director, said the center could be traced back to historical Michigan concerns over the safety of its food supply.

"Over the years, we've had funding from the United States Department of Agriculture (USDA), in particular, to look at food safety issues that arose from Michigan concerns," he said.

The impact came in 1989 after USDA appropriated \$25 million, through the efforts of then - congressman Bob Traxler, to construct and establish a program for the new food safety and toxicology center.

The center's 52,000-square-foot Animal Research Containment Facility provides an environment for complete containment of hazards and strict control of emissions.

Called the Special Actions for Food Emergencies (SAFE) Team, the group of professionals from Michigan Department

MSU's National Food Safety and Toxicology Center opens

of Agriculture and Michigan Department of Community Health will be mobilized whenever there is a threat to human health involving the food supply.

"The two agencies have already had an extraordinary and successful partnership in handling food safety emergencies," Engler said. "The development of the SAFE Team formalizes and strengthens that relationship, ensuring food supply threats will be prevented or minimized."

Prevention and minimization are also the main mission of the National Food Safety and Toxicology Center. Located behind the Plant and Soil Science Building's greenhouses on MSU's campus, the center appears to be one of a kind.

"There's nothing quite identical to this," Hollingworth said. He said one or two national centers exist and one is forming at University of Maryland to focus on food safety issues.

"I hate to separate us from the others, but our mission is to look at food safety issues right across the whole spectrum of the food chain," Hollingworth said. "That includes pre-harvest food safety situations occurring on the farm or at producer level, processing and packaging, retail, and increasingly, in food service, where at least 50 percent of the meals people eat are prepared outside the home."

Hollingworth, who is also director of the Pesticide Research Center, said the Food and Drug Administration has a center in Illinois, and Texas A&M is hoping for one more like MSU's.

Food safety issues can arise at any stage, or more than one. He said the whole food system needs to be looked at to understand where the best place is to

intervene so safety can be increased.

The National Food Safety and Toxicology Center will look at microbiological hazards, food chemistry, epidemiology and toxicology. Toxicology studies poisons and their effects. Epidemiology is a branch of medical science dealing with incidence, distribution and control of disease within a population.

"We've been familiar with pesticide issues for quite awhile, and now we see things like *E. coli* and *Salmonella*," Hollingworth said. "Essentially, we're seeing a number of these problems trace back to the farm, either in animal or plant production."

While researching, the center's main goal is to help producers produce a safer product.

"We want to help solve those problems occurring at farm level and reduce their impact," he said. "So, pre-harvest, which is really what we're talking about, is a very significant focus for what we are doing."

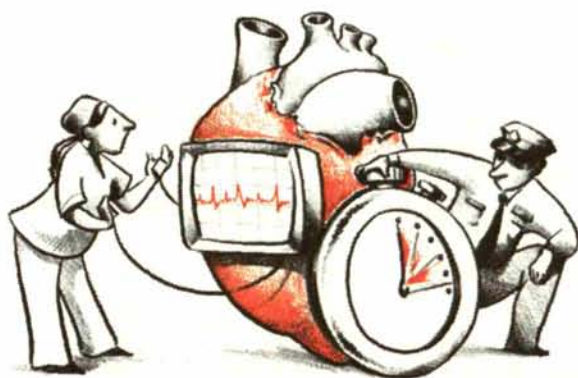
According to the national Centers for Disease Control and Prevention, up to 81 million cases of food-borne illness occur each year, including up to 2.5 million cases in Michigan. Nationwide, the total costs associated with food poisoning are estimated to be \$23 billion. RL

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HEALTH HARVEST



If you watch medical shows on television, you've seen the scene countless times. The line on the monitor showing the patient's heartbeat becomes erratic or suddenly goes flat. The doctor yells for the "paddles," places them on the patient's chest, and calls out "everybody clear."

The machine that delivers the shock to the heart is called a defibrillator. As technology has advanced, the machine has grown smaller, more portable and easier to use. And it has moved out of the hospital. Now, even trained lay people are using automatic external defibrillators (AEDs) in emergency situations to help save the lives of cardiac arrest victims. The American Heart Association is campaigning to place the machines with all "first responders," such as fire department paramedics, police officers and emergency medical technicians. Someday the compact little boxes, located in public places such as stadiums and offices, may be as common as fire extinguishers.

Why restoring heart rhythm is essential

All four chambers of the heart — the right and left atria and the right and left ventricles located below them — must contract in an organized manner for the heart to beat normally. When the heart is in fibrillation, its muscles twitch chaotically instead of contracting normally. The most serious erratic heartbeats you have seen on medical dramas typically are either "ventricular fibrillation" or "V tach" (ventricular tachycardia). Tachycardia means a more organized, but very rapid heartbeat.

Ventricular fibrillation can cause the heart's pumping action to virtually cease. The body also receives insufficient blood in the case of "V tach," or rapid contraction of the ventricles.

Defibrillation — the saving shock

In the 1960s doctors began to use electrical countershock to reestablish normal heart rhythms. Use of electrical countershock, a technique called defibrillation, improved survival in victims of cardiac arrest. In the last three decades, the challenge has been to find a way to use this technology earlier in cases of life-threaten-

The shock that saves Automatic external defibrillators

ing abnormal heart rhythms and in cardiac arrest.

In most people suffering a cardiac arrest, the situation is reversible if the heart can be restarted within a few minutes. Unless someone at the scene delivers cardiopulmonary resuscitation (CPR) and emergency medical technicians (EMTs) provide advanced cardiac life support to restart the victim's heart, by the time he or she reaches medical help, it may be too late. "You can buy a little time with CPR and medications delivered by the EMTs," explains Anne H. Dougherty, associate professor of medicine at The University of Texas—Houston Medical School, "but you need shock to reestablish normal heart rhythm." Dougherty emphasizes that the amount of time elapsing between the onset of the cardiac arrest and first delivery of shock is critical in determining someone's outcome. "Since there is a window of only five to six minutes in which shock is likely to restore normal heart rhythm," Dougherty says, "time is of the essence." It is estimated that with each minute that elapses between cardiac arrest and defibrillation, the victim's chance of survival decreases by about 10 percent.

Improved technology

Automatic external defibrillators (AEDs), which were first introduced in 1979, differ in a number of ways from the defibrillators you see on television. Originally somewhat bulky, AEDs are now about the size of a laptop computer and are relatively simple to operate.

Once the AED is turned on, its computer provides audible instructions telling the trained operator what to do. In short, the machine "talks" to you. Instead of paddles, adhesive pads are attached to the victim's chest. There are diagrams to illustrate proper placement. After the pads are

properly placed, the machine takes a reading of the victim's heart rhythm and determines if the heart rhythm problem is of the type that can be corrected by electric shock. When the rhythm disturbance is treatable, the AED directs the operator to push a button to deliver a very brief shock. The heart rhythm is then reassessed. If it still isn't normal, the AED instructs the operator to deliver a second shock. The AED also directs the operator when to check for a pulse.

Greater access

There is a growing interest in wider use of AEDs by first responders, such as police officers and firefighters. Police officers often arrive at the scene before other help arrives. A long-term program of AED use by police officers in one area in Michigan had achieved a 20 percent survival rate in cardiac arrest victims; when a new administration discontinued the program, the survival rate dropped to 4 percent.

The future of AEDs

While AEDs cannot revive people whose hearts are damaged beyond hope, AEDs have shown that they can save lives. They are designed to deliver an electric countershock only in those instances in which it is appropriate.

Liability laws may have to change before AEDs see more widespread use. Most states do not have a "Good Samaritan" law. Only Florida protects bystanders from a lawsuit if they use the machine on a person and the person dies. AEDs are relatively expensive, costing from about \$2,000 to \$4,000. But they appear to be here to stay. An increasing number of facilities — basically anywhere large crowds gather, will provide access to AEDs in an effort to avoid preventable deaths from cardiac arrest. RL



Reducing breast cancer risk

Women who live in sunny places such as Atlanta or San Antonio are 30 to 40 percent less likely to get breast cancer than those who hail from northern cities

like Boston or Seattle. There's a similar difference in breast cancer risk between women who catch frequent rays during work or play and those who tend to stay indoors. Researchers suspect the protec-

tion from breast cancer among women who get more sun is linked to their synthesizing more vitamin D from exposure to the sun's ultraviolet radiation.

The thought that radiation reduces the risk of any cancer might sound counterintuitive, but preliminary experiments have suggested that vitamin D — which requires sunlight to be produced in the skin — may protect against breast cancer by slowing or stopping the growth of cancerous cells. In the latest research, consisting of preliminary findings presented recently at a government conference, scientists followed a group of some 5,000 women for about 16 years, comparing their lifestyles and diets.

They found that it wasn't only D from the sun that helped. Vitamin D from foods also appeared protective. Women who got 200 or more International Units of D in their diets had about a 30 percent reduced risk of breast cancer compared to women who got fewer than 50 units. Foods with vitamin D include milk and fortified breakfast cereals, fatty fish, egg yolks and liver.

The research coincides neatly with new recommendations that adult women get more D in their diets: 400 to 600 units for women over 50 as opposed to the previously recommended level of just 200 units. "We don't know exactly how many units of vitamin D might prevent breast cancer," said lead researcher Esther John, Ph.D., of the Northern California Cancer Center. "But we do know that the intake of vitamin D from foods in the U.S. is low." The new dietary advice is especially apt for people who live in the northern states, where the sun's rays generally aren't strong enough to produce D in the skin during the winter.

John emphasized that her study does not warrant getting excessive exposure to the sun. "It takes only about 10 to 15 minutes of sun exposure on the face, neck, arms and hands to meet the body's daily requirements for vitamin D," she said. You also shouldn't overdo it with vitamin D containing foods or supplements, as D can be toxic at 1,000 to 2,000 units a day. RL

Color yourself healthy


Health-savvy consumers know that the deep orange hue of a carrot signals that it's rich in beta-carotene, an antioxidant thought to be linked to cancer prevention. Dark green vegetables

like spinach are also high in beta-carotene — you just don't see the orange color because it's masked by the green pigment chlorophyll.

What about finding other carotenoids

by their color? After all, beta carotene is only one of several members of this family of plant chemicals (there are more than 500) that appear important to good health. Take a look at the color chart below to see which foods are high in four carotenoids that scientists are now linking to disease prevention. RL

	Orange or deep yellow	Dark green	Red or pink
Beta-carotene: A well-known antioxidant which may reduce risk of some cancers by protecting cells from damage	apricots, cantaloupe, carrots, dried peaches, mangoes, pumpkin, sweet potato, winter squash	beet greens, collards, fennel, fresh parsley, kale, mustard greens, romaine lettuce, spinach	red pepper
Lutein/zeaxanthin: May help protect against macular degeneration, a leading cause of blindness in older people	pumpkin, summer squash	broccoli, brussels sprouts, fresh parsley, green leaf lettuce (not iceberg), green peas, kale, leeks, mustard greens, spinach	
Lycopene: Linked with a decreased risk of prostate cancer	dried apricots		guava or guava juice, pink grapefruit, red tomatoes and tomato-based products (e.g., ketchup, tomato sauce, tomato paste), watermelon



■ Michigan Farm Bureau

■ Farm Bureau Insurance

■ Farm Bureau Group Purchasing

■ Michigan Agricultural Cooperative Marketing Association, Inc.

■ Farmers Petroleum Cooperative, Inc.

1997
Annual report



Jack Laurie
President's Report

A little more than 100 years ago, in Illinois, one of the greatest inventions in the history of construction occurred. In 1884 and 1885, the Home Insurance Company skyscraper, all 10 stories of it, was built in Chicago.

What was remarkable about this structure was that it did not rest on a firm foundation. Instead, the architects relied on a new form of support.

Instead of heavy foundations and load-bearing walls, they built a steel skeleton, a scaffolding, that was internal to the building. On that skeleton they hung the skyscraper.

This system of girders and skeletal framework remains, to this day, the technology for building skyscrapers. It is much more powerful than just a foundation because it is integral to the structure. It weaves itself throughout; it becomes part of the very structure it is trying to support.

This story should encourage all of us to view Farm Bureau as the framework that builds upon a firmly established foundation, in creating a brighter future for Michigan agriculture.

The Farm Bureau framework has been dealing with numerous issues this past year – improved deer population control, value-added processing, zoning ordinances and wise land-use planning, farmland preservation, estate tax reform and global warming, just to mention a few.

Regardless of the issue, the Farm Bureau organization can provide the framework for getting the job done. Discovery, it's said, consists of seeing what everybody else has seen and then thinking what nobody else has thought. More importantly, it also requires action. The Farm Bureau framework has done just that this past year.

Wildlife crop damage

At last year's state annual meeting, wildlife crop damage was a major policy issue. While our policy debate was controversial, the Farm Bureau framework of policy development and, consequently, policy execution,

Make the Farm Bureau Framework Work For You

resulted in new management tools that will finally begin to help get our deer herd under control.

Make no mistake about it. Farm Bureau, in cooperation with the Michigan United Conservation Clubs and the Michigan Department of Natural Resources, made these changes a reality. Will they be sufficient to get the job done? Only time and our constant monitoring will tell.

Value-added ventures

Another success this past year on the state level, thanks to our Farm Bureau framework, was the educational programs on value-added processing cooperatives. Michigan Farm Bureau, in cooperation with Michigan State University and a host of commodity organizations, has held numerous educational workshops and tours over the last 12 months.

We are, I believe, at a crucial crossroads, in moving beyond the discussion stage to the actual research, development and implementation of value-added processing here in Michigan. We cannot afford to let the momentum that's been building for value-added processing in this state die.

Farm Bureau can ensure that producer education and coordination on value-added continues. Farm Bureau can also continue to provide the leadership to secure additional funding through Project GREEN to make sure that new product development, market research and business analysis can be conducted for value-added ventures.

The Farm Bureau framework can also ensure that these new ventures aren't regulated out of existence even before they have a chance to succeed. That suggestion, unfortunately, is based more on fact than on fear.

Zeeland Farm Service, which operates the state's first soybean processing plant, has a \$180,000 flaking machine that sat idle for nearly four months, while the company awaited permit approval from the Department of Environmental Quality. They just received that permit in late December.

To get that permit, unfortunately, Zeeland Farm Service had to agree to spend an additional \$425,000 to \$700,000. Why? Because DEQ apparently has grave concerns about dust emissions from a soybean plant.

As a result, Zeeland Farm Service will have to spend \$150,000 to blacktop their driveways and service yard. DEQ also thinks it would be nice to build a \$40,000 dust-containment structure around the receiving pits to prohibit soybean dust from being released into the atmosphere. Another \$60,000 will be spent on installing air monitors, and possibly another \$250,000 for a bagger house. The final insult to injury – Zeeland Farm Service has spent \$130,000 in attorney and consultant fees thus far.

When I hear of these situations, I often find myself asking, "Whatever happened to good old common sense?" Do these regulators – and in some cases, legislators – have any appreciation for the economic realities these individuals are deal-

ing with? These entrepreneurs don't have the luxury or the security of being held unaccountable for their actions or business decisions. They, unlike a lot of our bureaucrats, have bills to pay, pay-rolls to meet and loans to repay.

The bottom line to this issue is the bottom line, pure and simple. The 36,000 tons of soybean meal that were not produced this past fall have a direct impact on your profitability, both as a live-stock producer purchasing soybean meal and as a crop farmer attempting to sell raw soybeans.

The Farm Bureau framework cannot and should not sit idle on this situation. It threatens the very prospect of any additional value-added processing here in Michigan that we're so eagerly seeking.

Ask Clifford Meeuwse, one of the owners of ZFS, knowing what he knows today, if he would still risk his family's business by investing in a soybean processing facility. His answer, in short, no way! Farm Bureau has the clout to aggressively pursue legislation, to make sure that regulations and regulators balance their demands with common sense.

Land-use planning

Land-use planning, or the lack of it, is another challenge that the framework of Farm Bureau continues to work on. As you all know, our legislators missed a prime opportunity this past year to provide genuine reform to our state's subdivision control act.

According to estimates from the Department of Natural Resources, farmland acres in Michigan will shrink from 10.1 million acres to approximately 8.1 million acres over the next 20 years. Anytime you destroy the production base for an industry – whether it's farmland for producing crops or an assembly plant for manufacturing automobiles – it has a direct impact on the economy.

I would be willing to bet that if the big three auto manufacturers announced they were shutting down 25 percent of their auto manufacturing capacity in this state, they would quickly have the undivided attention of our legislators. Unfortunately, that's exactly what we have allowed to happen to our farmland base here in Michigan.

It never ceases to amaze me how lawmakers in Lansing fail to grasp that simple fact. There is a desperate need for wise land-use planning to support an industry that contributes more than \$37 billion annually to this state's economy. Again, where's the common sense in the decisions made by our lawmakers?

Development is inevitable. We can choose, however, whether we want to manage that growth or allow the prime farmland base we all depend upon to continue eroding.

The Farm Bureau framework has spearheaded several educational programs on the Purchase of Development Rights. The potential for local PDR programs is phenomenal. They provide an opportunity to maintain the local agricultural land base while keeping the existing farm operations intact and providing revenue to local economies. It al-

lows residents to decide for themselves if they are willing to support a local PDR program.

Fast-track

On the national level, we suffered a major blow to future economic prosperity with the failure of Congress to pass fast-track authorization. With declining government support to U.S. agriculture, increased access to international markets is crucial.

Amid all of the legislative rhetoric you will hear on fast-track during next year's election campaigns, remember one vital fact. Fewer than 4 percent of the world's consumers live in the United States, while at the same time, we produce 20 percent of all agricultural and manufactured goods in the world.

We cannot possibly purchase enough food or manufactured goods to sustain a sound domestic economy. If there's any hope of continuing economic growth, we need access to the other 96 percent of the world's consumers through trade.

It's essential that the Farm Bureau framework encourage our legislators to employ common sense in making their decisions on fast-track renewal, rather than focusing on their next election campaign. Personal phone calls and letters from those of you in the "real-world" are

often the push that's needed to get the job done.

Legislative clout

Nationally, the Farm Bureau organization was ranked as the 17th most powerful interest group in Washington, D.C., by *Fortune* magazine through a survey of congressional leaders and senior White House aides.

At the state level, Michigan Farm Bureau continues to be a force to be reckoned with, thanks once more to our grass-roots framework. Among single interest organizations, Michigan Farm Bureau was ranked fourth in the state by *Inside Michigan Politics* in 1995.

We need to capitalize on that clout. As members of the Farm Bureau framework, each one of us must strive to constantly ensure that common sense prevails and that economic opportunities continue to exist for the agricultural industry.

Persistence is what makes the impossible possible, the possible likely, and the likely definite. The limits we set for ourselves, and perhaps the Farm Bureau organization, exist only in our minds. Sometimes, if we let our hearts do the talking and believe in our ability to overcome past perceptions, we can create another reality.

I urge each of you to become an active part of the Farm Bureau framework to help our agricultural industry achieve its potential in the coming year.



1997 Treasurer's Report

The fiscal year that ended August 31, 1997, produced another financial success for Michigan Farm Bureau. Membership revenue reached an all-time high of \$4,353,145. Total assets also reached a record level of \$7,669,433.

Liquid investments, which include cash and investments in U.S. Treasury notes and high-quality corporate bonds, increased during the year to \$6,303,223. Liquidity is important for MFB because membership dues, our primary source of revenue, can demonstrate cyclical growth patterns.



Several major new accounting standards were adopted during the year in order to conform with Generally Accepted Accounting Principles. The adoption of these new standards led to some unusual financial statement modifications, even though they produced no real economic change in the financial position of MFB.

The new standards changed both accounting terminology and the accounting treatment used for a number of items on each of the financial statements. The most significant change required the establishment of a reserve for deferred membership dues of \$1,962,673. That reserve, which appears as a current liability on the statement of financial position (balance sheet), came directly from the net asset (fund balance) position.

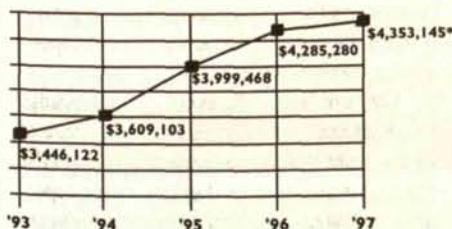
The net asset position of MFB fell below the board-established goal of one year's total expense level during 1997. This goal would have been easily surpassed if the dues reserve had not been created. The establishment of the deferred membership reserve changes the "measurement" of liquidity and solvency for MFB. However, it does not change the effective practical ability of MFB to meet its financial obligations.

There were several other accounting standards adopted that had significantly less impact on the financial statements. These included adjusting the book value of certain assets to market value, reorganizing the Statement of Activities (Operating Statement) to separate program expenses from management and general expenses, and moving the Legal Defense Fund and Young Farmer Trust Fund from a current liability to a "designated" portion of Net Assets.

The financial position of Michigan Farm Bureau remains strong and growing as we move into fiscal year 1998. Membership revenue continues to grow and quality liquid assets are held that provide excess capacity for funding program expenses into the future.

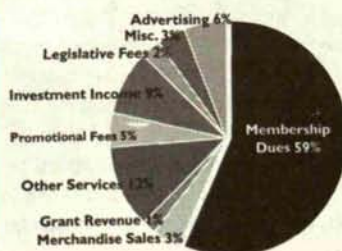
Thomas J. Parker, Treasurer

Membership Dues Revenue

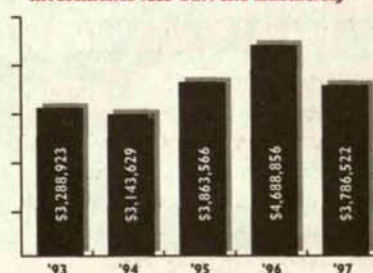


*Net of \$101,835 increase in deferred membership dues reserve.

Michigan Farm Bureau Revenue



Liquidity Position (Current Assets plus Liquid Long-Term Investments less Current Liabilities)



Michigan Agricultural Cooperative Marketing Association

Taking on new ventures, maximizing financial returns to members and raising charitable funds for the hungry highlighted the Michigan Agricultural Cooperative Marketing Association's (MACMA) past year. Since 1961, MACMA's six divisions have continued to find new and innovative ways to provide Farm Bureau members with a market for their products.

Red Tart Cherry Growers Division

The USDA estimated the 1997 Michigan tart cherry crop at 180 million pounds out of 242 million pounds nationally. However, the crop picked out at 278.9 million pounds delivered mainly because of favorable weather conditions which produced an excellent crop.

Since the new Cherry Federal Marketing Order (FMO) instituted last year could not establish pricing, a new cooperative structure was formed in April when tart cherry growers across the United States formed a federated marketing cooperative called CherrCo, Inc. CherrCo, Inc. reached an agreement with 24 grower cooperatives and announced pricing for frozen and hot-packed tart cherries. The MACMA board of directors and the Red Tart Cherry Growers Marketing Committee authorized the establishment of a Capper-Volstead producer cooperative, named Millennium Marketing, Inc., to strengthen supply and pricing for independent growers. This cooperative is a member of CherrCo, Inc. MACMA continues to provide grower price leadership as an advocate for fair prices.

The division continues to work on further purchases from the USDA of tart cherries for school lunch programs.

Feeder Pig Division

Feeder pig prices have been under a lot of pressure, but have improved with the advancement of corn harvest and the drop in soybean meal prices. Overall, producers had a good year.

Planning and development is underway to implement a three-stage, multi-site hog production network. The scope of the project is 1,000 hogs per week, involving six to 10 farm owners, an off-site nursery and several finishers with total capacity for 18,000 head. MACMA is taking the lead on this project with support from the Pork Alliance. One of the keys to networking the project will be the construction of a nursery facility.

Michigan Processing Apple Growers Division

The division continued to sell large quantities of apples at prices considerably higher than last fall's negotiated minimum prices. Michigan processors recently were awarded orders from the USDA for apple products produced from the 1996 apple crop. Michigan processors were awarded 75 percent of the total applesauce order and 70 percent of the total apple juice order.

The Michigan Processing Apple Growers Marketing Committee estimated the 1997 apple crop at 22.3 million bushels, up 22.6 percent for last year's 17.2-million-bushel total.

Asparagus Growers Division

The Asparagus Marketing Committee met March 11 to set the 1997 processing price for MACMA members. The price was set at a cash discounted price of 66 cents per pound. The delayed terms price was set at 67 cents per pound.

The committee made a motion to change the marketing fee from 1.50 percent to 1.75 percent for the 1997 crop year.

Michigan asparagus growers finished the 1997 season with a total of 22.2 million pounds of asparagus delivered to processors. A total of 14,450,679 pounds of asparagus was canned and 7,708,683 was frozen. This was 4.2 million pounds less than the 1996 crop season.

Michigan Plum Growers Division

The plum crop was up slightly from last year, with Michigan plum processor prices for Stanley plums ranging from 14 cents to 16 cents per pound. Damson prices ranged from 18 cents to 22 cents per pound.

Regulatory Compliance Assistance Program

With the help of numerous county Farm Bureaus, 10 winter Safety Challenge Seminars were held to address fitting, use and care of personal protective equipment. Three agribusiness management seminars were also held throughout the state. Core program services expanded and the use of the 800-number increased.

Michigan Sampler Program

To raise funds for the Food Bank Council of Michigan, two special-edition gift boxes featuring the Mackinac Bridge and a Great Lakes Lighthouse were offered for sale. President Jack Laurie and Gov. Engler's wife, Michelle, promoted the joint project through statewide public service announcements. A holiday catalog was developed and mailed to members and corporations.

Michigan Farm Bureau Group Purchasing, Inc.

Michigan Farm Bureau Group Purchasing, Inc. (GPI) is a member-only ag replacement parts supplier specializing in tillage wear parts, cutting parts, roller chain, nuts and bolts, and other items that are needed year after year. They also offer

Lincoln Welders, accessories and welding supplies, and high-quality pressure washers.

The year of 1998 began a period of significant change for GPI. Its best discount for cash orders is 25 percent, where last year it was 20

percent. We have pre-ordered significant quantities of inventory, which will allow them to be delivered to our customers much earlier than in past years. Commissions to vendors have been improved and the search for more commission-paid vendors to serve at the county level, will be more aggressive in the next two years.

GPI was originally conceived to be a member benefit program through the distribution of high-quality replacement parts at low, affordable prices. By design, we purchase, as a group, two times each year. We begin with a 25-percent-discount winter sale, which this year runs through Feb. 14, 1998. We follow up that sale with a 25-percent-discount summer sale during the month of July each year.

In addition to our two annual sales, GPI offers products to members year-round. Based on our inventory and customer demand, we can ship direct either from our warehouse in Grand Ledge or from regional warehouses based in Indiana and Illinois. We can also ship direct from the manufacturers.





Farm Bureau Insurance

The top 10 reasons why we are proud of 1997...

Was 1997 a good year for you and your family? It was for Farm Bureau Insurance. We helped more people, added more services, and invested more in Michigan's future. Take a look at our top 10 highlights of 1997:

1) **National recognition:** For the sixth straight year, Farm Bureau Life was named one of the 50 most outstanding life insurers in America, based on safety, security and outstanding financial performance.

2) **New company:** We formed a new company, the FB Equity Corporation, which will offer mutual funds and variable annuities to our clients. This new company will enable us to expand our products and services to Farm Bureau members. Several agents are being licensed to sell the new company's products.

3) **New products and services:** Farm Bureau Life introduced a new Universal Life policy, offering several enhancements that will better protect you and help you reach your financial objectives. And we now offer two new IRAs: the Roth IRA, featuring tax-deferred interest earnings and tax-free withdrawals, and the SIMPLE IRA for small employers who need an easy, affordable retirement plan for their employees.

4) **Farmowners coverage expanded:**

We expanded our farmowners policy 21 ways, one of the biggest overall coverage improvements in the policy's history. The 21 improvements range from expanded coverage for newly acquired farm machines and livestock to emergency road service for farm machinery and twice as much coverage for debris removal. Our farmowners policy is the best-selling farm protection program in the state.

5) **Other policy improvements:** We im-

proved our Guardian policy for Michigan businesses. The many enhancements will make us even more competitive in the Michigan business insurance market.

6) **Benefits paid:** We paid more than \$200 million in claims and policyholder benefits last year and added thousands of new policyholders... an indication of how much we help this state.

7) **Property-casualty production:** Total premiums in our two property-casualty companies (Farm Bureau Mutual and Farm Bureau General) reached \$252 million, an increase over 1996. Farmowner sales were up in 1997, thanks to our continued leadership in the farm market. Sales of Homeowners insurance were especially strong, reflective of our success in attracting higher-quality homes.

8) **Life insurance production:** Life and annuity premium exceeded \$64 million in 1997. Farm Bureau Life added \$17 million to surplus in 1997, bringing this policyholder protection fund to more than \$137 million.

9) **Market strength:** Besides being Michigan's number-one farm insurer, we are now the sixth largest home insurer, seventh largest auto insurer, and fifth largest commercial auto insurer. We protect more than 350,000 Michigan policyholders and have assets of greater than \$1.5 billion.

10) **Community involvement:** As a long-time partner with the Michigan High School Athletic Association, we are a major sponsor of high school sports and youth programs in this state. We also provide 24 scholarships each year for Michigan's top scholar-athletes. And we help raise millions of dollars for the fight against cancer by sponsoring 30 American Cancer Society golf tournaments and the state finals each year.

Farmers Petroleum Cooperative, Inc.

Farmers Petroleum Cooperative to modify its name and become FPC

Changes in the farming and fuel industries represent constant change, and this past year certainly proved that for Farmers Petroleum Cooperative, Inc. One of the greatest challenges is to procure the highest quality product and deliver it at the best value.

One of FPC's main focuses for 1997 was an increased emphasis on effectively promoting its product lines to all members and to create a greater awareness of the company in the marketplace. Other challenges facing FPC are complying with and helping member cooperatives deal with governmental regulations, and maintaining the cooperative in a decreasing market with increasing competition.

Farmers Petroleum Cooperative, Inc., evaluated and will be implementing a modification of its name and logo. Beginning in 1998, "FPC" will replace the full name in an ongoing effort to obtain more non-traditional business.

Another focus during 1997 was to implement and maintain job training for employees to enhance the safety of operations, and to increase the level of professionalism in all areas. The transportation department continued updating its fleet by adding one new semi-tractor, two new propane delivery units, a new chassis and refurbished liquid fuel tankwagon, and a new service vehicle.

The propane program also continued its upward growth trend. This growth was aided by the partnership between Farmers Petroleum and Thumb Electric Cooperative (TEC) to begin offering TEC's customers propane and service from FPC's Caro Retail Center. This includes the installation of a 30,000-gallon bulk propane plant in Uby. FPC also installed an 18,000-gallon propane plant at the Kinde Co-op to maximize propane deliveries in the Thumb area of the state.

FPC continues to provide Farm Bureau members with a diverse array of products beyond propane and fuel, including oil, tires, livestock equipment, salt, batteries, car care products and pumps.



1997 Chief Operating Officer's Report

The value of belonging made a difference for you this past year. Farm Bureau members were active on numerous county, state and national issues, proving once again the value of belonging to a general farm organization that provides one unified voice for agriculture.



John Vander Molen
Chief Operating Officer

Membership growth

Because of outstanding efforts by Farm Bureau volunteers, Insurance agents and county Farm Bureau staff, Michigan Farm Bureau ended the year with a 5,648-member gain, boosting total membership to 161,366 and making this 10 straight years of membership growth. Your organization also experienced the second consecutive year of regular member growth, closing out the year with 44,847 farmer members.

Membership services

As an organization, Michigan Farm Bureau is constantly searching for ways to save every member money. New this year to the member service lineup is The Farm Bureau Connection, a long-distance phone service for members only. More than 800 participants have already signed up for the discount service. Rates are just 8.5 cents a minute for all in-state calls, 24 hours a day, and 11.9 cents a minute for out-of-state calls.

Health services

Community Blue is a new PPO health-care plan now available to members. It offers \$10 office visits, a wide range of wellness benefits and a lower deductible. In addition, 1998 will also bring the introduction of new prescription drug coverage in all non-Medicare plan options. You'll also find added features to the Farm Bureau VISA card in the coming months.

Young Farmers



Young Farmers, the future of Farm Bureau, were active again this past year. The average age of young farmers attending the 1997 MFB Young Farmer Leaders' Conference was 26 years. More than 60 percent of those attending were at their first Leaders' Conference to participate in management and leadership workshop activities. Ninety-nine people, including national runner-up Rodney Laurenz from Midland County, participated in the 1996-97 district Discussion Meets, the largest participation ever.

Lansing Legislative Seminar



More than 400 Farm Bureau members let their voices be heard in the state capital during the annual Lansing Legislative Seminar. The one-day seminar allows members like Kalamazoo's Larry Leach, left, to encourage their state legislators to support Michigan Farm Bureau's policy position. Rep. Don Gilmer, right, earned Michigan Farm Bureau's prestigious Silver Plow award for his support of agriculture in Michigan.

Project GREEN



Michigan legislators supported our state's plant-based agriculture by providing \$1 million in partial funding for Project GREEN (Generating Research and Extension to meet Economic and Environmental Needs). Farm Bureau members and commodity group leaders thanked the legislators by heading to Lansing and presenting their state representatives and senators with baskets of plant products and information.

Farm Bureau members killed the death tax



Farm Bureau's "Kill the Death Tax Campaign," a nationwide letter-writing campaign urging Congress to reform the federal estate tax, resulted in 2,044 Michigan Farm Bureau members writing 6,132 letters. Thanks to the efforts of Farm Bureau, the current \$600,000 standard exemption will be increased to \$1 million over a 10-year period. In addition to the standard exemption, a new family business exemption is provided. When combined with the standard exemption for family businesses, which includes farms, the total exemption will be \$1.3 million.

Farm safety



Farm Bureau members are keenly aware of the need to protect themselves from accidents on their farming operation. Ogemaw County Farm Bureau even sponsored an Ag Accident Rescue Seminar to educate other members and emergency personnel about the situations they might encounter on a modern farm.

Livestock initiative



Completion of the \$70 million livestock initiative was commemorated this past summer at the renovated Anthony Hall location, during Agriculture's Summer Celebration. More than 1,200 Farm Bureau members and guests were on hand to tour all of the new livestock facilities made possible by Farm Bureau's grass-roots efforts.

State legislative victories



Farm Bureau was instrumental in securing legislation to increase highway funding by an estimated \$300 million through a 4-cent gas-tax increase. As a result more than 400 miles of new road will be constructed across the state. Farm Bureau continues its efforts to change the state's donor status in the Federal Highway Trust Fund. Currently, Michigan gets back only 87 cents for every dollar sent in.

Michigan FFA Foundation



Supporting FFA members throughout Michigan was the driving force for the Farm Bureau-managed Michigan FFA Foundation. In 1997, more than \$1 million was raised through corporate and individual donations through a matching grant from the Michigan Department of Agriculture. The newly created Vision2000 Endowed Fund will better equip the next generation with the knowledge about agriculture they need.

Educational displays



Michigan Farm Bureau spread the word about agriculture through displays at numerous malls across the state, Lansing's Capital City Airport and Rural Education Days. New this year, the Miracle of Milk exhibit, a three-dimensional display of a modern dairy farm, also helped share agriculture's message. The dairy display made stops at county fairs, the state fair and other events throughout the state.

Value-added processing



Adding value to what our members grow is the concept behind value-added agriculture. Farm Bureau, recognizing the potential of value-added processing to boost farm income, co-hosted a value-added, new-wave cooperative meeting in Frankenmuth last January; published "Trends in Value-Added Agriculture," an eight-page supplement to the *Michigan Farm News*; and helped send more than 30 Farm Bureau members to North Dakota to give them an in-depth look at value-added processing on the high plains.

Caring about the environment



Bay County Farm Bureau President Dave Duyck, left, earned the 1997 Conservationist of the Year award from the Michigan Senate's Republican Caucus for his work protecting the Saginaw Bay Watershed. Like all Farm Bureau members, Duyck demonstrated the care he provides for the resources from which he earns a living on his farm.

Young People's Citizenship Seminar



The 1997 Young People's Citizenship Seminar drew more than 200 high school students to Calvin College last year. A majority of the students 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. Plans are already underway for next year's conference, scheduled for June 15-19 at Calvin College.

Miracle of Life exhibit



The popular Miracle of Life exhibit drew thousands of visitors at the Michigan State Fair. The exhibit was also featured at the U.P. State Fair, where more than 100 Farm Bureau volunteers educated passersby about agriculture.

The Miracle of Life exhibit features farm animals, which are brought in within a few days of giving birth. Fair spectators have the rare opportunity to watch the births as they learn about our industry.

Michigan Farm Bureau Family of Companies Mission Statement

The purpose of the Michigan Farm Bureau Family of Companies is to promote, protect and represent the business, economic, social and educational interests of the Michigan Farm Bureau member; to re-organize and advance the Michigan Farm Bureau as the parent organization; to maintain and enhance the leadership role of the Michigan Farm Bureau Family of Companies; and to be supportive of each affiliate's effort to meet their specific company objective.



Michigan Farm Bureau State Board of Directors

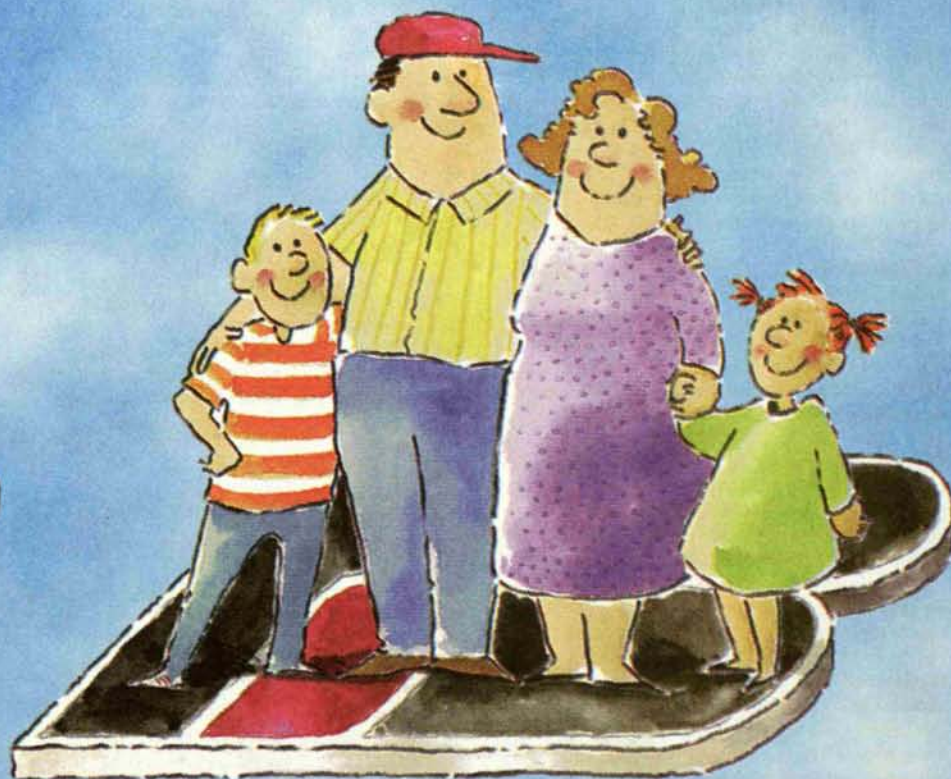
Each year at the Michigan Farm Bureau annual meeting, the 452 delegates elect 17 representatives to the board of directors. They are responsible for leading Michigan's largest farm organization during the upcoming year and making your organization a place "Where Belonging Makes a Difference."

Front, left to right: Treasurer and Chief Financial Officer Thomas Parker, Grand Ledge; Michael Fusillier, District III, Manchester; Faye Adam, Director-at-large, Snover; Donald Sutto, District VIII, Saginaw; Amy Martin, Young Farmer Representative, Leroy; Margaret Kartes, District X, West Branch; *Middle row:* Judith Emmons, Director-at-Large, Sheridan; Alan Garner, District V, Mason; Vice President Wayne Wood, Marlette; Jan Vosburg, Director-at-large, Climax; Rick Johnson, District VII, Leroy; Robert Wahmhoff, District XI, Baraga; President Jack Laurie, Director-at-large, Cass City; *Back row:* Chief Operating Officer John Vander Molen, Charlotte; James Miller, District I, Coloma; Terry Bellville, Promotion and Education Representative, Whittemore; Blaine VanSickle, District II, Marshall; Joshua Wunsch, District IX, Traverse City; Secretary David VanderHaagen, Okemos; Not pictured: Thomas Guthrie, District IV, Delton

M I C H I G A N

Farm Bureau

B E N E F I T S O F M E M B E R S H I P



When you join Farm Bureau, you are part of an organization that represents a majority of the nation's farmers. Since its establishment in 1919, Farm Bureau has been dedicated to defending the rights and economic interests of its members.

AGRICULTURAL REPRESENTATION

**Rated as the fourth Best Single Interest
Lobbying Organization in Michigan,*
Farm Bureau members get top-notch
representation for under \$50 per year.**

We're not just there... we're effective!

With over 950 registered lobbying organizations in Michigan, Farm Bureau's top four ranking proves once again that our member-developed grass roots policy is being heard in the halls of the Michigan Capitol. While most organizations have member dues priced in the hundreds of dollars, Farm Bureau members have shown that you don't have to be pricey to be effective.

Local Affairs — "Not in my backyard" is a catch phrase for the '90s. What happens in *your* backyard is of concern to all Farm Bureau members. County Farm Bureau Local Affairs committees provide members with a great opportunity to determine the future of their communities and help mold their neighborhoods for coming generations.

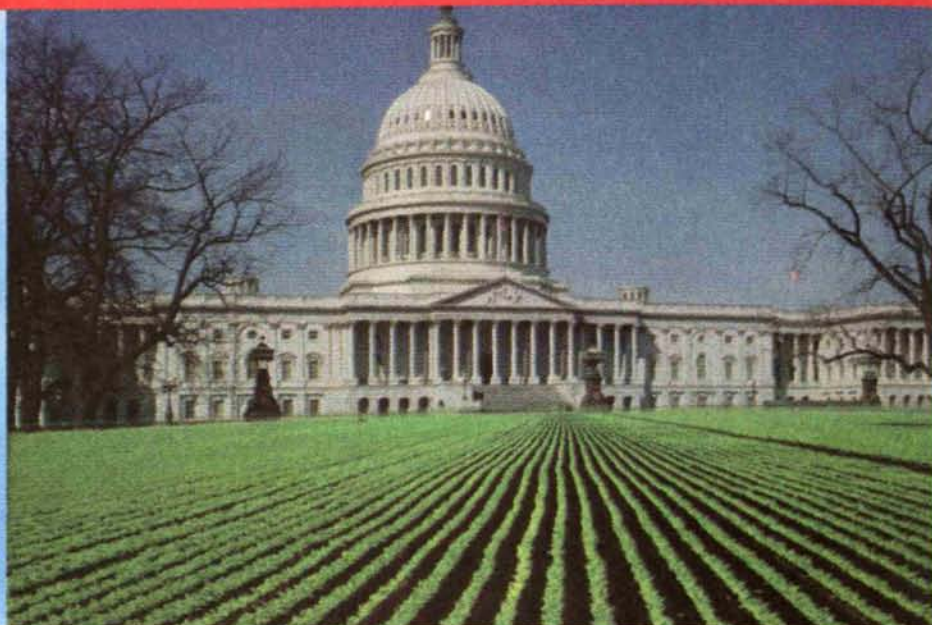
State Affairs — Tangled in red tape? Lambasted by legislation? During the 1995-96 legislative session, over 3,450 bills and 1,400 resolutions were introduced by members of the Michigan House and Senate resulting in over 880 laws. Farm Bureau reviewed and monitored these bills and resolutions for their potential impact on agriculture and rural communities.

National Affairs — Sometimes it seems the "big" national issues are so far removed from your farm and community, that you feel powerless to influence the outcome. No matter how complicated and overwhelming a national issue may seem, your voice is being heard because you're a Farm Bureau member.

*Ratings compiled by independent political newsletter
Inside Michigan Politics.

FOR MORE INFORMATION

**To learn more about legislative
activities and making a difference,
call 800-292-2680, extension 2040,
or call your county Farm Bureau.**



Policy Development

Member-developed policy is the foundation of Farm Bureau and the blueprint for a strong, competitive rural economy today and in the future. Through policy development, farmer neighbors come together to analyze and find solutions to agricultural problems. Join this grass roots process! Your input is essential for policy development to work.

Legislative Seminars

Get good government by getting involved! Farm Bureau helps you become informed and influential as a participant in the Farm Bureau legislative seminars. These seminars put you in touch with the issues and the decision makers in Washington, D.C., and in Lansing. Now that's accountability!

Are your interests national and international? Then your choice should be the three-day legislative seminar in Washington, D.C. You'll attend top level legislative briefings conducted by American Farm Bureau staff. Then you'll join a select group of county Farm Bureau members on the front lines of this grass roots lobbying mission — making personal contacts with Michigan's senators and representatives and attending congressional hearings. Member-developed policy is the source for the positions taken on issues. Vigorous support by Farm Bureau members — like you — is crucial in convincing our state's elected leaders to back Farm Bureau policy with their votes.

Want to make a difference closer to home? Attend a Lansing Legislative Seminar. This annual seminar is your opportunity for face-to-face discussion with Michigan legislative leaders. You'll have the information and examples to give legislators an accurate picture of how Farm Bureau policy reflects the real issues that face agriculture today.

AgriPac

Cutting through the campaign rhetoric to the real issues! That's the goal of Michigan Farm Bureau's Political Action Committee, AgriPac. Without regard to political affiliation, AgriPac defines the issues and then scrutinizes the candidates. Committee members are looking for candidates who demonstrate concern and involvement in agriculture. If they measure up, they receive AgriPac's endorsement as a "Friend of Agriculture."

AgriPac's election year activities rely on grass roots opinion. County volunteers, who earn their living in agriculture, give their time to serve on county Candidate Evaluation committees. They interview candidates and pass on their "Friend of Agriculture" recommendations to AgriPac.



EDUCATIONAL PROGRAMS

Promotion and Education

Promotion and Education is as dynamic and exciting as you want to make it! It's designed for farm families who want to spread the message of agriculture. Farm Bureau members have found that through this program, they can address specific needs in their communities and make a difference by taking action on local problems. Ask yourself if the following are concerns in your county:

- Do children really understand that farms are the source of their favorite (and some not-so-favorite) foods?
- Do community and local government leaders understand the agricultural industry?
- Do farmers in your area have access to the latest information on new regulations and management practices?

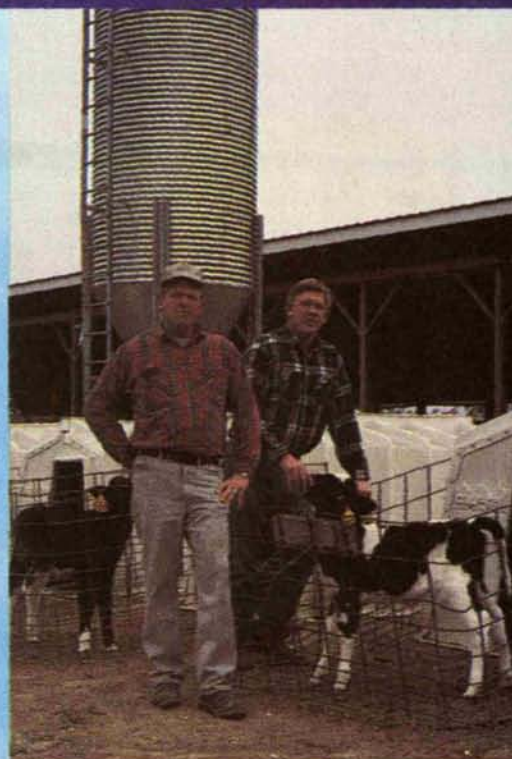
If these sound like concerns you have in your community, then you should join thousands of Farm Bureau members statewide who participate each year in promotion and education activities. Activities like agricultural mall displays, agriculture in the classroom programs, commodity information meetings, agricultural accident rescue seminars and many more. For additional information, call 800-292-2680, extension 3213.

Commodity Activities

An impressive agenda of top commodity, government and private sector officials awaits Farm Bureau members every year at our annual commodity conference. Providing Michigan farmers the latest information about the most current issues in their industry is the main objective of this program.

Communicating for Agriculture

When it comes to farming and your county Farm Bureau, you're the expert! And Farm Bureau gives you so many opportunities to tell the story of agriculture and share your knowledge. Your interests may be in working with the news media in your local newspaper or radio and television markets, or editing the county Farm Bureau newsletter. You can choose to volunteer as an Information Committee member, media response team member or newsletter editor. You'll get practical, hands-on training in writing, planning media events and preparing for on-camera interviews. It's a chance to affect hundreds, even thousands of people! For additional information, call 800-292-2680, extension 6540.



How are you managing your farm to protect the environment?

Michigan Farmers know that environmental security and responsibility starts at home. They're involved every day with issues like water quality, food safety, and soil and wild-life conservation. Ken and Larry Nobis (above) discuss their Clinton County farming operation.

"All the things we do in farming have to be economically sound as well as ecologically sound because there's not much profit in it unless you do it right. We utilize sophisticated monitoring equipment on our field sprayer to enable us to apply the precise amount called for. Our integrated pest management program means that insect and weed control is done on an as-needed basis only. Treatments may be cultural, biological, or chemical and we keep written records on each field so there is no chance of over-application.

"Our dairy herd management includes physical and environmental measures to protect animal health and reduce the need for medication. Beyond that, each load of milk that leaves this and every dairy farm in Michigan is tested for quality and purity before it reaches the consumer. We are proud that Michigan consistently leads the nation in monitoring the quality of our dairy products."



INSURANCE BENEFITS

Health Insurance



providing its members with affordable, quality health care.

Michigan Farm Bureau has had individual health insurance as a member service for over 40 years, and now offers plans for sole proprietors and small businesses. If you would like information on these cost-saving plans, please contact your local Farm Bureau Insurance agent or the county Farm Bureau office.

Farm Bureau ConnectionSM



It's simple, convenient, and comes from someone you trust. That is the cornerstone of the FB Connection Long Distance program. Our 8.5 cents per minute in-state rate and our 11.9 cents per minute

out-of-state rate are some of the lowest in the country. And because it's 24 hours a day, 7 days a week, it's simple to understand. Billing in 6 second increments also means you only pay for the time you use, not the one minute minimums most companies charge. We also have personal 800 numbers, calling cards and business services. Contact your county Farm Bureau or call 1-800-805-4864 for more details.

Long-Term Care Insurance



A recent addition to Farm Bureau's family of benefits is long-term care insurance offered through CNA Companies. Farm Bureau members receive a 10% discount plus an additional 10% if both members of the family

take out coverage. Contact a Farm Bureau Insurance agent for more information.

Auto Insurance



Finding a friendly place to insure your car is easy when you're a Michigan Farm Bureau member. Farm Bureau Insurance has nearly 400 agents around the state ready to serve you.

Check out our competitive auto rates — ask for a fast, free price quote and let your Farm Bureau agent tell you about the many available discounts. You may qualify for the safe driver discount, seat belt wearer's discount and multi-car discount. Take advantage of this exclusive member benefit.

Farmowners Insurance



Farm Bureau Mutual introduced the very first farmowners policy in the nation. We were the first and we're still the best. We offer customized protection, fast claims service, and people who know the insurance needs

of Michigan farmers. In fact, we insure more Michigan farms and farm families than any other company. For top-quality farm protection, choose Michigan's largest and most experienced farm insurer. You may find better ways to run your farm, but you won't find a better way to insure it.

Accidental Death and Dismemberment Insurance

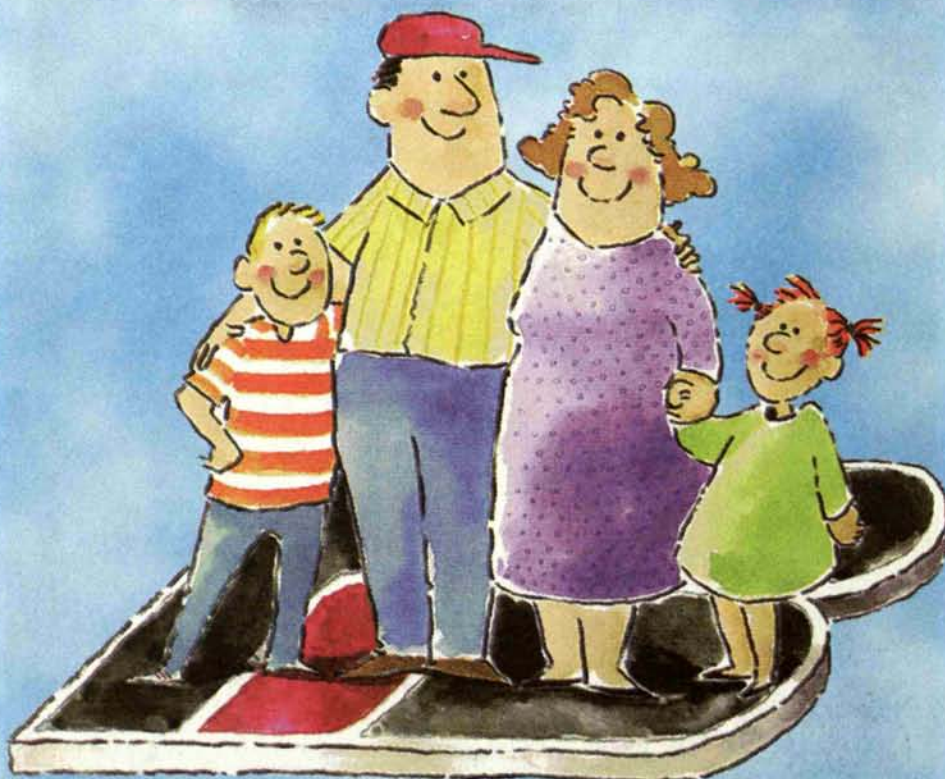
Most county Farm Bureaus offer accidental death and dismemberment coverage as part of your basic Farm Bureau membership fee, so you pay no extra cost. This benefit provides coverage if you are killed or suffer certain injuries in an accident. Your county Farm Bureau will be happy to fill you in on the details. (Not available in all counties.)

Ag Work Comp Insurance

We are Michigan's leading provider of agricultural workers' compensation insurance, protecting thousands of Michigan farm workers. No matter how many ag workers you employ, Farm Bureau Mutual will provide the protection you need.

Member Life Insurance

For the low price of \$25, you and your spouse can get a full year of member life insurance coverage. A member life brochure is available from the county office or your local Farm Bureau Insurance agent. The brochure lists the life insurance coverage that is provided for your age group. Over the past several years, members who renewed their member life insurance policies have received a bonus — an increase in the amount of coverage but the same low \$25 annual premium.



FOR MORE INFORMATION

To learn more about insurance programs and member benefits, call 888-805-4864, or call your county Farm Bureau.

MEMBERSHIP BENEFITS

Theme Park Discounts



Pump up the value of vacation dollars and have more fun with Farm Bureau's theme park discount program. Get discount cards or advance tickets for admission to the nation's top park attractions by contacting your local county Farm Bureau secretary. Select any of these theme park destinations:

- Busch Gardens
- Cedar Point
- MGM Studios
- Pleasure Island
- Sea World
- Universal Studios
- Henry Ford Museum
- King's Island
- Disney
- Epcot Center
- Greenfield Village
- Six Flags Great America

Dodge Truck \$500 Rebate



Purchase or lease a qualifying new Dodge truck or cargo van and receive up to a \$500 rebate. The rebate offer is in addition to any other factory rebates. Contact your county Farm Bureau for a list of qualifying Dodge trucks.

Group Purchasing



Our Group Purchasing affiliate enables members to purchase steel tillage tools, roller chains, cutting parts, power washers, welders and welding accessories throughout the

year — with additional discounts of up to 20% offered twice a year. Call 800-292-2680, extension 2015, for details.

NuVision Eye Care



You'll "see" savings for your family's eye care needs with NuVision. The NuVision centers, located throughout Michigan, offer members a 10-50% discount on eyeglass frames, lenses and contacts.

NuVision discount cards are available from your county Farm Bureau office.

VISA and Gold MasterCard



Take a look at what a Michigan Farm Bureau Gold MasterCard or scenic VISA (with a picture of a Michigan farm) from First of America Bank has to offer. You'll want to switch from your old credit cards and start

saving right away. No annual fee, 5.9% introductory APR for the first six months, variable APR on the Gold MasterCard (Prime+6.9%) and on the scenic VISA (Prime+8.4%) thereafter, plus a special bonus — FREE custom trip routings, two per 12 months. To request your trip planner, call 800-292-2680, extension 3235. To receive a VISA or Gold MasterCard application, contact your county Farm Bureau office.

Member Publications



Michigan Farm News is Michigan's most up-to-date statewide farm publication. Twice a month, farmer members receive first-hand information about state and national

legislative and regulatory issues, including farm program updates, weather forecasts, farm safety and market analysis.

Rural Living is a four-color feature magazine mailed quarterly to non-farmer members. It is packed with consumer-oriented agricultural news, food market information and trends, as well as legislative reviews of issues impacting Michigan. Members also receive home safety information, lawn and gardening tips, and features about seasonal Michigan scenic attractions and Michigan people.

FPC Propane



FPC's propane division offers Farm Bureau members a 5¢ per gallon member discount, 5¢ per gallon prompt payment discount, special initial fill pricing, free installation

and free use of tanks and regulators, 24-hour emergency service, budget pay and continuous fill plans, and gas check. In addition, FPC offers special rates on agricultural use propane for milking parlors, grain dryers and more. Contact your county Farm Bureau for more information. (Service not available in all counties.)

Mail Order Prescription Drug



Save as much as 50% on your family's prescriptions, vitamins, and over-the-counter medicines with this unique discount service. Heartland Prescription Service, a mail order pharmaceutical service, provides overnight prescription

delivery to your home. For a free Feld Drug catalog, call 800-228-3353.

Farm Bureau Travel



Whether you're planning a world tour or just a weekend trip to visit family and friends, you'll find Farm Bureau Travel ready to save you money on airline tickets, hotel accommodations and many

other travel expenses. If you carry the Farm Bureau VISA or Gold MasterCard, we can also provide FREE Custom Trip Routing. Let us take care of the details and you take care of the fun! Call 800-292-2693, extension 6572, for more details.

Regulatory Compliance

The Regulatory Compliance Assistance Program (RCAP) offers subscription programs and services designed to provide agricultural regulatory information and management aides in a single source. The services available include the 18-section RCAP Farm Labor Management Manual, RCAP Newsletter and a required poster pack. The RCAP manual is the most comprehensive review of rules and regulations covering agricultural labor. If you have any questions, or are interested in subscribing, please contact Craig Anderson at 800-782-6432, or your county Farm Bureau.

Where Belonging Makes a Difference.

Farmers — Professionals from the Ground Up!
All across Michigan, farmers are promoting agriculture while developing leadership skills by actively participating in numerous programs available through Farm Bureau. Regardless of your interests or previous experience, there's an opportunity for you. From classrooms to the field, farmers are demonstrating that they truly are "professionals from the ground up!"



Young Farmers

You are tomorrow's farm professional. Naturally, you're eager for the challenge of leadership in your industry and your organization — the Farm Bureau. If you're between the ages of 18 and 35, the Young Farmer program offers you the leadership development experiences you're looking for.

You'll meet young farm men and women from around the state — and across the country — who produce everything from blueberries to sugar beets. There are conferences, seminars and other learning experiences. Whether your interests lie in production agriculture, agricultural education or legislative issues, the program offers you an opportunity to develop and utilize your leadership skills. You'll have the chance to compete with the best at the local, state and national levels in leadership recognition programs. And there will be plenty of fun as you participate in events like bowling, dances, picnics and softball tournaments.

You can get more information from your county Farm Bureau office, from the Young Farmer Committee chairperson in your area, or by calling 800-292-2680, extension 3234.

The Young People's Citizenship Seminar

The annual Young People's Citizenship Seminar provides over 200 students from across Michigan, who will be high school juniors and seniors in the coming school year, with an intensive five-day informational and educational experience. Students register to vote, run for mock political office and give campaign speeches. Some students even get elected!

Sponsored by the Michigan Farm Bureau in cooperation with county Farm Bureaus across the state, the seminar focuses on five topics:

- Our country's democratic political system
- The American free enterprise market system
- People and governments around the world
- The fun of meeting fellow students from around the state

Young people will discuss topics with outstanding resource people and take part in problem-solving sessions which encourage the application of information provided by the instructors. To learn more about this popular program, call 800-292-2680, extension 6585.

FarmLink

FarmLink is a member-only program designed to help preserve the family farm business by matching beginning farmers who do not own land with retiring farmers who do not have heirs who wish to continue the family farm business. Farm Bureau realizes that for agriculture to continue to prosper, there must be a steady supply of qualified young agriculturalists entering the farming profession. This is one way we can ensure agriculture's future. Call 800-292-2680, extension 3234, for more information.

Leadership Institute

"ProFILE" short for Project FILE — Farm Bureau's Institute for Leadership Education, is an in-depth leadership experience for a select group of agriculture's most promising future leaders. The 15-month program is designed to enhance personal skills and Farm Bureau organizational knowledge. The goal of ProFILE is to develop management and leadership skills, and instill within participants a desire to contribute to their community, county Farm Bureau and the state organization. For more information, call 800-292-2680, extension 3234.

Community Action Groups

The year was 1936 and Michigan Farm Bureau had been in existence for 17 years. Farm Bureau leaders decided to initiate rural community group meetings. Neighbors would meet regularly to discuss issues and plan action to solve problems facing their farm communities.

Issues change rapidly in the complex world of agriculture. Farmers need to keep abreast of these situations and how issues may affect their industry. Community Action Groups fill this need for information with the monthly discussion topic.

Community Action Group members find unity and strength with neighbors when dealing with local issues. Whether the issue is zoning, community planning, school finance or even a neighborhood beautification project, a Community Action Group is the perfect tool to find solutions, gain knowledge, share ideas and take community action.

FOR MORE INFORMATION

To learn more about young farmer leadership programs and education, call 800-292-2680, extension 3234, or call your county Farm Bureau.



Easter Seals FaRM Project

The FaRM Project is a cooperative fund-raising effort, sponsored by the Michigan Farm Bureau Family of Companies, county Farm Bureaus, and the Michigan Easter Seals Society. Funds collected have established a statewide AgrAbility Network of rehabilitative and adaptive services that farmers and their families can use to help them resume farming after a disabling accident or illness. County Farm Bureau members have held picnics, conducted auctions and sold food at fairs to help make this program available to Michigan farmers.

FFA Support



Building youth participation in agriculture is a key goal of Farm Bureau and our support of FFA has never been stronger. Farm Bureau is playing a key role in leadership of the FFA Foundation. The organization is a major financial contributor to FFA, agriscience education and ag literacy programs funded by the foundation.

America and Me



Inspiring! A breath of fresh air! That's how judges describe the essays of the eighth grade contestants in Farm Bureau's America and Me Contest. Since 1968, Farm Bureau Insurance has sponsored the contest to help build students' writing skills and foster individual patriotism. Each year, eighth-grade students from about 500 Michigan schools submit their essays. The winners are recognized by the Michigan Senate, meet political dignitaries and receive up to \$1,000 in U.S. savings bonds for their achievement.

4-H Youth Programs



In 1995, Michigan Farm Bureau and its network of county Farm Bureaus pledged over \$165,000 toward the renovation of Kettunen Center, the state 4-H volunteer and youth training center. Farm Bureau members and staff also provide thousands of volunteer hours as 4-H leaders and resource people for a variety of 4-H programs.

"Fore" Fighting Cancer

Farm Bureau Insurance and the American Cancer Society have joined forces in the fight against cancer. Farm Bureau Insurance now sponsors the Cancer Society State Golf Tournament at Boyne Highlands — Michigan's largest amateur golf tournament for men's and women's divisions 1, 2 and 3. Each year, Farm Bureau Insurance also sponsors 30 county qualifying tournaments. In 1995, the golf tournament raised over \$1 million in the fight against cancer in Michigan. For more information about participating in local tournaments, call 800-ACS-GOLF.

Educational Scholarships

Farm Bureau, supported by the Young Farmer Trust and Marge Karker Scholarship funds, offers financial support to students at Michigan State University who are preparing for careers in agriculture and related fields. Two- and four-year students from Farm Bureau families or who are Farm Bureau members are eligible. The application deadline is December 1. The scholarship award is \$1,500 for two-year students and \$3,000 for four-year students. Contact your county Farm Bureau for complete eligibility guidelines and the scholarship application.

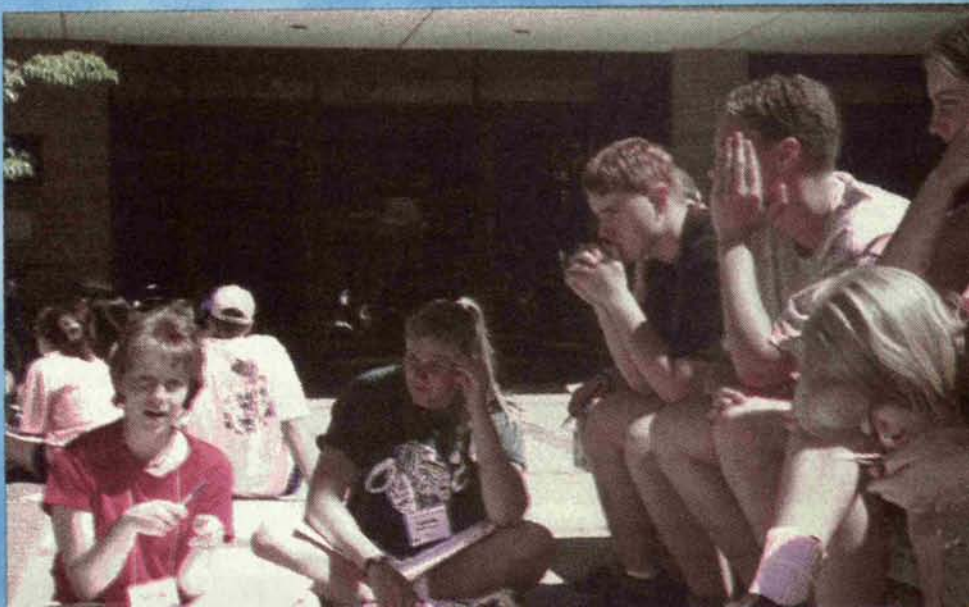
Michigan High School Athletic Association —

Athletic skill and scholarship excellence is a very special combination! Farm Bureau Insurance helps reward the outstanding young men and women who achieve such all-around performance. Each year, \$1,000 scholarships are awarded in each of the MHSAA's 24 tournament sports, for a total of \$24,000 funded by Farm Bureau Insurance. Criteria and selection are administered by the Michigan High School Athletic Association. Key requirements are: lettering the prior year in the sport in which an applicant enters, 3.5 GPA on a 4-point scale, and writing an effective essay.

County Scholarships — In many counties, the Farm Bureau leadership have established college or vocational scholarships for local students. Eligibility criteria varies from county-to-county, and the scholarship offering is not available in every county Farm Bureau. Ask your county Farm Bureau about local scholarship opportunities.

FOR MORE INFORMATION

To learn more about community involvement and other programs, call 800-292-2680, extension 3213, or call your county Farm Bureau.





COUNTY FARM BUREAUS

Allegan	616-673-6651
Antrim	616-547-2043
Arenac	517-654-3270
Barry	616-945-3443
Bay	517-684-2772
Benzie	616-352-4940
Berrien	616-473-4791
Branch	517-279-8091
Calhoun	616-781-2849
Cass	616-445-3849
Charlevoix	616-547-2043
Cheboygan	616-627-4676
Chippewa	906-478-3808
Clare	517-386-4424
Clinton	517-224-3255
Copper Country (Baraga, Gogebic, Houghton, Keweenaw and Ontonagon)	906-353-6106
Eaton	517-543-5565
Emmet	616-347-7252
Genesee	810-732-3770
Gladwin	517-426-1929
Gratiot	517-875-4626
Hiawathaland (Delta, East Portion of Marquette, and Alger)	906-446-3508
Hillsdale	517-437-2458
Huron	517-269-9911
Huron Shores (Alcona and Alpena)	517-358-0050
Ingham	517-676-5578
Ionia	616-527-3960
Iosco	517-362-4327
Iron Range (Iron, Dickinson, and West Portion of Marquette)	906-542-3111
Isabella	517-772-0996
Jackson	517-784-9166
Kalamazoo	616-342-0212
Kalkaska	616-369-2256
Kent	616-784-1092
Lapeer	810-664-4551
Lenawee	517-265-5255
Livingston	517-546-4920
Mac-Luce/Schoolcraft	906-477-9929
Macomb	810-752-3554
Manistee	616-889-4472
Mason	616-757-3833
Mecosta	616-796-1119
Menominee	906-753-4616
Midland	517-631-6222
Missaukee	616-775-0126
Monroe	313-269-3275
Montcalm	517-831-4094
Montmorency	517-742-2042
Muskegon	616-737-0535
Newaygo	616-652-6923
NW Michigan (Grand Traverse and Leelanau)	616-947-2941
Oakland	248-628-7710
Oceana	616-873-4654
Ogemaw	517-345-1447
Osceola	616-832-9093
Otsego	517-732-7444
Ottawa	616-895-4381
Presque Isle	517-734-3610
Saginaw	517-792-9687
St. Clair	810-984-5200
St. Joseph	616-467-6308
Sanilac	810-648-2800
Shiawassee	517-725-5174
Tuscola	517-673-4155
Van Buren	616-657-5561
Washtenaw	313-663-3141
Wayne	313-981-6922
Wexford	616-775-0126



**MICHIGAN
FARM BUREAU**

THE STATE'S LARGEST GENERAL FARM ORGANIZATION

7373 West Saginaw Highway 800-292-2680
Post Office Box 30960 517-323-7000
Lansing, Michigan 48909-8460 Fax 517-323-6793



Healthy Bits

Don't ignore these headache warning signs



Headaches are usually not serious. But they can be ominous signs of major problems. Headaches are present in 60 percent of patients with brain tumors, 70 percent of brain abscesses and a third of stroke cases, wrote Dr.

David Dodick in a recent article in *Postgraduate Medicine*. "Warning leak" headaches precede about half of brain hemorrhages and headaches are the single most common symptom of a subdural hematoma and inflammation of the temporal artery in the face, which can lead to permanent blindness. Only rarely does a serious condition give rise to a headache that exactly mimics a migraine or tension headache. Inevitably atypical features or warning signals are present, including:

- A new or different headache from usual, usually resistant to relief by pain relievers
- Nausea or vomiting
- Headaches at night or upon awakening in the morning
- Headache brought on or worsened by changes in position
- Confusion, seizures or weakness
- Any abnormal neurological symptom, such as numbness or tingling
- Fever

Any of these symptoms should be a red flag to see your doctor soon.

Hold onto your hat



Hypothermia, or abnormally low body temperature, is a life-threatening condition that can occur

even at temperatures well above freezing. In addition to adequate clothing, wearing a hat is a key defense, since fully 30 percent of the body's heat loss comes from the head. Also be sure to drink plenty of fluids, particularly if you'll be exercising outdoors, since staying well hydrated is vital for generating body heat. RL

Sleep problems?

A 16-week study of healthy, middle-aged men and women with sleep problems found that just 30 minutes a day of brisk walking helped people fall to sleep faster and sleep longer. Possible reasons: Exercise decreases muscular tension and mental anxiety. RL

Alzheimer's research studies brain cells



Alzheimer's disease affects four million Americans, kills 100,000 a year, and has no cure.

There's a better understanding about what is happening to the brain cells, how they might be repaired, and how the disease might be prevented. Latest finding: Mega doses of vitamin E can delay the disease's progression by half a year. The disease is a gene defect; it's primarily found in children of affected mothers. RL

How long can I keep an opened jar of spaghetti sauce or can of pizza sauce in my refrigerator without it spoiling?

Any opened can or jar of vegetables, including tomato-based spaghetti sauce or pizza sauce, can be kept safely in the refrigerator for two to three days. If you have no use for the extra sauce in that amount of time, then you could put the leftovers in a freezer container and freeze it for six to eight months (be sure to label it so it doesn't get lost in the freezer).

Things like ketchup, mustard and mayonnaise are different, because they are made to last longer. I would use the "sell-by" date on the bottles as a rough guide, but catsup and mustard usually last indefinitely, especially if you keep them refrigerated.

Mayonnaise, especially the lower-fat versions, can start to look curdled or "broken down." I would use that as a cue to replace it with a new jar, even though the separated low-fat mayo could be stirred to make it look better and is probably safe to use.

Remember, you won't be able to depend on appearance, taste or smell of food to tell you if it is unsafe. Foods that are beyond their prime can harbor food-poisoning microorganisms even though they will look deceptively safe with no off-odor or flavor.

How can I stop from getting seasick?

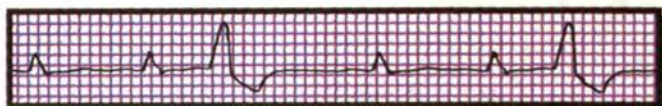
While some over-the-counter antihistamines, such as dimenhydrinate (Calm-Ax, Dramamine) and diphenhydramine (Benadryl, Benadryl 25) are approved for motion sickness, they often cause drowsiness and are only moder-

ately effective. A stronger alternative is the prescription drug scopolamine (Transderm Scop). Administered through a small patch worn behind the ear, it's effective until the patch is removed, up to three days. (A scopolamine patch can also be used to prevent postoperative nausea and vomiting.) Some people swear by an acupuncture gadget worn on the wrist, but there's meager evidence to show that it works. RL



OFFICE CALLS

Medical Focus



Crushing kidney stones

About 12 percent of men and 5 percent of women will suffer from kidney stones at some time in their life. The stones, ranging from smooth, popcorn-kernel shapes to jagged starbursts, can cause severe pain as they move down the ureter toward the bladder. Nausea, vomiting, blood in the urine, and an urge to urinate frequently may accompany the pain.

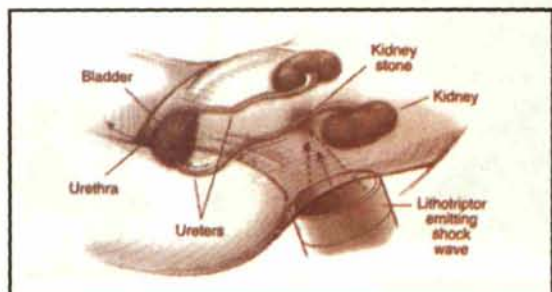
Attempts to treat kidney stones date back to ancient Egypt: A hollow reed with a diamond attached to the top was inserted up the urethra and into the bladder where the diamond broke up the stone. Fortunately, treatments for kidney stones have advanced by leaps and bounds since then. Improvements over the past 20 years mean physicians rarely need to surgically cut open the patient to remove stones. Instead, stones are ground or retrieved with tiny instruments or, more commonly, are zapped with sound waves.

So what can you expect if you have the misfortune of developing these painful pebbles?

Strictly speaking, the term kidney stones refers to stones that are in the kidney. Once they move into the ureter, the narrow tube linking the kidney to the bladder, they're called ureteral stones — these are the ones that cause the most pain.

Small stones, less than 5 millimeters in diameter — a little smaller than the width of a pencil eraser — will usually pass from the body in the urine. Until then, if pain is minimal, the best thing to do is wait it out. Passing a stone can take a few hours to a few months, depending on its size and how far down the ureter it is. Drinking lots of fluids helps, and painkillers can be taken if necessary. A stone the size of a large grain of sand may be easy to pass, but anything bigger can trigger a lot of pain. When the pain is bothersome, or stones are too large to pass, then high-tech treatments come into play. The two most commonly used are lithotripsy and ureteroscopy.

Lithotripsy, from the Greek term for "stone crusher," uses shock waves, a type of sound wave, to break up stones. The patient lies in a bath of water or on a water-filled mattress. Using x-ray to pinpoint the stone, the urologist aims the shock waves at the stone. The waves travel through the water and the body's soft tissues with ease until they hit the stone; the resulting energy release shatters the stone into small pieces that can be passed easily. Most people have lithotripsy under sedation rather than full anesthesia. Lithotripsy has a 70 to 90 percent success rate, depending on where the stone is in the urinary tract. Its short recovery period of one to two days makes



it the easiest treatment from the patient's point of view.

Ureteroscopy is more invasive and always requires anesthesia. A tiny instrument is inserted through the urethra, and then through the bladder into the ureter. Here, smaller stones are grabbed with a minuscule forceps and removed; larger stones are fragmented with lasers or devices like a pneumatic drill that pulverize the stone. People need a little longer to recover from ureteroscopy, about three to four days. But the success rate for this procedure is greater than 90 percent.

Choosing a treatment depends largely on the size of the stone and where it's located. For stones in the lower half of the ureter (closer to the bladder than the kidney) lithotripsy and ureteroscopy are equally effective, so it is often the patient's choice.

Stones higher up the ureter are nearly always first treated with lithotripsy. It's easier to see these stones on x-ray, because the pelvic bones aren't in the way. Ureteroscopy is more risky on stones in the upper half of the ureter because there is a chance that part of the stone will be pushed into the kidney. Inserting instruments that far into the urinary tract also increases the risk of injury.

A third treatment, percutaneous nephrolithotomy, should only be used after lithotripsy or ureteroscopy have failed. During this procedure, the urologist pierces the skin on the back, and then creates a tunnel into the kidney. The doctor then passes a viewing instrument through the kidney into the ureter and either removes the stone or grinds it up. Percutaneous nephrolithotomy is usually reserved for very large stones that are too big to be fragmented by lithotripsy. Patients must stay in the hospital for several days with this treatment.

Finally, there is surgery, but this should be performed in extreme cases only, such as when many attempts fail to remove stones, or in very obese people who are hard to treat with other methods. The surgeon opens the patient to expose the ureter and then cuts into the ureter to remove the stones.

Of course, most people would prefer not to develop stones in the first place. But whatever treatment you need to undergo, it's important to save your stones, usually by passing the urine through a sieve for a few days afterward. Prevention depends on the type of stone to which you are prone.

Source: Health News



With a lithotripter device, shock waves are focused on the kidney stone, pulverizing it into sand-like granules. These granules are then passed normally down the ureter and bladder and out of the body.



Older houses may be built better, but there are many problems to be aware of

Older houses have charm and problems. These "old ladies," whether victorian or colonial, are better built than most modern houses. But maintenance problems such as outdated materials and methods that no longer meet building codes, foundation problems, inadequate or unsafe insulation, and window and framing that need upgrading, could cause headaches for the new owner, according to Cheryl Krysiak, of Michigan State University Extension.

If you plan to buy an older home, be aware of the following common problems:

- Slate or tile roofs, though longlasting, require routine maintenance and repair. They are also more expensive to replace than wood or asphalt shingles.
- Inadequate ground clearance. Wood framing that touches the ground can deteriorate due to moisture and termites.
- Lack of flue liners, proper smoke shelves and hearth framing for fireplaces.
- Plaster ceilings and walls. Ceilings may sag due to loosening plaster or wood laths may sag between ceiling joists, giving a rippled effect.
- Difficult-to-repair windows.

Buying an older house could cause headaches

Trim often must be removed to fix sash cords.


- Insulation, seldom installed originally, may be hazardous urea formaldehyde foam.
- Porosity of old stone and sometimes brick foundations as the mortar deteriorates, allowing water to penetrate.
- Wood "locust" posts to support the main beam instead of lally columns used today under the main girder. Moisture or termites can damage the bottom of the old posts and cause the house to settle.
- More wood components susceptible to termite damage
- Siding, supports, framing, etc. Carpenter ants are also common threats.
- Asbestos-containing insulation around heating pipes, a health hazard if flaking or damaged.
- Low water pressure and volume in

hot water system. Water piping has corroded, leading to low water pressure and deterioration of the pipes.

- Shower stalls with lead or copper pans beneath, prone to leakage because of aging or the house settling.
- Inadequate wiring, often less than the minimum 100 amp., 120-240 volt electrical service recommended today.
- Knob-and-tube wiring that may require replacement.

To avoid major mistakes, have a thorough pre-purchase inspection that includes a written report detailing the condition of major elements and cost estimates on certain repair items.

Old houses have advantages but do require more effort to maintain. Many people would not live in a newer house. To them the charm, quality of workmanship and traditional styling make up for any extra work or costs. RL



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What is a health care delivery system?

Or, what's the difference between an HMO and a PPO?

Michigan Farm Bureau's Member Services Department explains the differences that matter to you about how to choose a health care provider.

According to Doug Fleming, MFB's manager of member services, a delivery system is defined as the way in which your health care is "delivered" to you, or how you are allowed to access your health care benefits. There are primarily three delivery systems: traditional, preferred provider organization (PPO), and health maintenance organization (HMO).

Traditional

The traditional delivery system is also referred to as "fee for service." You can go to any doctor you want to and your insurance will pay the doctor a fee for his or her service. If you don't like what that doctor tells you, you can go to the doctor next door and your insurance company will pay that doctor a fee for service. If you're still not satisfied, you can go to the doctor in the next town or the next county, or wherever, and your insurance company will continue to pay each doctor a fee for their service. For example, if there are 20 doctors in your town and you have a traditional delivery system, you can go to any or all of those doctors and your insurance will pay a fee to each doctor who provides you with service.

Farm Bureau's Comprehensive Major Medical (CMM) plan uses a traditional delivery system. Subscribers can go to any doctor they choose. However, if they use Blue Cross Blue Shield - participating physicians, their benefits will be maximized because BCBS - participating doctors accept the BCBS - approved amount

for payment as payment in full. BCBS participating doctors also file claims for you. Ninety-seven percent of the doctors in Michigan participate with Blue Cross Blue Shield of Michigan.

Health maintenance organization (HMO)

The HMO delivery system has what is known as a "gatekeeper" or a primary care physician. If you have the HMO delivery system, your primary care physician coordinates all your health care needs. In order to have services paid for by your insurance, your physician choice is limited to your primary care physician and whomever they may refer you to. If you go to a doctor that your primary care physician has not referred you to, your insurance pays nothing for that claim (except in medical emergencies).

Primary care physicians are paid a monthly fee for each member they serve. They get paid every month whether you see them or not. So it's in their best interest to keep you healthy. HMOs traditionally have richer benefits and make it easy for you to see your doctor by charging very little for office visits.

Farm Bureau's Blue Care Network HMO uses the HMO delivery system.

Preferred provider organization (PPO)

The PPO delivery system is a hybrid of the traditional and HMO delivery systems — in other words, it's the best of both worlds. In order to receive PPO in-network benefits, subscribers need to use doctors and facilities that participate in their PPO network. For example: if there are 20 doctors in your town, perhaps 11 of them participate in your PPO network. You can go to any or all of those 11 net-

work doctors — without needing a referral — and your insurance will pay for their services at the in-network benefit level.

Farm Bureau's Community Blue PPO plan uses the PPO delivery system. Members must use physicians and facilities in the Blue Preferred PPO Network to receive in-network benefits, including the \$10 office visit copayment and preventative services. If they use non-network providers, they will have higher deductibles and copayments to meet, but they will still have coverage for most services.

Ninety-five percent of the doctors in Michigan participate in the Blue Preferred PPO Network. That's only two percent less than those who participate with the BCBS traditional plan!

Many people mistakenly believe HMO and PPO are the same thing. PPOs are much more flexible in benefits and physician choice than HMOs. And our PPO even has participating doctors out of state. Just call 1-800-810-BLUE for a participating doctor near you anywhere in the United States. RL



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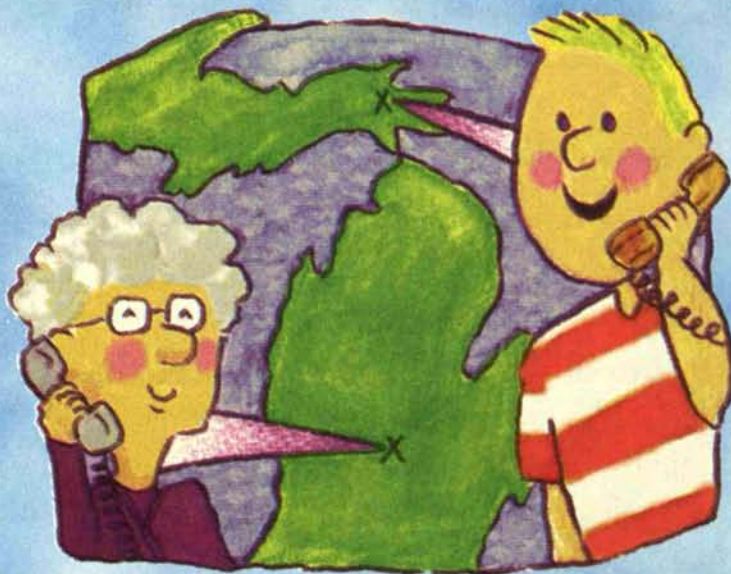
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Michigan Farm Bureau

Member Services Department

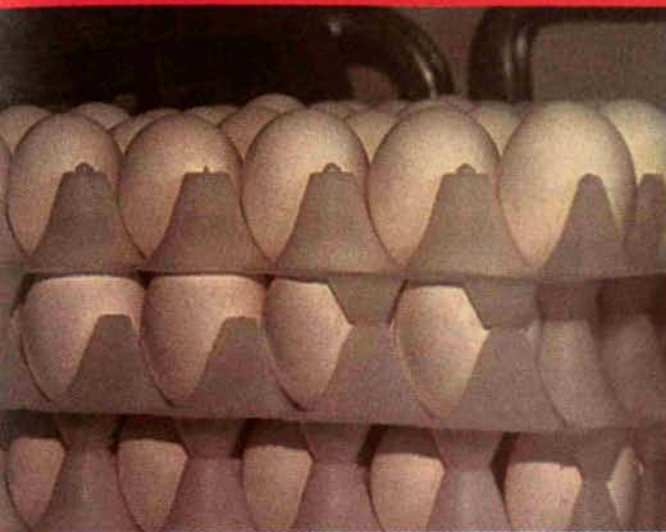
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MAES food scientists find a better way to produce lower cholesterol egg yolk with original taste properties

MSU food science graduate student Aziz Awad used to dream about coming to the United States. He was born in Lebanon, and when he began his quest for the land of opportunity eight years ago, his country did not have an American embassy. He had to drive two hours to the American embassy in Syria and usually set out about 1 a.m. By 3 a.m. there was an enormous line wrapping around the building, a mass of people in search of his same dream. For three years he made countless midnight treks to Syria, only to stand outside alone for hours watching the sun rise and set in the cold, rain or heat and have the embassy doors close in his face when he was next in line. He would then drive back to Lebanon and plan the next trip. Finally, around the 50th try, it happened — he got his visa. Two weeks later he was on a plane to the United States.

"That's where I got my patience from," Awad said with a great smile. "When you start research, every advisor tells you patience is the most important issue. You can test and test hundreds of times and not come up with anything. Then that one time it will suddenly happen. You have to keep trying."

That is exactly what Awad did for his master's thesis on reducing the cholesterol in egg yolks. MSU Ag Experiment Station food science and human nutri-

Taste yes. Cholesterol no.

tion researcher Denise Smith oversaw Awad's work on the project, and for a year they conducted many preliminary experiments. They first examined several existing patents for cholesterol reduction in foods and then searched for ways to improve the techniques and develop the process further. They found the equation for cholesterol reduction one morning around 2 a.m.

"When we found the magic formula, I was so happy and realized that this is what research is all about," Awad said. "I had been there all day and that time was going to be my last try before I went home. Instead, I ended up dancing right there in the lab." Though recognized as a nutritious food, eggs have a substantial cholesterol content — one egg contains 213 mg. of cholesterol. American Heart Association guidelines suggest an intake of no more than 300 mg. per day and no more than three eggs per week. The public's growing concern about blood cholesterol levels and the risk of heart disease associated with high cholesterol has led to a great decline in egg consumption.

The typical breakfast of two eggs and toast has 426 mg. of cholesterol but also 17 grams of essential protein. Most of the protein is in the egg white, but all of the flavor is in the egg yolk. A tremendous number of foods are made with eggs because they add flavor and help create a desired consistency, including ice cream, cheesecake and many breakfast dishes.

"You can eat all the egg whites you want because they have no fat or cholesterol — if you like their flavor," Awad said. "Or no flavor. The challenge here was to properly condition the egg yolk to retain its flavor and maintain its protein while reducing the cholesterol content. The point is if you start with an egg yolk, you want to end up with an egg yolk."

The cholesterol extraction process

begins with separating the egg yolk from the egg white. The egg yolk is physically and chemically treated by adjusting the pH to a higher alkaline level and is diluted slightly with distilled water. The increase in pH separates the protein particles from the cholesterol particles, which prevents the loss of necessary egg nutrients when the cholesterol is removed. Water simply decreases the yolk's viscosity, which allows the particles to separate better. The egg yolk is heated and beta-cyclodextrin is added. The combination is mixed to expose the cholesterol to the beta-cyclodextrin. After one to five minutes of mixing, the egg yolk is cooled and centrifuged to separate and remove the beta-cyclodextrin/cholesterol complex. This complex is insoluble and sinks to the bottom, while the egg yolk floats on top. The treated egg yolk is removed, the pH is readjusted back to that of the original egg and combined with egg whites, creating a liquid egg with all the properties of a regular egg — except it has only 8.5 mg. of cholesterol.

Functionwise, they are similar. The main difference is that the treated eggs are a bit paler because the cyclodextrin absorbs some of the color."

That breakfast of two fried eggs and toast now becomes more healthful. It still has 17 grams of protein, but only 18 mg. of cholesterol. When compared to a typical healthy breakfast of one serving of oatmeal and one cup of lowfat milk (plus a little brown sugar for taste), the treated egg breakfast comes out ahead in nutrition. Two fried, treated eggs and two slices of toast have 280 calories, 3.7 grams of unsaturated fat, 17 grams of protein and 18 mg. of cholesterol. The oatmeal breakfast has 280 calories, 3.5 grams of saturated fat, 13 grams of protein and 18 mg. of cholesterol. **RL**

Source: MSU Outreach Communications

Don't let firewood insects bug you

A 3-inch bug crawling from firewood you brought into your house may sound scary, but insects that hitchhike on firewood into homes are usually harmless, said Ohio State University Extension entomologist Bill Lyon.

"For the most part, firewood insects are a nuisance only by their presence and cause no harm to the home, household furnishings or humans," Lyon said.

Wood can quickly warm a cold room, but it can also serve as a home for nuisance insects. People become alarmed when they notice sawdust pushed out of firewood, hear faint rustling or gnawing noises, and see insects crawl or fly out of woodpiles, he said.

Beetles of all shapes and sizes that bore into wood to eat and lay their eggs are common firewood insects. Some are drab, while others are metallic or brightly colored. The beetles can be as short as one-sixteenth inch or as long as 3 inches. However, only two of the many beetle varieties will infest structural or interior wood in the house. Most wood-infesting beetles will not reinfest wood that is painted, varnished, waxed or shellacked.

Carpenter ants and termites can inhabit wet firewood stacked on the ground outside. But bringing in these insects with firewood usually will not cause infestations in the house.

"Both are social insects, and the colony becomes so disturbed when the wood is moved, dried or split that establishment indoors is very unlikely," Lyon said. "However, wood stored in damp, moist basements or stacked on the ground outside against the house for several seasons should be avoided."

Other pests that may be attracted to firewood include sowbugs, pillbugs, millipedes, centipedes, spiders, cockroaches, crickets, earwigs and flies.

Sometimes, yellowjacket wasps, paper wasps and bumble bees build nests in firewood piles, which could be dangerous to people moving or stacking firewood. Their queens may overwinter under firewood bark and emerge early to fly within the house when wood is stored in the warm indoors, he said.

Lyon offers these tips to keep nuisance insects out of the house:

- Store firewood outdoors in an open area, as far away from the house as practical, to keep away insects and debris.
- Stack firewood off the ground to eliminate serious soil moisture problems that lead to wood rot and pest problems. Stacking firewood in loose piles raised off the ground, and splitting or sawing wood into smaller sizes, speeds drying.
- Cover wood with dark polyurethane plastic or sheet metal to keep it dry. During the summertime, the area under the plastic will build up heat, evaporating moisture and killing various stages of insects and other pests within.
- The sooner the wood is split, the quicker it will dry and become less subject to insect infestations. Unsplit wood with the bark left on is very attractive to wood destroying insects. If firewood is infested by insects, it is not safe or effective to treat it with pesticides, Lyon said. Spray treatments applied to the firewood surface will not kill woodborers within and burning insecticide-treated firewood indoors could cause a potential health hazard from the toxic chemical fumes released into the air. RL

The Garden Corner

Winter may not seem like prime time for gardening questions, but there's no shortage even in the coldest months. Extension specialists at Michigan State University answer timely queries about houseplants, vegetable garden planning and related topics.

Q. I recently came home from a long weekend away to find that my furnace had failed and my houseplants all got thoroughly chilled. After a few days with the heat on again, the only one that looks really sick is my poinsettia. All the bracts and a lot of the leaves have fallen off. Is it beyond saving?

A. Temperatures below 50 °F usually cause poinsettias to drop their leaves, but your plant may very well survive and leaf out again. If you were going to discard it anyway when the bracts faded, you'll probably want to toss it. If you had intended to try to keep it growing and try to reflower it next year, don't give up yet. Care for it normally and give it a chance!

Q. Is it ever necessary to prune houseplants?

A. Yes. You prune houseplants for the same reasons you prune landscape plants: to remove dead, damaged or diseased parts; to control size and shape; and to induce branching or reduce legginess.

Q. Several of my African violets have long stems with a tuft of leaves and flowers at the top.

These are all old plants that I've had for several years. I've started new plants from single leaves, but I don't really want to throw away the old ones. Is there any way I can save them and make them look better?

A. Long "necks" on African violets are a result of the natural aging process in plants. There are two ways to deal with it. You can repot each plant into a clean pot with new potting soil after cutting off the bottom third of the root ball and scraping the stem to expose the green tissue below the bark. Fill in with soil up to the bottom leaves — new roots will grow from the scraped stem. Another option is simply to cut off the top part, leaving 1 to 2 inches of stem, pot it in moist potting soil, enclose the whole pot in a plastic bag and place it where it will get bright, indirect light. New roots will form in four to six weeks. Trim the original stem back 1 inch and keep the soil moist — new leaves will emerge in a few weeks and you'll have two plants.

Q. What's the difference between intercropping and successive cropping in the vegetable garden?

A. Intercropping is planting two crops that mature at different times in the same space at the same time. An example would be radishes and carrots seeded together in the row. The radishes germinate faster and so help mark the row and even break up any surface crust for the less sturdy carrot seedlings. The radishes are harvested long before they begin to crowd the developing carrots. Successive cropping is following an early-maturing crop with a second planting of the same or a different crop. RL

Have you protected yourself and your family against the future cost of long-term care?



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An open letter to all Farm Bureau members

Dear Farm Bureau member:

New federal medicaid rules, and changes in state laws, are putting Michigan Farm Bureau members at increased risk of depleting their life savings to pay the high costs of long-term care. In 1996, the state of Michigan capped the number of Medicaid (Welfare) beds available in nursing homes and is using the savings to get younger generations off Welfare and into the workforce.

Twenty-eight states now have "Family Responsibility" laws requiring adult children to pay a portion of their parents long-term expenses, and new federal laws provide tax deductions for farm families and other businesses, as well as individuals, who purchase private long-term care insurance.

The Michigan Farm Bureau, out of concern for their 161,000 Michigan members, is pleased to make available the CNA long-term care plans to all members. CNA has been writing long-term care plans for more than 32 years, longer than any other company. The CNA plans provide world wide protection, and will do more than any other company to keep one in their own home and out of a nursing home. This would include basic home care (including homemaker services), adult day care, assisted living facilities and adult foster care. Of course, nursing home coverage is also covered, and **all Farm Bureau members receive a special 10% discount not available to the general public.**

Sincerely,
Your Farm Bureau member services

P.S. Can you and your family afford to go it alone? If the answer is no, as it is for most Michigan Farm Bureau families, contact your local Farm Bureau Insurance agent for more information and a free personal analysis. If you do not have a Farm Bureau Insurance agent, call 800-292-2680, ext. 3240 or 3239 for a referral.



Rules of the trail for snowmobiling in Michigan

Remember these snowmobile and trespass basics

by Dennis Rudat

One sure sign of winter in Michigan is the appearance of snowmobiles in rural Michigan. Unfortunately, some of those snowmobiles appear uninvited on farmland.

Michigan Farm Bureau's Scott Everett says that trespass rules for snowmobiles are no different from those for hunting. "Whether you're hunting or snowmobiling, you're not allowed to trespass on someone else's property whether it's posted or it's farmland, pure and simple," Everett explained. "If it's clearly farmland, the law does not require that you post it in order to keep people off of there. You have to obtain permission from the landowner to access that property with your snowmobile."

Everett adds that trespassing with a snowmobile is more than irritating and illegal, it's potentially unsafe for the operator of the snowmobile who may be unfamiliar with the terrain and obstacles such as fences and equipment partially hidden by snow.

"Snowmobiling at night across strange property is a very dangerous business if you don't know exactly what you're doing," Everett cautioned. "Today's snowmobiles are not like they were 20 years ago. They are very fast machines, and if you don't know what you're doing, people can be seriously injured."

Everett says landowners who do allow snowmobiles on their property would be well-advised to make sure fences are clearly

marked. Landowners are afforded liability protection under Michigan's Recreational Trespass Act and the Landowner Liability for both hunting and recreational vehicles. "If you allow people to have access to your property for that type of activity and you don't maliciously have something there that's going to hurt somebody, the landowner is protected by those two laws," he said.

Although Michigan law does not require written permission anymore, Everett says it's still a good idea to make sure both the landowner and the snowmobiler clearly understand what's expected. "The landowner wants to make sure the individual is responsible and what type of activity is going to take place," Everett said. "A lot of people, when they snowmobile, are trying to get from point A to point B — maybe a friend's house that's located on the other side of your farm — and simply want to drive down the fence row to get there. It's important from the landowner's perspective to know they're not going to end up with 15 snowmobiles setting up a race course on their property."

Amendments to the Recreational Trespass Act are pending before the state Legislature that would give property owners more muscle in pursuing legal action against trespassers, according to Everett.

"If a person is on your property and you can prove it, whether that's by a police report or a conservation officer's ticket given to that person, landowners will then have the ability to pursue prosecution on their own, rather than being required to work through their local prosecutor." RL

Michigan is known by snowmobilers nationwide for its unique combination of abundant and dependable snow, exciting terrain and extensive trail network. Over 5,800 miles of snowmobile trails are located throughout the state in six state forests, three national forests, and many acres of privately owned lands. Michigan is one of only three states that offer a large system of interconnected snowmobile trails.

More than 100 grooming tractors are used by 17 DNR, Forest Management Division offices and by 61 grants program sponsors to groom the 5,800-plus-mile trail system. Registration fees and snowmobile permit fees account for over \$1.5 million annually allocated for trail grooming. \$500,000-\$800,000 is allocated annually for "off-season" repairs to snowmobile trail facilities.

Registration requirements

There is no requirement to display registration numbers on a sled for the 1997-98 snowmobile season. However, a snowmobile shall not be operated in Michigan unless the owner first obtains a certificate of registration and a registration decal.

The secretary of state registers snowmobiles for a three-year period for a fee of \$15. The registration cycle begins on Oct. 1 and expires on Sept. 30 of the third year following registration.

Snowmobile trail permit

In addition to registration of a snowmobile in Michigan, a person who desires to operate a snowmobile in this state must purchase a snowmobile trail permit sticker. The snowmobile trail permit sticker is valid for a period of one year, beginning Oct. 1 of each year.

Recommended Equipment for Operators and Passengers

- An insulated snowmobile suit.
- Sturdy gloves that provide both hand and finger protection and a secure grip on the controls.
- Insulated boots for ankle and foot protection.
- Tool kit (knife, pliers, adjustable wrench, electrical tape, plug wrench, and screwdriver). Flashlight (extra batteries and bulb).
- Matches (candles).
- Disposable blanket
- First aid kit.

Restrictions on youthful operators

A person under the age of 12 may not operate a snowmobile without the direct supervision of the parent or guardian except on property owned or controlled by the parent, and may not cross a highway or a street.

A person who is at least 12 but less than 17 years of age may operate a snowmobile under direct supervision of a person 21 years of age or older or have in their immediate possession a valid snowmobile safety certificate.

Source: Michigan Department of Natural Resources, Law Enforcement Division

Singing Senior Gets Standing Ovation!

Using Easy-To-Learn Vocal Tricks, You Can Too!

You can sing better than you ever imagined possible with a **INNOVATIVE** and **EASY** singing improvement program that is so effective results are guaranteed. "If you enjoy singing, even if you feel you are tone deaf, you can improve you voice and gain new confidence to sing in front of others, I know, I did," said J. Wiesend of Taylor, MI. "There's no better feeling than to entertain others and have them ask you to sing the songs you love...and give you a standing ovation when you are through. I'm having the time of my life singing at senior citizen centers, a family gatherings and in church."

If you are a good singer or even if you feel you can not carry a tune, you can learn how to be a great singer in the privacy of your home or car. You can learn how to give your voice new life!

Verity music conductor, John Williams said: "You can learn to do amazing things with your voice in a short time and impress others as you develop your natural talents; even if you don't think you are talented! Virtually anyone can improve his or her voice with the program."

"The cassette tape program, **"How To Sing Great — At Any Age,"** is unique. You can learn little-known vocal tricks and techniques that can make you sound incredible"

If you like to sing Gospel and Religious, Rock, Pop, Country and Western, Rhythm and Blues, Soul, Calypso and Reggae, Rap or Show Tunes, this Copyrighted program can be invaluable! You can learn to:

- Gain incredible confidence to sing in front of others.
- Sing wonderful Gospel and Religious songs.
- Sing 1st-rate Falsetto.
- Build strong vocal muscles.
- Stretch your vocal range (*higher and lower*).
- Follow difficult rhythm patterns with ease.
- Stay in perfect key with the music.
- Sing with proper breath control.
- Create unique vibrato; enhance vocal tones.
- Yodel; sing country with realism.
- Harmonize nicely with other voices.
- "Scat" (*creative pop and jazz improvisation*).

"You can learn
to do amazing things
with your voice."

"The vocal improvement program has truly improved my voice," wrote M. Hammond of Rochele, IL. "I sing in good voice now. Thank You. I've taken voice lessons for years but I never knew anything like this existed. I can tell the difference in my voice and my confidence using the program."

G. Borne of Biloxi, MS wrote: "I can really surprise people with the quality of my voice now thanks to the talent of the creators of this program."

A. Aversano of Livermore, CA used to be a band singer in the 1920's and 1930's but overused his voice and damaged it. He never sang again until he got **"You Can Sing Great — At Any Age."** "My voice is developing, slow but sure," he wrote. "I want you to know that this is the first time that I really want to sing. I am 81 years old. I haven't sang since 1935. The songs I love to sing now are "I Got The World on A String," "I Only Have Eyes For You," "I'm in the Mood For Love," "Fools Rush In," "Moonglow" and many other old standards. If it weren't for this program I would never have sang in public again. Thank you...Thank you...Thank you." And P. Daniel of Moriarty NM writes that "we are medical missionaries and your hints, guidelines and exercises have come to us at an opportune time of the year. We want to use our voices to bring hope, encouragement and blessing to as many as possible. I have committed myself and my 9-year-old son to sing Christmas songs to my parents and other relatives at this years get-together. I have started this family tradition and I want to improve each year so that I can glorify God with my voice."

And K. Faddis of Rock Springs, WY writes: "I am so glad you have this program available. I have some grandchildren with beautiful voices that I would love to see blossom to the fullest bloom possible."

This program is designed to be simple enough for a beginner of any age, but advanced enough for professional singers to sharpen their skills. This complete vocal improvement package contains most everything you would need to know about singing. To order your cassette tape/book program send only \$19.95 plus \$3.00 shipping and handling to: **VERITY MUSIC, Dept. MI-SNG, Box 667, Taylor, MI 48180.** You must be convinced that there is no better, faster way to improve your voice, or Verity will send you a 100% refund if you return the program any time within a year.

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