

MICHIGAN FARM NEWS



October 31, 1991



Michigan's Budget Woes - an Economic Reality

Faced with the hard reality of cutting program expenditures to balance the state budget, Gov. Engler exercised his line item veto privileges on state budget proposals submitted by the Legislature, slashing \$129 million in "special projects Michigan taxpayers can no longer afford to support," according to a budget cover letter.

In the process of creating a balanced budget, however, \$150,000 earmarked for regional ag education specialists and another \$30,000 in FFA grants and awards from the K-12 School Aid budget were slashed from the fiscal year 1992.

According to MSU's Agriculture and Extension Education Department Chairperson Dr. Jake Wamhoff, that means two full time staff persons who travel the state working to help implement agricultural curriculums and programs, and another half time position are in jeopardy, unless other sources of funds are secured. "We fortunately received financial support from the College of Agriculture and Natural Resources to keep the program going through the end of this year," he said.

On Sept. 18, Wamhoff said he had been informed by the Department of Education that the positions were in the budget, making the vetoes a surprise. "We've got to talk with people and industry and decide what we're going to do to keep FFA alive," he said. MFB is leading efforts to establish continued funding from the private sector.

Combined with previous cuts, total Michigan Department of Agriculture spending is now down 13.5 percent since the beginning of fiscal year 1991. Roughly \$2.6 million in general purpose funds and another \$11.5 million in restricted funds (expenses covered by revenue such as users fees) were vetoed from the proposed MDA budget. Approximately \$1.1 million in general purpose funds and \$4.6 million in restricted funds could be restored, provided the state's Legislature can agree to Engler's budget recommendations, according to MDA Director Bill Schuette.

"You have two sides to MDA," Schuette explained. "There's the regulatory side,

which really means food safety, and the non-regulatory side, which is promotion, trade and public relations, which just had to be down-sized considerably."

Schuette pointed out that there were several budget requests that the governor deemed "unacceptable when the state is facing a \$200 million budget deficit," such as a request by the racing commission to increase promotional funding by \$725,000; a request to increase local SCD spending by another \$186,000; and another \$120,000 request for a dairy products incentive program.

"It's really in the Legislature's ballpark right now," Schuette said. "They could complete restoration in a day if they deemed it appropriate and restore funding at the governor's recommended levels."

Of the over \$5.4 million slashed from the standardbred and thoroughbred programs, Schuette pointed out that \$4.1 could be restored, as could \$1.1 million of the \$1.3 million vetoed from local Soil Conservation District spending (see table). Just how likely that is remains to be seen.

"The governor is stating very plainly that we want these programs to continue, but at a level that is consistent with the governor's prescription for the state and that's growth and a balanced budget with no tax increases," reasoned Schuette.

On a more positive note, Schuette cited the \$120,000 for a crop survey to rotate between vegetables, fruits, and nurseries; and \$300,000 for a pseudorabies eradication program; and another \$180,000 for the Michigan Equine Monitoring System (MEMS) program, as proof of Engler's commitment to food safety and production agriculture.

Increased funding for the Agricultural Experiment Station and the Cooperative Extension Service was also spared line-item

Summary of Vetoes Impacting Agriculture

(dollars in thousands)

Line Item/Program Item	Recommended For Veto	Veto Restoration	Net Veto Amount
MICHIGAN DEPARTMENT OF AGRICULTURE BUDGET			
Project FRESH.....	250	130	120
Food and Agricultural Industry Promotion.....	205.0	0.0	205.0
Terminal Leave Payments.....	200.0	0.0	200.0
Sec. 552 - Lyme Disease Study.....	70.0	0.0	70.0
Sec. 751 - Marketing and Development.....	500.0	0.0	500.0
Beef Expo.....	25.0	0.0	25.0
Office of Racing - Affirmative Action.....	47.2	0.0	47.2
Office of Racing - Promotion.....	1,125.0	400.0	725.0
Soil Survey Program.....	48.7	0.0	48.7
Local Soil Conservation Districts.....	1,322.5	1,136.3	188.2
Dairy Products Incentive Program.....	60	0.0	60.0
MSU, 4-H Pilot Project.....	120.0	0.0	120.0
Standardbred Programs - Total.....	2,847.3	2,136.1	711.2
Thoroughbred Programs - Total.....	2610.0	1,971.7	638.3
Miscellaneous Programs - Total.....	4,740.0	0.0	4,740
K-12 SCHOOL AID			
Grants - Agricultural Education.....	150.0	0.0	150.0
Grants - Future Farmers of America.....	30.0	0.0	30.0
UNIVERSITIES AND GRANTS			
AES - Michigan Dry Bean Initiative.....	150.0	0.0	150.0
DEPARTMENT OF PUBLIC HEALTH			
Rural Primary Care Services.....	89.0	0.0	89.0

veto. Although Engler did veto \$150,000 from the AES, Michigan Drybean Initiative, Schuette explained the veto trans-

ferred administration of the funds from the Legislature to MSU, which will still receive the \$150,000.

Sugar Beet Harvest in High Gear!

Sugarbeet harvest had, thus far, been off and running without mud for a change when this picture was taken at Stoneman Farms, south of Breckenridge in Gratiot County. According to John Stoneman, they hoped to complete harvest of their 500 acres of sugar beets by Oct. 25.

Despite late planting dates compounded with replanting, this particular field of beets was yielding nearly 22 tons per acre, although John reported that they expect an 18 ton per acre average.

According to Bob Young, executive vice president of the Great Lakes Sugar Beet Growers Association, harvest was 53 percent complete as of Oct. 21, with sugar content averages of 18.5 percent reported, compared to a 17.4 percent last year.

Young also reported that tonnage was averaging around 15 tons, somewhat lower than the expected 17 tons, and considerably lower than the 20.7 ton average last year.



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2

In Brief...

Huron County Drain Commission Versus DNR Court Case May be Moving to State Court of Appeals

In a legal battle between the DNR and the Huron County Drain Commission over a drain project dispute, a circuit court judge ruled in favor of the county drain commissioner. The point in question was whether the Huron County Drain Commissioner needed to obtain a permit from the DNR under the Wetlands Protection Act and the Inland Lakes and Stream Act to complete the Philp Drain Project, according to MFB Legislative Counsel Vicki Pontz.

The issue was taken to Huron County Circuit Court before Judge Knoblock. During the hearing on Sept. 25, several farmers testified regarding the need to complete the Philp Drain Project in order to get relief from flooding and the backup of the Philp Drain into other county and private drains. The DNR argued there were more prudent and feasible alternatives to the proposed project and that the existing project should not continue.

"Judge Knoblock ruled that the drain commissioner did not need a permit to clean existing drains, and that the deepening of the Willow Creek was necessary to provide an outlet for other existing drains," said Pontz. "He also ruled that the DNR failed to prove the lack of necessity or prove a feasible alternative to the Philp Drain Project; therefore, Huron County could continue with the project. He stated that the question of choosing priorities between environmental protection and agricultural drainage is a legislative issue, not a judicial question."

The DNR plans to appeal to the State Court of Appeals, which could have statewide implications for all agricultural drainage. MFB will submit an application to the Court of Appeals and, if accepted, file a friend of the court brief (Amicus Curiae) supporting the Huron County Drain Commissioner, according to Pontz.

Senate Sends Bush Farm Spending Bill

The Senate overwhelmingly approved a \$52.5 billion agricultural spending bill that places no limits on export bonus program spending in fiscal 1992.

The legislation, which is a compromise agreed to by a House-Senate Conference Committee, was approved by a vote of 88-10. It will now be sent to President Bush for final approval.

The bill is about \$1.6 billion below last year's budget due to a series of credit reforms, according to one member of the Senate Appropriation Committee.

Under terms of the bill, loan guarantees under USDA's GSM programs are limited to \$5.7 billion, up \$200 million from last year. The PL 480 Foreign Food Assistance program funding was increased up \$600 million to \$1.61 billion.

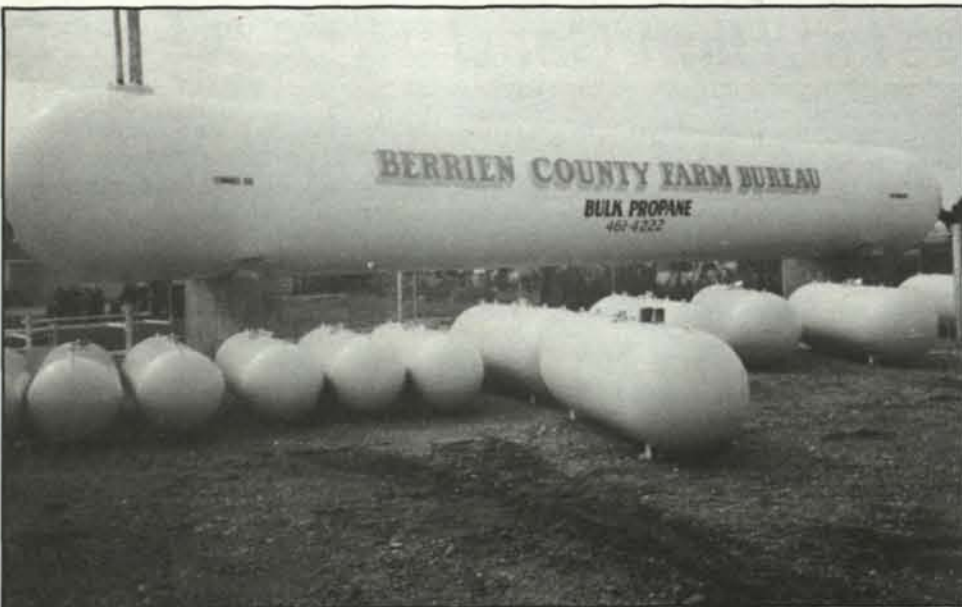
Coalition Seeks Sensible Pesticide Policy

A large group of farm and agribusiness organizations have joined to urge the Bush administration to support legislative repair to the Federal Insecticide, Fungicide and Rodenticide Act to restore the basis for federal/state preemption of pesticide regulation.

In a letter to President Bush, the group of more than 130 organizations expressed concern that as a result of the Wisconsin Intervenor Case granting the town of Casey, Wis., the power to regulate pesticide use, there may be a proliferation of local regulations initiated by groups not qualified or equipped to enforce them.

The group contends that dismantling of the domestic pesticide system sends conflicting signals to our trading partners around the world and within our own government regarding past support for uniform federal tolerances within the context of the food safety debate on Capitol Hill, said Mark Maslyn, assistant director of national affairs for the American Farm Bureau Federation, a member of the coalition.

Berrien County Farm Bureau Oil Starts Propane Service



Berrien County Farm Bureau Oil Company, serving the agricultural community of southwestern Michigan for over 50 years, has recently added bulk propane to its product and service line-up.

Berrien County Farm Bureau members can take advantage of this new service and save 5 cents per gallon on delivered propane. Services include a 24-hour emergency plan, a budget plan, and free tank rentals to qualified members.

Berrien County Farm Bureau Oil Company continues to distribute quality liquid fuels, lubricants, tires, batteries and many more farm supply accessories throughout the county. For more information, call Ron Popp at (616) 461-4222.

Moscow Soybean Office Teleconference Set

The Michigan Soybean Promotion Committee (MSPC) has approved the investment of \$10,000 of Michigan soybean checkoff revenue for the establishment of a soybean promotion office in Moscow (Soviet Union), according to MSPC Chairman and Elsie farmer Kam Washburn. Michigan is one of 15 soybean producing states to participate in the financing.

The scheduled opening of the Moscow office on Nov. 14 will be broadcast in an international teleconference airing Thursday, Nov. 14, at 9:30 p.m. The exact satellite transmission station is WESTAR 5 Satellite, Channel 4, or you can phone 1-800-688-7692 and ask for Margo Smythe for additional information

According to Washburn, the Soviets will need the equivalent of 780 million bushels of soybeans annually - more than the U.S. currently exports annually - to bring their protein up to Western standards.

"This office is a bid to greatly expand trade with the Soviet Union and their break-away republics," said Washburn. "Starting now is risky, but the opportunity is great. I doubt if there has ever been a better opportunity for U.S. farmers to help people in need while expanding soybean markets."

Michigan's Apple Harvest a Pleasant Surprise

The state's apple crop picked out higher than earlier predicted, while the grape, prune and plum crops are as expected, according to the Michigan Agricultural Statistics Service. Poor pollinating weather and freezing temperatures this spring apparently had less of an impact on crops in central and northern areas than anticipated. Apple harvest is nearly complete with good quality fruit and the highest sugar content on record. Prune and plum production finished the year below average, but with good quality fruit.

The Michigan apple crop is forecast at 850 million pounds, up 13 percent from last year's harvest and the expected production on Aug. 1. Nationally, the apple crop is expected to reach 10.13 billion pounds, 4 percent above a year ago.

Grape production is expected to reach 46,000 tons, the same as the 1990 harvest. This year's concord harvest was completed 25 days ahead of normal due to hot and humid weather that accelerated the maturity of the crop. The U.S. grape crop is forecast at 5.39 million tons, down 5 percent from 1990.

The state's prune and plum harvest is pegged at 9,000 tons, up 1,000 tons from Aug. 1, but still 2,000 tons under the five-year average. The national crop (excluding California's) is forecast at 26,000 tons, down 46 percent from last year's harvest total.

USDA Reports September Decrease in Dairy Cow Numbers

The number of dairy cows on farms in the major 21 producing states was 8.4 million head in September, 8,000 more than August, but down 136,000 from September 1990, according to USDA's monthly milk report. The Michigan dairy herd was estimated at 342,000 head, 3,000 fewer than last September.

Milk production in September for the 21 major states totaled 9.94 billion pounds, slightly below the amount for the same period the previous year. August revised production figures at 10.3 billion pounds, was down 2 percent from August 1990. Dairy herds in Michigan produced 463 million pounds during September, 8 million pounds less than a year ago. Milk production in the state averaged 1,275 pounds per cow, 35 pounds higher than last year.

Fruit Chemical Use Survey

A major Fruit Chemical Survey was kicked off Oct. 18 and will continue through the end of December, according to the Michigan Agricultural Service. The survey has the support of most major Michigan fruit organizations and growers are being encouraged to participate.

This survey is part of the president's Food Safety Initiative, which is a multi-agency program effort addressing recent public concerns about the safety of the nation's food supply. One of the USDA's roles in this initiative is the Pesticide Data Program. Last year's successful Vegetable Chemical Use Survey was the start of this program. The surveys will alternate between fruits and vegetables every other year.

The primary objective of the program is to provide data to develop an agricultural chemical use data base that is timely, detailed and reliable. Statistics are needed to assemble chemical use information to help address both water quality and food safety issues. The program is intended to strengthen the government's ability to respond to pesticide and food safety concerns and to protect the public health.

In Michigan, about 1,100 fruit growers will be asked to participate in the survey. All growers will be interviewed personally. Data collected will be treated confidentially and used only in a summary of state and national totals. A final report of the fruit chemical use data is scheduled for release in July of 1992.

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Wetlands

Content: On Aug. 14, a new proposed wetlands delineation manual was published for public comment. The proposed manual establishes a new wetland definition, and criteria that must be present for an area to be declared a wetland and other important factors. The deadline for public comments on the manual, originally set to expire Oct. 15, has been extended until Dec. 14.

Farm Bureau Position: Farm Bureau supports the new definition of a wetland which requires standing water for 15 consecutive days or saturation at the surface for 21 consecutive days during the growing season. Farm Bureau also supports the new requirement that hydric soils, water-loving plants and water must all be present for an area to be a wetland.

Farm Bureau opposes the new definition of growing season, which is defined as the period three weeks before the last frost in the spring until three weeks after the first frost in the fall. Farm Bureau believes the growing season should be defined as the frost-free period according to local weather records on a county-by-county basis.

Farm Bureau Contact: Al Almy, Extension 2040

Action Needed:

All Farm Bureau members are urged to write the EPA and support the points outlined above. Comments should be addressed to:

Mr. Gregory Peck
Wetlands and Aquatic Resources Regulatory Branch, Mail Code (A-104F)
Environmental Protection Agency
401 M Street, S.W.
Washington, D.C. 20460.

Wetlands Reserve Program

Content: The fiscal year 1992 USDA budget contains \$46 million to implement the wetlands reserve program authorized in the 1990 Farm Bill. The money will be used to restore and protect 50,000 acres of wetlands. Five states will be selected to participate. Land eligible to be placed in the program includes farmed and converted wetlands where successful restoration is possible, non-cropped wetlands that will significantly add to restored wetlands, riparian corridors that link protected wetlands, and farmed and prior converted wetlands presently in the CRP. Persons wishing to participate will be required to record a 30-year easement on the specific site entered into the wetland reserve and maintain it as a wetland for the duration. The landowner will receive payments to cover 75 percent of the restoration costs and a payment for the easement.

Farm Bureau Position: Farm Bureau supports the voluntary wetlands reserve program. Many farmers have property that may be difficult to farm because of poor drainage. The wetlands reserve program would allow them to be compensated for restoring wetlands. Farm Bureau supports Michigan being selected as one of the five states for implementation of the program in 1992.

Farm Bureau Contact: Al Almy, Extension 2040

Disaster Assistance/Dairy Program Amendments

Content: Legislation to provide disaster assistance to farmers who experienced crop losses in 1990 and 1991 continues to languish in Congress. The House of Representatives has passed a bill to provide disaster assistance which Farm Bureau supported. The bill is now pending in the Senate Agriculture Committee, where it is reported an attempt to attach dairy program amendments will be made. The amendments that are expected to be offered are strongly opposed by the administration and some key congressmen. The fact that disaster assistance may be linked to the dairy amendments raises serious questions about its chances of becoming law.

Farm Bureau Position: Farm Bureau supports legislation to provide disaster assistance but opposes cuts in other farm program spending to fund the assistance. Farm Bureau supports a dire supplemental appropriation bill to provide the funding without being subject to pay-as-you-go requirements.

Farm Bureau Contact: Al Almy, Extension 2040

Governor's Budget Vetoes

Content: Gov. Engler vetoed approximately \$129 million in the state budget, indicating it was the largest veto message ever delivered. The vetoes were spread across the board with agriculture taking its share of cuts.

The hardest hit within agriculture was the horse racing industry and grants to cities with race tracks. All state funding for horse racing events, racing purses and shows were removed. The horse racing industry is very concerned, stating that their contribution to revenue is in the range of \$20 million annually and is extremely upset that the governor vetoed all funding of their programs. The governor suggested that he would approve a restoration budget for horse racing if it did not exceed his original recommendation.

One item that has been a political issue for many years has been the \$800,000 supplemental funding package for the Silver Dome which was vetoed.

Department of Agriculture programs which were left untouched were any involving food safety and weights and measures. Also funding for MSU Agriculture Experiment Station and Cooperative Extension Service escaped the veto pen of the governor.

Farm Bureau Position: Farm Bureau is concerned over the cuts to the horse race industry.
Farm Bureau Contact: Ron Nelson, Extension 2046

Local Wetland Ordinance

Content: Sen. Paul Wartner (R-Portage) is sponsoring legislation that would prohibit local units of government from enacting or enforcing an ordinance relating to the development or use of wetlands. The proposal has passed the Senate Natural Resources Committee.

Farm Bureau Position: Farm Bureau testified at the Senate Natural Resources and Environmental Affairs Committee in support of the bill. MFB policy recommends "statewide standards for wetlands determination to ensure uniform application in all locations."

Action Needed: Contact your state senator and ask them to support S.B. 522.
Farm Bureau Contact: Vicki Pontz, Extension 2046

Technical Amenments to P.A. 116

Content: After considerable revisions, legislation was finally signed into law by the governor that includes the three following technical amendments to P.A. 116:

1. Recognizing that a farmer may have more than one P.A. 116 contract by changing the word agreement to agreements.
2. If an agreement is terminated, the amount of the payback due to the state would only amount to the credits received on just the terminated agreement.
3. Officially allows "S" corporations the option to determine their method of tax calculation.

Farm Bureau Position: Farm Bureau welcomes the clarification and restoration of procedures which were already common practice prior to a Michigan Treasury Department ruling.

Farm Bureau Contact: Ron Nelson, Extension 2043

Motor Vehicle Code Amendment/Riders in Pickups

Content: H.B. 5044, as reported out of the House Transportation Committee, prohibits a person from riding in an open bed or open cargo area of a motor vehicle. This bill has exempted the following: motor vehicles participating in a parade, motorcycles or mopeds, military, police, fire fighting vehicles or an implement of husbandry.

Farm Bureau Position: H.B. 5044, when introduced, included the prohibition of animals from riding in the back of the open cargo areas of a motor vehicle. Through the successful efforts of Farm Bureau, the word "animal" was removed from the bill. We, therefore, support this bill as it now stands which only includes the prohibition of people from riding in the open cargo area.

Farm Bureau Contact: Ron Nelson, Extension 2043

Funding for Public Act 116

Content: S.B. 296 would allow using the funds from the paybacks of credits received during the last seven years to fund the administration of the P.A. 116 program. The original purpose of the fund was to purchase unique and critical lands. Due to the budget crunch, alternative ways were sought to fund P.A. 116 other than through general funds. Two amendments were added to the bill to provide safeguards to P.A. 116:

1. A floor of \$2 million ensures that if the fund is drawn down either through funding for administration or purchase of unique and critical lands, funding would revert to the General Fund.
2. Not more than \$600,000 would be withdrawn from the fund during any fiscal year for administration of the program.

Farm Bureau Position: Farm Bureau reluctantly supported the bill following negotiations with Sen. Ehlers to add the two amendments protecting the administration of the program.

Farm Bureau Contact: Ron Nelson, Extension 2043

Heat Stress Prevention

Content: According to the Michigan Register, the proposed MIOSHA rules apply to work situations where employees are subjected to factors and conditions which are likely to result in a health or safety risk. These performance-type rules require employers to evaluate their work and work places for heat stress, to take corrective actions, to provide education and training for employees subject to heat stress, to investigate employee complaints of heat stress, and to create a written heat stress prevention program. These rules are supplemented with extensive informational appendices which were written to assist an employer in understanding heat stress and what actions are required by the proposed rules.

Farm Bureau Position: Farm Bureau opposes these rules. The Occupational Health Standards Commission indicated a desire at its last meeting to expedite rules currently in the system, prior to the April 1, 1992, effective date of some of the applicable provisions of the new MIOSHA law. Federal OSHA does not have any heat stress rules; therefore, MIOSHA would, at that time, be constrained from promulgating these rules. Farm Bureau believes the commission is presenting a set of rules that will be a burden to farmers and not help anyone. A poster developed by the Michigan Department of Public Health, citing recommended related health practices for employees, would be more effective and a real aid to employee health.

Action Needed: A hearing is scheduled on Tues., Nov. 5. Please submit written comments to: Michigan Department of Public Health, Division of Occupational Health, P.O. Box 30195, Lansing, MI 48909.

Farm Bureau Contact: Howard Kelly, Extension 2044

Michigan and Major Commodity Area Extended Weather Outlook

T - Temp.	11/1... 11/15	11/1... 12/31
P - Precip.	T.....P	T.....P
Michigan	B.....N	A.....N
W. Corn Belt	N.....A/N	N.....N
E. Corn Belt	A.....A/N	N.....N
Wint. Wheat Belt	A.....N	B.....N
Spr. Wheat Belt	B.....N	N.....N
Pac. NW Wheat	B.....A	N.....N
Delta	A.....N	N.....A
Southeast	A.....N	A.....N
West Texas	A.....B	B.....A
San Joaquin	N.....N	A.....N

A-Above Average, B-Below Average, N-Normal, MA-Much Above, MB-Much Below, NP-No Precip. Source: National Weather Office

For 10/1/91 to 10/15/91	Temperature		Accum. Grow. Degree Days*	Dev. From Norm. GDD*	Precipitation	
	Observed Mean	Dev. From Normal			Actual (inch.)	Dev. From Norm (inch.)
Alpena	47.8	-3.0	2443	+466	2.39	+1.12
Bad Axe	50.7	-2.7	2689	+276	1.83	+0.59
Escanaba	46.4	-2.2	2089	+552	2.89	+1.66
Grand Rapids	51.4	-4.1	3119	+408	2.92	+1.37
Imlay City	53.2	-1.6	2910	+244	1.10	+0.07
Lansing	51.6	-2.6	2993	+373	2.11	+0.80
Ludington	48.3	-4.3	2641	+370	3.27	+1.75
Marquette	42.0	-7.1	2063	+346	2.66	+1.38
Sault Ste. Marie	44.9	-3.7	2050	+514	2.14	+0.91
Standish	48.4	-5.0	2495	+80	3.54	+2.30
Tipton	51.4	-3.4	2973	+307	1.17	+0.29
Traverse City	49.2	-2.0	2823	+803	2.85	+1.45
Watervliet	51.3	-4.2	3035	+324	2.22	+0.67

* Growing Degree Days are based on B.E. Base 50F method and are accumulated from April 1 through October 15, 1991.

Cooler and wetter than normal weather persisted into much of the first half of October, continuing the trend established late September. A strong northwesterly jet stream pattern led to outbreaks of cold, Canadian air setting off occasional periods of rain (and some snow in northern sections). Temperatures with this pattern remained from 2 - 7 degrees F below normal, while precipitation was generally 150-200 percent of normal for early October across the state. The cool, wet conditions slowed fieldwork, although harvest progress for many crops remains at or near a record pace.

The latest extended outlooks for Michigan indicate a change in the overall jet stream pattern from the northwesterly flow that has persisted for the last several weeks to a more southwest to northeast pattern. This should keep cold temperatures mainly in the far western U.S. and bring most of Michigan milder weather. In addition, the southwesterly flow pattern should be conducive to an active storm track somewhere through the mid-section of the country, possibly leading to a continuation of wetter than normal conditions in the Great Lakes region. Specifically for Michigan, the Climate Analysis Center's 30-day outlook for mid-October through mid-November is calling for above normal precipitation and near normal temperatures statewide. The 90-day outlook for October through December calls for temperatures to increase to above normal values for the period, but precipitation to remain near normal.

Jeff Andresen, Ag Meteorologist, MSU

Michigan Harvest Progress Outstanding

Ideal fall weather has allowed Michigan farmers to harvest at a quick and steady pace, pushing harvesting progress well ahead of normal, most notably soybean harvest, which is 45 percent ahead of the five-year average. According to Bruce Sutherland, a corn and wheat merchandiser with Michigan Agricultural Commodities, corn yields and quality have been better than normal, while bean yields have been closer to normal.

"We're hearing that quality is extremely good," said Sutherland. "We've gotten test weights at both Middleton and Newaygo that are far above average." The portion of the state south of I-94 which suffered drought conditions, is the disappointing area of the state, with poor pockets reported elsewhere as well.

1991 Corn Belt Harvest Continues Record Pace

Iowa
Corn harvest in Iowa neared the halfway mark at 47 percent complete by mid-October, according to the state's Agricultural Statistics Service.

Dry, sunny days allowed harvest to progress at a rapid pace. The corn harvest completion rate of 47 percent, compares with 38 percent a year ago and the 49 percent average.

Soybean harvest was 67 percent complete, compared with 76 percent a year ago and 73 percent average.

Winter wheat seeding was 75 percent complete, compared with 85 percent a year ago and the 79 percent average.

Topsoil moisture levels were 1 percent surplus, 69 percent adequate and 30 percent short. Subsoil levels were 1 percent surplus, 59 percent adequate and 40 percent short.

Illinois
The state's soybean harvest was 84 percent complete by mid-October, the Illinois Agricultural Statistics Service reported.

That compares with 22 percent last year and the 64 percent five-year average.

Corn harvesting continued at a record pace, with 88 percent of the crop harvested, compared with 22 percent last year and the 53 percent average.

Many field reports indicated that corn and soybean harvesting should be completed in the next few weeks.

Winter wheat planting was 62 percent done, compared with 24 percent last year and the 54 percent average. About 18 percent of the crop had emerged, compared with 10 percent last year and the 18 percent average.

Indiana
Mid-October corn harvest was 80 percent completed, a record pace that was more than one month ahead of last year and 25 days ahead of the five-year average of 35 percent, the Indiana Agricultural Statistics Service said.

Harvesting of soybeans was 78 percent complete, 20 days ahead of last year's 24 percent and 15 days ahead of the 47 percent average. The moisture content of soybeans stabilized at an average of 12 percent, the same as last week.

Seeding of winter wheat was 64 percent complete, 13 days ahead of last year's 32 percent and seven days ahead of the 48 percent average.

Ohio
Ohio saw the earliest fall harvest on record, two weeks ahead of schedule, the state Agricultural Statistics Service reported, as of mid-October.

The early harvest and now adequate topsoil moisture allowed fall seeding of small grains to move along, with 64 percent of winter wheat planted and 23 percent emerged, compared with 29 percent planted and 11 percent emerged last year.

Soybeans were rated 79 percent fair or better, with 100 percent mature and 68 percent harvested. Except for the southeast portion of the state, the timely showers produced fairly good yields.

Corn condition was stable from a week earlier, with 68 percent rated fair or better and 59 percent harvested for grain. Last year at this time, only 8 percent of the corn had been shelled.

Weather

MICHIGAN CROP PROGRESS REPORT
Week Ending 10/20/91

	This Week	Last Year	5-Year Avg.
Corn Harvested	60%	10%	20%
Soys Harvested	80%	20%	35%
Sugar Beets Harv.	40%	25	25%
Wheat Planted	90%	70%	70%
Wheat Emerged	70%	65%	50%

— Other States —

Iowa Corn	47%	38%	49%
Iowa Soys	67%	76%	73%
Illinois Corn	88%	22%	53%
Illinois Soys	84%	31%	64%
Ohio Corn	58%	8%	20%
Ohio Soys	68%	21%	38%

— Michigan Crop Condition —

	Good/		
	Excellent	Fair	Poor
All Hay	27%	70%	5%
Wheat	30%	70%	0%

Source: Michigan Agricultural Statistics Service

WATERSTOVES

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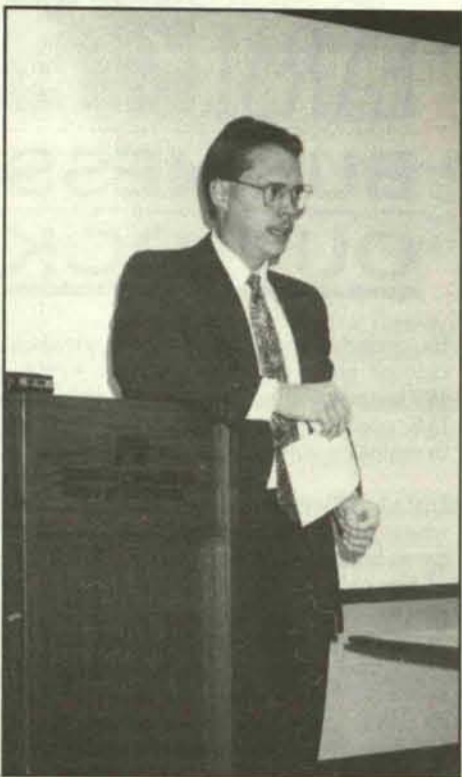
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Agricultural Credit - Is More Change in Store?



Rod Nelsestuen, chief executive officer of Farm Credit Services of East Central Michigan ACA, suggested that more qualification and analysis of the individual and the property will be required, and that environmental evaluations are becoming more critical.

The balance sheet of Michigan agriculture has improved since the mid-80s, according to a group of agricultural lenders during a recent meeting at the MFB Center. However, the slump in the dairy industry and tougher enforcement of federal regulations in response to the savings and loan failures, are resulting in a new attitude among farm lenders.

During a recent Agricultural Credit Forum, a slate of speakers from the agricultural credit industry, as well as university representatives and private consultants, addressed growing concerns about the availability of credit to agriculture. According to MFB Commodity Specialist Bob Boehm the consensus of the group suggests there isn't a lack of available credit, but instead a lack of qualified borrowers, under newer and tougher enforcement of banking standards.

"Financial institutions in Michigan, while ranking among the safest, most profitable and most financially sound in the nation, are still shouldered with the burden of bailing out failed financial institutions in other parts of the country," said Boehm.

According to Boehm, those costs are reflected in higher required deposit insurance premiums and capitalization requirements as well as additional regulatory documentation and reporting requirements.

"These changes have led to a tightening of credit standards and a more conservative lending environment on the part of both lenders and consumers," said Boehm. "All of the lenders in attendance reported increased documentation requirements and 'back to basics' approach to making credit decisions and that trend is not expected to reverse in the near future. Although collateral is still considered important, more emphasis is being put on cash flow and repayment ability."

Justin L. Moran, president of his own banking consulting firm, suggested that the savings and loan disaster has resulted in over-reaction on the part of regulators toward the entire banking industry, even though their fears may be unfounded.

"The regulators have taken the attitude of 'not on my watch' in regard to future banking industry turbulence and, as a result, have developed a very conservative attitude towards banks," said Moran. "The controller of the currency which regulates national banks just announced that they're hiring another 300 new examiners, not to examine the big banks, but to examine the small banks more frequently to find their non-performing loans before a problem develops."

According to Moran, the relatively new concept of "performing/non-performing loans" means that although a loan may be

current and the interest is paid, the regulators may perceive the loan to be a bad risk based on their future predictions, ultimately forcing the bank to call the loan.

Those tougher standards are impacting agri-business in the state as well as bankers and farmers, according to Michigan Agri-Business President Ron Stebbins, who added that agri-business is being asked to play the role of supplier as well as financier for farmers.

"Many dealers have communicated to me that they're being asked, as dealers, to help farmers finance a larger portion of their operations because of difficulties in getting financing through traditional sources," explained Stebbins.

If that trend continues, said Stebbins, it may very well mean a change in operation strategies, as well as additional risks and opportunities for Michigan agri-business.

Michigan Trout Production Up

Michigan's 41 commercial trout operations sold 825,000 pounds of trout during the year ending Aug. 31, 1991, an 11 percent increase over last season, according to the Federal/State Michigan Agricultural Statistics Service. Sales were valued at \$2.41 million, and included sales of food-size trout, stockers, fingerlings and eggs.

Foodsize trout (usually 12 inches or longer) had sales of 620,000 pounds with an average liveweight of 1.03 pound totaling \$1.45 million for an average value of \$2.34 per pound. The major sales outlets were direct sales to restaurants (38 percent of total), fee fishing (14 percent of total), and processors (13 percent of total).

Stocker trout sales totaled 140,000 pounds with an average liveweight of 0.31 pounds. The value of sales, at \$450,000, was up 11 percent from a year ago, averaging \$3.21 per pound. Live haulers, fee fishing, and other producers accounted for 70 percent of sales. Fingerling sales totaled 65,000 pounds, up 8 percent. The value of sales was up 28 percent and averaged \$7.69 per pound.

Trout growers in the 15 selected states sold a total of 62.6 million pounds of trout valued at \$66.9 million this year. Foodsize trout sales accounted for 88 percent of the value of all trout sold.

Lambsquarter a Serious Problem in Soybean and Corn Fields

The weed that caused the greatest yield decline in Michigan corn and soybean fields this past summer was common lambsquarter, according to MSU agronomists, Karen Renner and Jim Kells.

One possible explanation is the breakdown of pre-plant (ppi) and pre-emergence herbicides due to warmer than normal soil temperatures earlier this spring. In some fields, it appeared that the herbicide degraded by the beginning of July, allowing the lambsquarter to become established.

Other causes for the poor control may have included herbicide displacement during cultivation, or lambsquarter resistance to the herbicides being used.

Resistance to triazine herbicides (Atrazine, Bladex, and Princep) has been found throughout the corn production areas of Michigan. Resistance to these three herbicides can be detected by determining what weeds were controlled. If the herbicides did not control lambsquarter but did control other weeds, the lambsquarter may be resistant.

Resistance can be curtailed with crop rotation, alternating herbicides used (includes rotating herbicides based on the mode of action the herbicide uses to kill the plant) and controlling weeds that escape pre-emergence control by cultivating and applying post-emergence herbicides.

Test kits are available through your county Cooperative Extension Service offices which will help determine if you're dealing with lambsquarter plants in your field that are herbicide resistant.

PACA Attempting to Deal With Slow Payment to Farmers

Farmers need changes in the Perishable Agricultural Commodities Act (PACA) to deal with slow payment, according to Ken Nye, director of Commodity Activities and Research for Michigan Farm Bureau. He said slow payments from buyers is a serious problem for fruit and vegetable producers.

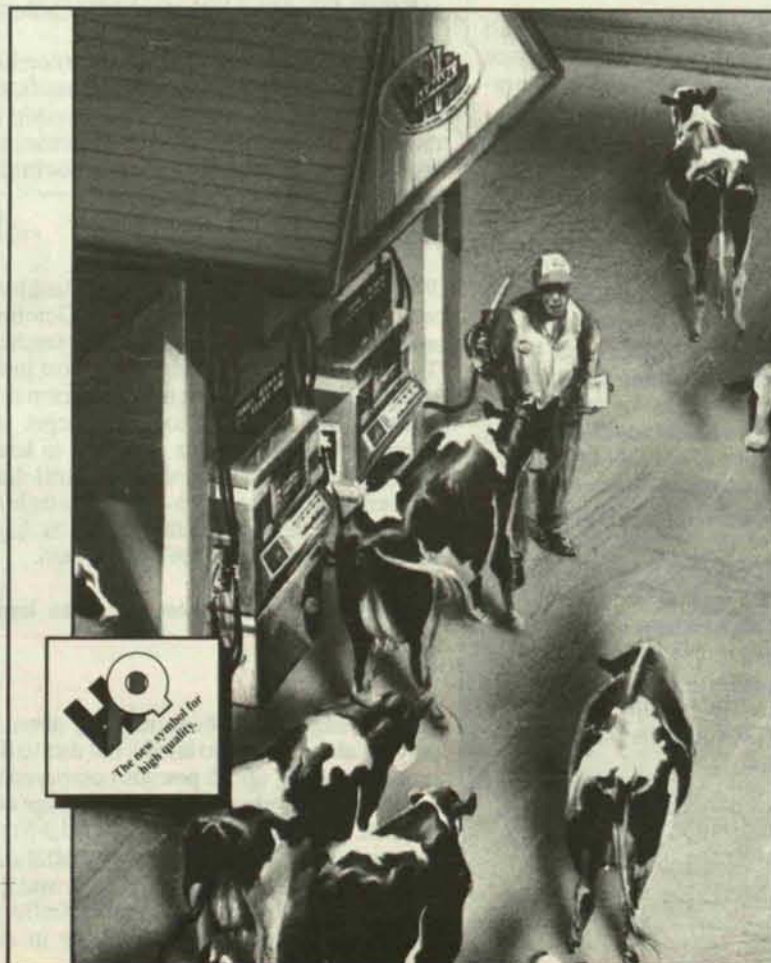
Nye said that means if the buyer goes out of business in those 30 days the producer is not able to recover his product and would lose income from that product as well. The trust provision provides legal protection for fruit and vegetable producers under this scenario.

"Everyone from producers to consumers, retailers, wholesalers and shippers benefit from PACA. All you have to do is walk into a grocery store to realize the benefits of having a free flow of perishable products," he said.

"Producers today are not being paid in a timely fashion," Nye said. "If a receiver does not pay in a timely fashion, he is subject to revocation of his license. But there are currently no middle steps that a producer can take." He said the PACA Industry Advisory Committee recommends a penalty schedule that would fine the receiver if the producer is not paid promptly. The committee, established by Congress in 1988, performed an indepth review of the PACA program, which was initiated in 1930.

Nye said the law requires payment within 10 days, but average payment exceeds 30 days. "The agricultural producer has a real problem in paying his own bills and still not being paid for the commodity that he has sold. The fine schedule recommended by the committee would give the receiver a financial incentive to pay promptly, which isn't the case today," Nye said

A secondary concern of the current law is that a producer has only 30 days to file under the statutory trust provisions of the Act to protect him from buyer bankruptcy. This provision came about because of the high risk associated with perishable produce. If the seller has to wait 30 days for payment, the produce he has sold will either be re-sold or non-useable because it has decomposed.



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6 Market Outlook

Dr. Jim Hilker, Dept. of Agricultural Economics, Michigan State University

Seasonal Commodity Price Trends (long term)

Wheat	↑
Corn	↑
Soybeans	↑
Hogs	↓ ?
Cattle	↑ ?

Index: ↑ = Higher Prices; ↓ = Lower Prices; TP= Topping; BT= Bottoming; ? = Unsure

Wheat

The 1991 U.S. wheat production estimates provided a piece of bullish news in the October report as the figure was lowered 32 million bushels to 1.981 billion bushels. This lowers expected 1991-92 ending stocks to 531 million from last year's 866 million bushels. This U.S. ending stocks-to-use ratio of 22 percent is historically tight for wheat. However, Canada and Europe will both likely carry about as much stock as the U.S. So, even though U.S. stocks are tight, world stocks are not.

While I realize most wheat in Michigan has probably already been sold, if you still have some, consider holding on to it for the expected post harvest increase in corn prices. Corn harvest is running far ahead of normal, so we should see this by mid-November to early December. **There is a pretty good chance we could tack another 10-30 cents on the mid-October price without a lot more storage costs.**

Corn

Although the October USDA Crop Report showed a lot more corn than expected, corn ending stocks are still expected to be fairly small by historical standards. The Oct. 1 estimate for 1991 corn production in the U.S. was 7.479 billion bushels, 184 million higher than the Sept. 1 estimate. This increase came from the U.S. yield estimate being raised from 106.1 to 108.8 bushels per acre. While the trade expected an increase, this was on the high end of expectations. As seen in the table below, the Michigan yield was raised to 110 bushel per acre, the third highest on record.

The USDA also updated the Corn Supply/Demand Report. Beginning stocks were a bit lower to account for last month's Stocks Report and the feed use estimate for 1991-92 was increased 75 million bushels to account for the increase in hog numbers shown in the September Hogs and Pigs Report. However, expected 1991-92 ending stocks were still increased 100 million bushels, reflecting the increase in expected production. Despite this increase, the ending stocks-to-use ratio is still fairly low by historical standards, 15.4 percent.

The USDA left their 1991-92 export projection at 1.65 billion bushels, 75 million below last year. If the USSR group gets the 3.5 billion dollars in credit they apparently want, this number is likely to go up. How-

ever, the U.S. does not seem to be in a hurry to act. Local supplies will last a while and it will give the U.S. time to sort things out. Whether this is the best way or not is questionable, but the market will not bid all of the expectations into the price until things are more concrete. One other longer-term positive item on the trade front: it seems the European Community is finally willing to move some on the GATT negotiations.

The basis is tight enough that it probably will not pay to store in commercial facilities. However, if you are positive on the price outlook, consider a basis contract where you deliver now. You still have downside price risk, but less than with commercial storage. If you do not want to take the downside price risk and are willing to pay some insurance against it, consider selling your crop and replacing it with a call option or using a minimum price contract where you deliver now, but set the price at a later date.

For those with on-farm storage, consider storing a significant portion of your crop. It appears that the market could get tight enough next spring to more than pay storage. If you cannot risk the downside, consider a put option on part of your stored crop. While my best educated guess is the market will go up, new information can change the direction quickly.

Soybeans

In percentage terms, September was a better production month for soybeans than for corn. The Oct. 1 production estimate found 117 million more bushels of soybeans than they estimated Sept. 1, as U.S. 1991 soybean production was placed at 1.934 billion bushels. It is always harder to make accurate estimates when crops are under stress. It's really quite amazing how drought resistant soys have become. The U.S. yield estimate was raised from 31 to 33 bushels per acre. The next USDA Crop Production Report will be released Nov. 12. Even with increases in 1991-92 expected crushings and export estimates, expected ending stocks were increased from a tight 250 to an easily sufficient 320 million bushels, due to the larger than expected production. This translates into a stocks-to-

use ratio of 16.4 percent. While this isn't tight, it's low enough that a positive price shock to the market could lead to a significant upward price movement.

As with corn, exports are the biggest variable from here on out. At present, Brazil seems to be out of soys and may even buy U.S. soys to crush and re-export the meal. Earlier, it appeared South America would be cutting or holding even soy acreage and increasing feed grains, but now that is not as clear, as Brazil has introduced better credit terms for producers than they had last year. **My pricing advice is the same as for corn, other than I would consider pricing a higher percentage of soys sooner. There is a lower probability of a storage covering price increase than with corn.**

U.S. Farm Export Subsidies Triple in 1991 to \$916.6 Million

A record world grain crop caused the U.S. to nearly triple, to \$916.6 million, the amount spent to subsidize farm exports in fiscal 1991 from the previous year, according to USDA figures obtained by Knight-Ridder Financial News.

Nearly 83 percent, or \$768 million, of the total was spent to export 17.7 million metric tonnes of wheat during the fiscal year (Oct.-Sept.). Another \$38 million was spent on 510,500 tonnes of flour, while \$74 million was spent for 1.8 million tonnes of feed grains, principally barley.

The subsidies are paid to exporters in the form of "generic certificates," which can then be redeemed for grain stocks in government inventory. Close to another \$5 million of this year's total went to subsidize sales of more than 250 million eggs.

But despite the sharp increase, USDA export subsidy spending fell short of record levels. In fiscal 1988, the U.S. spent \$1.013 billion, up from \$927 million a year earlier, as USDA aggressively used the program to clear out government surpluses of grain.

In succeeding years, drought-reduced grain production in the U.S. and around the world gave sellers the advantage in the global wheat market. The tight supply conditions cut U.S. farm export subsidies to just \$338 million in fiscal 1989 and \$311 million in fiscal 1990.

Senate Trade Head Sees U.S. Raising Farm Supports if GATT Talks Fail

If Uruguay Round of global trade talks fails, the U.S. "has no choice" but to increase its farm export subsidies, Sen. Max Baucus, D-Mont., announced recently. Baucus, who chairs the Senate's Trade Subcommittee, reminded business leaders at a National Association of Manufacturers' meeting that last fall's U.S. budget agreement provides for increased farm export subsidy funding after July 1992 if the trade talks fail.

The trade talks, occurring as part of the 102-nation GATT, have been in a holding pattern since they collapsed last December over farm policy reforms. The U.S. and the EC remain at odds over how best to discipline farm trade.

Baucus said he remains "hopeful" that the talks will yield agreement, noting that German leaders have shifted their stance on the farm issue and are trying to convince the EC members—mainly France and Ireland—to do the same.

Farm Partnership Tax School – Dec. 2 and 3

A two-day tax workshop will focus on income tax preparation and reporting using Form 1065, for small businesses and farm partnerships. The sessions run from 8 a.m. to 4:30 p.m. the first day and from 8:30 a.m. to 4:30 p.m. the second day. Cost of the workshop, conducted by Mike Kelsey of MSU's Agricultural Economics Department, is \$80.

Participants will work through a partnership return and explore alternative capital structures for forming a partnership. The tax ramifications of the dissolution of the partnership through sale of the property, sale of a partnership interest, liquidation of a partnership interest, and the death of a partner will all be examined with case examples to illustrate the analysis and reporting procedures. **For more information, call Kelsey at (517) 353-4520 or 355-3477.**

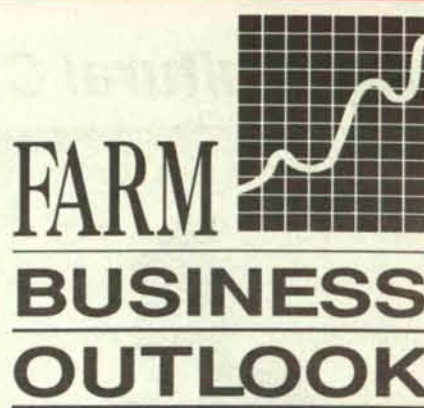
Hogs

Well, here come the hogs! Hog slaughter was up 7-8 percent the first half of October, after being up about 4 percent in September. The September Hogs and Pigs Report indicated slaughter would be up 5-6 percent this quarter, so we are about on target on average. Cash prices are expected to keep making their seasonal decline until late November as week-to-week slaughter reaches its peak. Weights, while at high levels, are not much above a year ago.

At this point, your best bet is to keep

Cattle

Cattle slaughter has been running about 1 percent above year ago levels, but due to the record weights, up 25 pounds compared to a year ago, production is running up 4-5 percent. Look back at the Oct. 1 13-State Quarterly and 7-State Monthly Cattle-on-Feed Reports released Oct. 22 to try and get a handle on when the last several months of lighter placements will show up in the



Expanded plantings and higher yields increased grain output around the world in 1991 sending subsidies soaring again as the U.S. competed with its main rival, the EC, to maintain world wheat market share.

USDA officials estimate that EC export wheat subsidies are nearly two to three times higher than those of the U.S. because of farm policies that keep EC prices well above world levels. In total, USDA Secretary Edward Madigan has said that the EC spends about \$12 billion annually to subsidize farm exports.

Despite that, U.S. subsidies anger many non-subsidizing competitors, who say the practice threatens their sales. Australian farmers are expected to protest vigorously when President George Bush visits there next month.

Other commodities that received U.S. export subsidies in fiscal 1991 include 37,875 tonnes barley malt at a cost of \$2.8 million; 19,846 tonnes of frozen poultry at a cost of \$10.4 million; 75,560 tonnes rice for \$4 million; and 165,500 tonnes of vegetable oil at a cost of \$14 million.

market-ready hog sales current. But keep an eye on forward pricing opportunities over the next year, especially if we see a sharp rally. There is a real possibility that we could see prices dip into the high 30s next April and again next fall. There is also that strong possibility that we will have pricing opportunities before then to lock in some portion of your expected production at higher levels. If you buy corn and/or meal, consider pricing some of your future needs during harvest.

market. You can do this by looking at the weights of the cattle kept for market in the quarterly report. The report should help answer the question of whether the lower placements have been on light-weight cattle, meaning the cutback in slaughter may not occur until we are into the new year, or was it across the board which would be positive yet this fall.

USDA October 1 Crop Report

	Yield Bushels/Acre			Production Million Bushels		
	1990	9/1/91	10/1/91	1990	9/1/91	10/1/91
Corn						
U.S.	118.5	106.1	108.8	7933	7295	7479
Michigan	115.0	105.0	110.0	238	242	253
Soybeans						
U.S.	34.0	31.0	33.0	1926	1817	1934
Michigan	38.0	35.0	35.0	43	49	49
Wheat						
U.S.	39.5	34.6	34.1	2739	2013	1981
Michigan	55.0	46.0	46.0	41	25	25

Canadian Industry Not Surprised by U.S. Hog Duty; Seeks Lower Rate

The U.S. increase of countervailing duties on imports of Canadian live hogs came as no surprise to Canadian pork producers, but they hope to lower the rate, an industry spokesman said.

Bill Vaags, executive director of International Trade and Market Development for the Canadian Pork Council, told *Knight-Ridder Financial News* there was little that could be done to drop the duty, but said the level being charged can be reduced.

Because it was determined Canadian live hog shipments to the U.S. were injuring U.S. producers before the signing of the Canada-U.S. free trade agreement, Canadian hog producers have no choice but to live with the countervailing duty, Vaags said.

However, the amount of duty being assessed for the specific period in question could be reduced pending the findings of a bi-national panel set up within the last week or so, he said. The panel is expected to make a ruling in nine months to one year.

The U.S. Commerce Department raised the countervailing duty rates on Canadian live hog exports to the U.S. in early October. Commerce also raised the duty to 18 U.S. dollars per live hog from \$7.61 and will assess duties of 43 cents per head on Canadian sows and boars entering the U.S. Commerce will also continue collecting 8.2 cents per pound duties on newly weaned pigs.

Commerce based its decision to increase the duty on subsidies paid to Canadian pork producers between April 1, 1989 and March 31, 1990. The bi-national panel may find the program used by the department to base its subsidy level calculations doesn't represent subsidy, Vaags said. He noted this would reduce the duty charged on those live hog exports.

EC Approves Sanitary Conditions at 10 Plants

The European Community will now allow meat to enter the EC from 10 U.S. slaughterhouses that had previously been deemed unsanitary, an EC spokeswoman said.

The spokeswoman confirmed that the EC would allow the 10 slaughterhouses — three beef plants and seven pork plants — to once again export meat to the EC. The EC based its decision on assurances from USDA Assistant Secretary Jo Ann Smith in an Oct. 2 letter that USDA will continue to inspect the plants regularly for cleanliness.

The plants have been unable to export their goods to the EC since last November, when the EC banned all meat and pork from the U.S. on the grounds that U.S. slaughterhouses are unsanitary. The U.S. harshly criticized the move as a trade barrier in disguise, and has gone as far as complaining to the General Agreement on Tariffs and Trade (GATT) over the issue.

Following several rounds of re-inspection by EC inspectors, four U.S. plants were "re-listed" earlier this year. But despite the 10 plants relisted Oct. 14, some 12 U.S. pork, veal and beef plants are still prohibited from exporting to the EC.

National Pork Producers Council President John Hardin called the EC's move "a step in the right direction, but only a small step." Hardin said the U.S. will continue to press the EC to recognize U.S. inspection standards as acceptable under EC rules, a problem that has been at the heart of several U.S.-EC meat disputes over the last several years.

White-New Idea's Improved UNI 6500 Series Corn Head

White-New Idea Farm Equipment Co. announces skip-row options for use on their improved 6500 series corn heads for hybrid seed corn harvesting. The new skip-row option allows conversion of four-row wide heads into five-row narrow heads with a skip-row or all rows active. It will also convert 6-row wide heads into seven-row narrow heads. Again, the user can select the location of the skip-row or keep all rows active.

The improved 6500 head features a longer stalk roll with more area for removing stalk and trash. This design, when used in combination with any ear corn harvesting system, improves capacity...especially when compared to heads designed for use with combines.

Other features include easy, accurate stripper plate adjustments; one-piece, full-length vine knives; slip clutch protection on each row; choice of extended-life chain or rubber belt gathering systems; heavy-duty gearbox; and 16 stalk-roll blades per row.

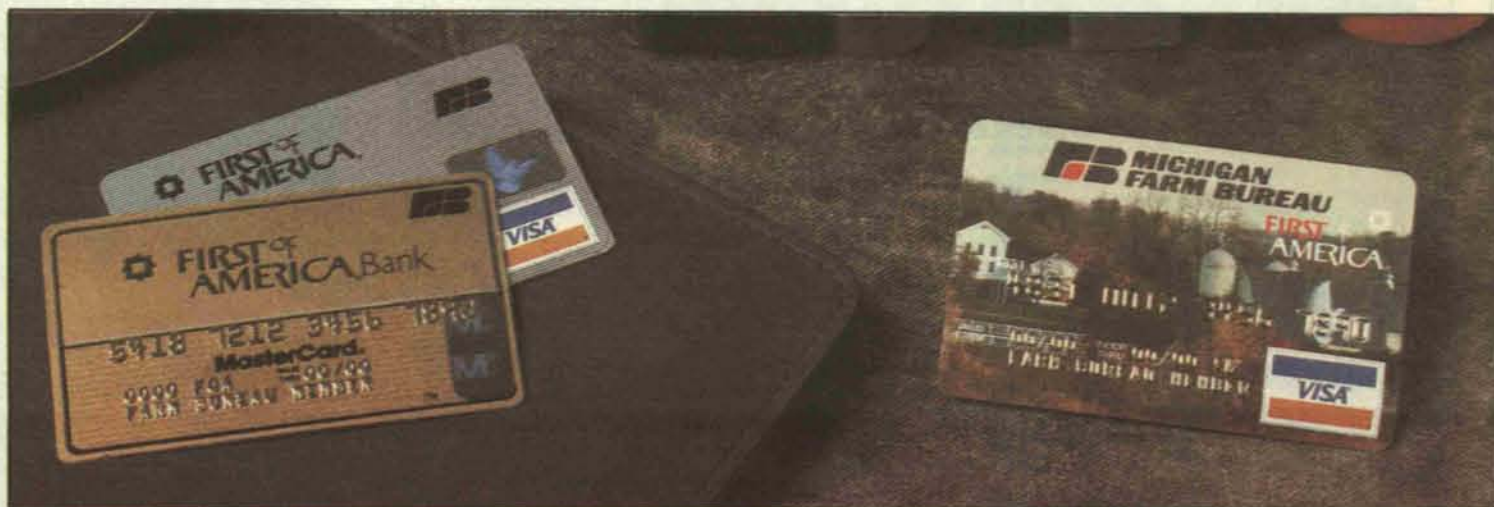
These improved 6500 heads improve

New Product Profile



The improved 6500 Series Corn Head is now available in five-row narrow and seven-row narrow configurations. Skip-row location can be varied.

capacity of both the UNI model 839 (husk-off picker) and the model 880 series (husk-on harvesters) as well as some older units and competitive harvesters. The UNI brand name is one of four brands marketed and manufactured by White-New Idea Farm Equipment Co. The UNI harvesting system allows the flexibility of changing harvesting practices by simply upgrading or changing modules or components.



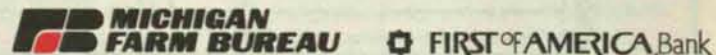
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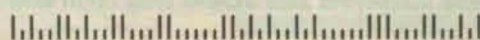


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Preventing Costly Combine Fires



It only takes a few minutes for a combine fire to turn an expensive harvesting machine into a smoldering pile of scrap. Studies indicate that property damage losses from combine and tractor fires cost U.S. farmers and their insurers as much as \$20 million a year. And the additional losses from machine downtime can be just as great.

Here are tips from farm safety experts at Purdue University on preventing losses from combine fires:

- Before beginning the harvest season, and then once a week, check all switches, wiring harnesses, fuses, circuit breakers, battery connections, and other electrical components for proper operation. If you observe any sparking, arcing or blown fuses, correct the problem immediately.
- Make sure all exhaust manifold and muffler connections are tight to prevent hot gases and sparks from entering critical areas.



From Farm Bureau Insurance

- Make sure all bearings and other drive systems are properly lubricated and maintained. Replace any part that becomes worn or damaged. A badly worn bearing will glow red hot, and a slipping belt can burst into flames if not replaced.
- Clean crop residue and other dry flammable materials from the machine. Take a few minutes each day to clear them from the engine compartment and cab with compressed air or a broom.
- If a fuel, oil or hydraulic line begins to leak, repair or replace it at once. A little diesel fuel or hydraulic oil combined with dried chaff can turn a combine into a raging inferno.
- It's good to give the engine a thorough cleaning at least once each season with a high-pressure washer and degreasing solvent. A clean engine will run cooler, operate more efficiently, and greatly reduce the chance of fire.
- If a fire does occur, a good extinguisher can limit the spread of the fire and help to reduce the loss. Select a high-quality, heavy-duty, 10-lb. ABC dry chemical extinguisher. Mount it in the cab in a readily accessible place. Consider mounting a second extinguisher outside the cab where it can be reached from the ground.
- Check your fire extinguisher's pressure gauge several times each season and have the extinguisher recharged if the pressure gets low. Also, gently invert the extinguisher once or twice each year to keep the extinguishing compound from becoming packed from the combine's vibration.
- If you suspect a fire, shut the machine off as quickly as possible. Make sure the key is turned completely off to prevent the flow of electrical current into the fire area.
- Attempt to fight the fire only if you can do so without putting yourself in danger. Attack the fire from upwind, and aim the extinguisher at the base of the flames. If the fire is out of your control, seek help immediately. If you're able to extinguish the fire, locate the cause and don't resume operation until it is corrected.

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Present Street Address				Time at Present Address Yrs. Mos.	Date of Birth
City, State			Zip Code	Home Telephone Number (Include Area Code) ()	
Previous Address (if less than two years at present address)				City	State Zip
Present Employer				Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number ()	Position	Time at Present Employment Yrs. Mos.		Gross Income from Employment <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	
City, State, Zip Code		Other Income <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly		Source of Other Income	
Previous Employer (if less than two years at present employer)				Time at Previous Employer Yrs. Mos.	
Nearest Relative (not living with you)		Address		Telephone ()	

YOUR CO-APPLICANT (if joint account)

First Name		Middle Initial	Last Name		Social Security Number
Present Street Address				Time at Present Address Yrs. Mos.	Date of Birth
City, State			Zip Code	Home Telephone Number (Include Area Code) ()	
Previous Address (if less than two years at present address)				City	State Zip
Present Employer				Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number ()	Position	Time at Present Employment Yrs. Mos.		Gross Income from Employment <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	
City, State, Zip Code		Other Income <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly		Source of Other Income	
Previous Employer (if less than two years at present employer)				Time at Previous Employer Yrs. Mos.	
Nearest Relative (not living with you)		Address		Telephone ()	

CREDIT REFERENCES

Credit References	Monthly Payments	Balance Due	<input type="checkbox"/> Own/Buying Home	<input type="checkbox"/> Other	<input type="checkbox"/> Rent	Monthly Payment \$
	\$	\$	Mortgage Holder or Landlord			Mortgage Balance \$
	\$	\$	<input type="checkbox"/> Checking Account (Bank Name)			Estimated Value \$
	\$	\$	<input type="checkbox"/> Savings Account (Bank Name)			Have You Ever Declared Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No

OPTIONAL GROUP CREDIT INSURANCE

Optional Group Credit Insurance

The cost to you, the Primary Account holder (applicant), is \$50 per \$100 for each month's average daily balance. The insurance will become effective when your credit begins. You must be less than age 71 to be eligible for coverage. A certificate which more fully describes the insurance will be sent when your credit application is approved. Underwritten by The Prudential Company of America, Newark, New Jersey, and Prudential Property and Casualty Insurance Company, Holmdel, New Jersey. Those choosing to enroll will be mailed a certificate of insurance explaining benefits, limitations and provisions and indicating the effective date of coverage.

YES, Please enroll me in the Group Credit Insurance Program.

Applicant's Signature _____

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OR Apply for a Gold MasterCard

YES, I'd like the extra freedom and flexibility of a Gold MasterCard instead of the VISA card. If I do not qualify for the Gold MasterCard, consider my application for the Farm Bureau VISA card.

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I hereby certify that each of the answers on this application is true and correct, and is made for the purpose of obtaining a loan or credit from the Bank. I've certified that all debts owed whether individual, joint or contingent have been disclosed above and that none of my/our debts are delinquent or in default, except as I've indicated above. I've hereby authorized the Bank to investigate my/our credit record to the extent it deems necessary and to verify my/our credit, employment and income references. I've further authorized and instruct any person or consumer reporting agency to furnish to the Bank any information that it may have or obtain in response to such credit inquiries. I've further agreed that this application shall become the property of the Bank, whether or not it is approved.

I've agreed that if this application is accepted and a card or cards are issued that any use of the card(s) will be governed by the terms and conditions of the Bank's VISA/MasterCard Agreement and Disclosure provided before or with delivery of the card(s). I've assumed, if more than one jointly and severally, liability for all charges incurred in any use of the card(s).

X Applicant's Signature _____ Date _____

X Co-Applicant's Signature _____ Date _____

AGENT USE: 9 9 5 2

Annual Percentage Rate 15.9%	Balance Calculation Method Average Daily Balance (excluding new purchases)	Annual Fee None for scenic or standard VISA \$20 for Gold MasterCard (rebated every year net annual purchases exceed \$3,000)	Grace Period for Repayment of the Balance for New Purchases 25 Days, starting with the billing date on statement*	Other Fees Cash Advance Fee - none Transaction Fee - none Late Fee - \$10.00 Over Limit Fee - \$10.00 Minimum Finance Charge - none
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*Finance charges are charged on cash advances and MemberLine checks from the date they are posted.

Please letterfold and staple this form with the mailing address on the outside (reverse side)

Fewer Hired Farm Workers in September

There were 37,000 farm workers in the state of Michigan during the week Sept. 8-14, down 9,000 from August levels, according to Michigan Agricultural Statistics Service. Wages averaged \$6.30 per hour, 10 cents higher than the month of August.

There were 549,000 workers on farms and ranches in the 11 surveyed states, compared to 658,000 in August. The survey included the following states: Michigan, Wisconsin, New York, Pennsylvania, North Carolina, Florida, Texas, New Mexico, Oregon, Washington, and California.

California is the largest employer of farm workers with 200,000 workers in September. Average rates received by hired workers in the 11 states ranged from \$4.84 per hour in Wisconsin to \$6.40 per hour in Washington.

9 Who Carries the Federal Income Tax Burden?

Since tax "fairness" has become a perennial political issue, the release of the Internal Revenue Service estimate of adjusted gross incomes and taxes paid for 1989 is once again a cold shower of reality.

Despite frequent rhetoric to the contrary, these figures show that higher income taxpayers are carrying a larger share of the federal income tax burden than they did before the tax changes of the 1980s.

The top 5 percent of the taxpayers in adjusted gross income (AGI) paid 43.6 percent of the individual federal income taxes. In 1979, the top 5 percent paid 37.6 percent (see chart).

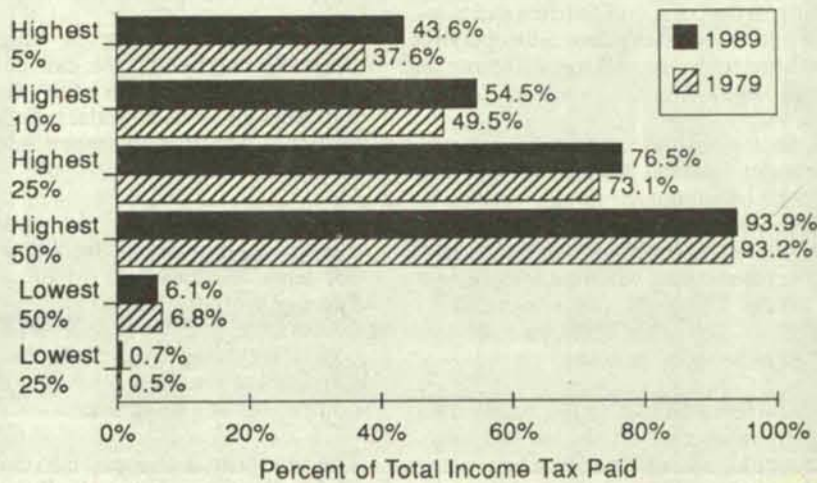
The lowest 50 percent of taxpayers in adjusted gross income paid 6.1 percent of total

U.S. federal taxes in 1989, compared to 6.8 percent in 1979.

The actual taxpaying experience in 1989 fits well with many of the goals set out in the income tax reform debates of the 1980s. Tax rates were reduced for most taxpayers and the tax load shifted to the upper income earners. In 1989, 25 percent of the taxpayers paid over 75 percent of the total taxes collected.

Average tax rates now fall into three categories. The highest income groups pay at an average rate above 20 percent while the bottom 50 percent have an average tax rate of less than 6 percent. The group caught in between pays an average rate of 10 - 14 percent.

Percent of Federal Individual Income Taxes Paid by High and Low Income Taxpayers, 1979 and 1989



Source: Tax Foundation computations based on Statistics of Income, Internal Revenue Service, U.S. Department of the Treasury

Michigan Farm Bureau Annual Meeting Dec. 10 - 13 in Grand Rapids



The MFB annual product/trade show is expected to attract over 50 exhibitors this year, according to trade show manager, Doug Fleming. The show area is scheduled to open on Tuesday, running from 5:30 p.m. to 8:00 p.m. and reopen on Wednesday running all day from 8:30 a.m. to 5:00 p.m. For more trade show information and/or exhibitor registration, contact Fleming at (517) 323-7000, ext. 3236. The show is open to all Farm Bureau members.

Over 1,000 members, including 460 delegates, are expected to attend Michigan Farm Bureau's 72nd annual meeting scheduled Dec. 10 - Dec 13, at the Amway Grand Plaza to participate in policy development sessions, and attend educational workshops and the trade show.

Farmers Petroleum Cooperative, Inc., and the Michigan Agricultural Cooperative Marketing Association will be holding their annual meetings on Tuesday morning, Dec. 10, concluding with luncheon guest speaker Dr. Fred Poston, Dean and Vice Provost of MSU's College of Agriculture and Natural Resources.

Educational workshops will be held Tuesday afternoon, on topics including land use planning, farmer involvement in food safety and environmental issues, and a personal growth/leadership development workshop.

The policy development process will get underway on Tuesday at 3:30 p.m. when an estimated 460 delegates begin discussing and voting on policy resolutions presented by the MFB Policy Development Committee. Delegate sessions are scheduled throughout the remainder of the week on Wednesday, Thursday, and concluding on Friday at noon.

Thirty MFB Young Farmers will be competing in the Young Farmers Discussion Meet Contest on Wednesday afternoon, beginning at 1:00 to determine who will represent Michigan at the American Farm Bureau annual meeting in Kansas City, in national competition. In addition, one lucky state winner will receive a Honda Four-Trax to keep, and 100 hours free use of a CASE-IH Maxxum Tractor.

- Discussion topics this year include:
- Conservation: How does it effect a farm's future?
 - What is the role of agriculture in reducing U.S. dependence on foreign oil?
 - What is the future role of land grant universities for meeting the needs of commercial farmers?
 - How can American farmers and the rural areas continue to receive adequate health care at reasonable prices?

For more annual meeting and trade-show information, contact your county office.

International Marketing by Computer Comes to Michigan

The international marketplace will be at your fingertips as a new computer system linking potential buyers and sellers from all over the world goes on line Nov. 1 at three locations throughout Michigan.

The program called "Going Global" is the newest of 14 pilot projects throughout the country using state-of-the-art computer technology to locate markets for farmers and small businesses in other states and nations.

The program will be coordinated through the Cooperative Extension Service in its Saginaw, St. Johns, and Michigan State University offices on a one year trial basis.

"It's a terrific opportunity to enter the international marketplace," said Giles Roehl, county Extension agent from St. Johns. But, he adds, you need to know what specific quantity and quality of product you are trying to market for the system to work.

According to Rep. Dave Camp, R-Midland, a member of the House Agriculture Committee, "The goal is to create new markets, and thereby create economic prosperity in the small-business and rural community."

The project will cost approximately \$4,000 the first year for installation and training. However, the cost is free for anyone using the system and it can be

done over the phone for the extent of the pilot project.

For example, if you're a celery grower looking for new markets, you would call one of the three locations to make a request. Operators would search the database for anyone known to be interested in buying celery. At that point, the system would give you sale contacts, telephone and fax numbers, and shipping and tariff information from databases in the U.S. Agriculture and Commerce Departments.

Project director, C. Parr Rossom III, says the computer system is a tool that can make your business or farm run more efficiently and successfully, but you have to know how to use it wisely.

Rossom, an Extension economist in international trade from Texas A & M, says the program generates a lot of initial interest but the individuals involved need to know what makes their product unique before they can market it.

Going Global requires extensive training of the personnel using the system. Currently, the Extension agents in charge of Michigan's project are going through their training.

It broadens people's horizons to the global marketplace, said Sue Smalley, MSU's coordinator for Going Global. "But we've really got to learn a lot about how to utilize it."

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Brown Duck Arctic Jacket #AQ186 Sizes 34-50 reg \$48.99 (not pictured) Sizes 52-54 reg \$54.99 Sizes 56-58 reg \$61.99 Size 52-54 tall \$67.99	Brown Duck Arctic Coverall with Zip Leg #68BQZ (Not Pictured) Sizes 34-50 short reg. tall \$89.99 Sizes 52-54 reg. tall \$99.99
Western Arctic Jacket - Flannel Lined #JQ186 Brown #JQ188 Steel Blue S, M, L, XL, XX \$45.99 M, L, XL, XX Tall \$49.99	Brown Duck Quilt or Lined Coat #BLLC-Blanket Lined #BQLC-Quilt Lined Sizes 34-50 reg \$43.99 Size 52-54 reg \$48.99 Sizes 56-58 reg \$54.99 Sizes 38-50 tall \$43.99 Sizes 52-54 tall \$48.99
Blue Denim Quilt-Lined Jacket #BQLJ (Not Pictured) Sizes 34-50 reg \$31.99 Sizes 52-54 reg \$33.99 Sizes 36-48 tall \$35.99	Brown Duck Arctic Coat #CQ186 (Not Pictured) Sizes 34-50 reg. \$56.99 Sizes 52-54 reg. \$61.99 Sizes 56-58 reg. \$68.99 Sizes 38-50 tall \$54.99 Sizes 52-54 tall \$71.99
Thermal-Lined Active Jac #JH102 Navy #JH103 Black #JH106 Brown Duck #JH108 Steel Blue Sizes S, M, L, XL, XX \$35.99 Sizes XXL, XXXX \$41.99 Tall Sizes \$39.99	Arctic Western Coat #CQ286 Brown #CQ288 Steel Blue S, M, L, XL, XX \$13.99
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Call 800-292-2680
For more details and a full list of items, or contact your county Farm Bureau

10

Shredded Newspaper Bedding – Saving Time, Money, and Natural Resources!

In February 1990, after six months of study and research, Bob and Martha Thuemmel of Huron County decided to try newspaper bedding in the pens, calf hutches and transition barns on their dairy and cattle operation. The Thuemmels are milking 230 cows and raise 100 head of cattle.

Now, in the second year of the recycling experiment, Bob has abandoned any earlier doubts he had about the project Martha had promoted so enthusiastically. Bob reports proudly, "We haven't got one sick animal. They're cleaner than when we were bedding with straw. Those are the things that I'm proudest of and what impresses me most about the newsprint bedding.

"We didn't even bale straw this year because chopping newsprint allows me to bring in and store only what I'll need for two to three months at a time. I blow in the bedding when I need to and do it all on my schedule without a lot of loading and lifting. The bottom line is, if it weren't practical and economically sound, I wouldn't do it."

Martha, who is extremely active in solid waste management and recycling efforts in the county and region, would like to see more livestock operations choose newsprint for bedding. Use of old newsprint by the livestock industry would go a long way to solving the problem of how to recycle old newspapers, she says.

She's a member of the county's Solid Waste Management Advisory Board which is overseeing implementation of a five-year solid waste management plan. She serves as an officer of the Solid Waste Task Force for Tuscola, Sanilac, Huron and Lapeer counties and is chairperson of the 15-county Resource and Conservation Development Project for recycling and water quality.

"If newspaper bedding was used in all dairy and livestock operations in Huron County," says Martha, "we'd be importing newspaper from outside the county to fill the demand."

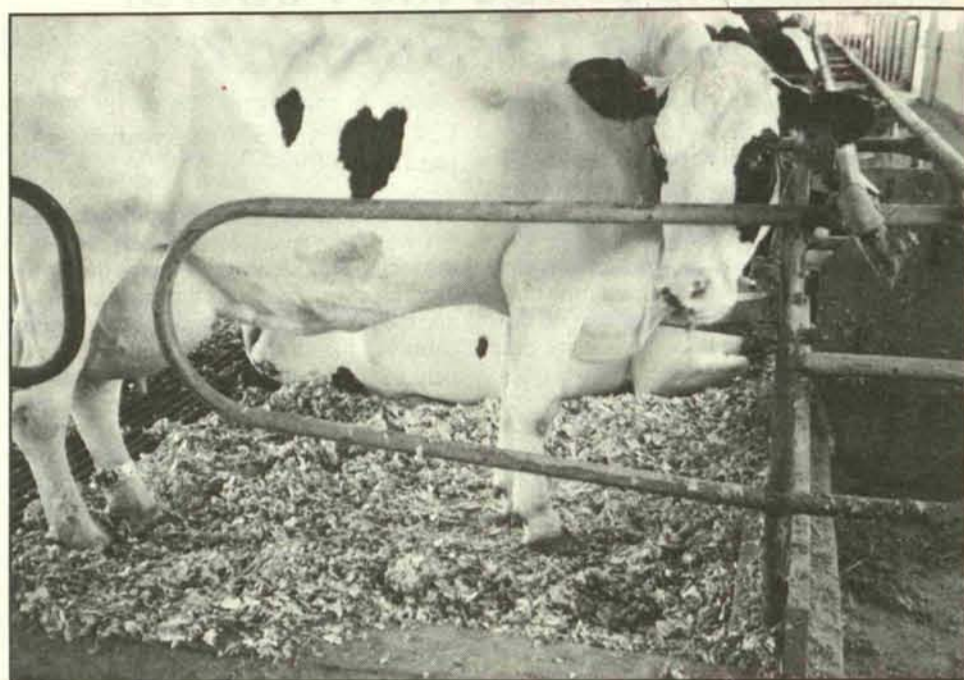
That's one of the difficulties recycling centers face: finding markets for the materials that are collected.

"We know markets are the biggest challenge to recycling. We can collect like crazy, but we've got to have research and development of new products and new uses for the paper and other recyclable materials," she says.

On Thuemmel's dairy farm, newspaper is donated or purchased for about \$10/ton compared to straw bale prices of \$40/ton. Primary sources of the newspaper they use comes from daily newspaper overruns, the county recycling center, and the Lutheran Church that conducts a newspaper collection project as a fundraiser.

The newsprint is chopped into two to three inch squares using a Valby shredder capable of shredding two to three tons of paper per hour. Although the Valby can be adjusted for flake size, Bob chose the three inch chop rather than shredded strips or a finer chop for appearance and to avoid the possibility of respiratory problems. The machine is powered by the PTO from the tractor and the bundled paper is dropped into a 45-degree chute and then is discharged into pens. Paper can also be baled for storage and transport with a regular hay baler. Bales weigh between 50 and 90 pounds.

Bob and Martha purchased the shredder and a delivery truck (which is also used for storing bundled newspapers) for about \$12,000. They calculate that the investment paid for itself in less than a year. A less expensive alternative is to use a modified straw chopper. He estimates that his use of newsprint is about two pounds per day per animal. Rates would be higher with straw, but he says that the superior absorption rate of the chopped newsprint extends the use of the bedding to as much as three weeks. The resultant manure pack, says Bob, has a clay-like consistency without the liquid-solid separation that is typical with straw bedding



Cows housed at the MSU dairy research facilities using tie stalls are staying clean and comfortable on shredded newspaper, instead of straw or sawdust.

and it is easier to clean the pens. He has also experienced an estimated 70 percent reduction in fly population due to the greater absorbency and drier pens.

Bob is using baled newsprint in the calf hutches because it is more efficient. "We break up one bale for each hutch and that's sufficient for the eight weeks we keep them there. When the calves are moved, we can just lift the hutch and scrape the floor clean," he says.

When applied to fields, the newspaper based manure breaks down well so there is little, if any, difference from straw based bedding. The paper bedding breaks apart quickly in their lagoon system and Bob believes the rate would be better in a slurry system. Examining the soils where this manure was applied, he has found decomposition in the soils to be very good with little evidence of the newsprint on the soil surface and subsurface.

It is a credit to the Thuemmels that they are seeking solid answers to environmental and animal health questions by gathering research data and talking with other farmers before switching to the newspaper bedding material. The Thuemmels found much of the information to support their decision in studies conducted at Penn State, the University of Minnesota and Ohio State.

For example, soil analyses conducted in Pennsylvania showed that where newspaper-based cow manures were applied to fields for several years, the levels of heavy metals and trace elements were not much different from the application of other bedding materials in manure to soils.

MSU dairy farm manger Bob Kreft with several of the 500 pound bales of shredded paper used for bedding. Thuemmels, on the other hand, chop all of their newspaper directly.



Studies also assured them that when newsprint was used in stalls and pens, the presence of very low level heavy metals and trace elements were within safe limits even if the bedding were consumed by the animals. The Thuemmels wanted to know that the materials they were considering would not be toxic to animals or in the soil. Information obtained from the Wisconsin Department of Natural Resources stated that although printing inks contained high levels of lead and cadmium in the early '70s, the industry trend is moving rapidly toward significantly lower levels of these heavy metals.

And with the availability and increasing use of soy and vegetable based inks, the chance of even low level toxins can be further reduced. All studies caution against the use of clay-coated papers ("slick" or glossy sheets) because slick paper, when shredded, becomes sharp and can cut teats. In addition paper products with metal staples should not be used.

Results from Penn State trials report that no animal health or milk quality problems were encountered. A study at the University of Minnesota on bacterial growth in various types of bedding material supports the findings with the determination that environmental mastitis bacteria grew slowest in sawdust and newspaper.

"Studies are important to back up the decision making process for farmers and to provide information about new management practices to government environmental agencies," says Bob, "but I wouldn't do it – I couldn't do it – if it wasn't economically practical."

Soil Sample Analysis

Comparisons Between Paper and Straw Bedding Systems Over Several Years

	Newspaper Bedded Manure 8 ton/acre	Newspaper Bedded manure 12 ton/acre	No Manure Hay Plowed Down	Straw Bedded Manure 35 ton/acre
	lbs/acre			
Soil p.H.	7.1	7.1	6.1	7.2
Phosphate	652	484	109	587
Potash	477	608	112	833
	In mg/kg (equivalent to parts per million)			
Copper	12	12	19	19
Zinc	68	61	66	66
Lead	19	19	24	22
Nickel	24	23	25	20
Cadmium	0.10	0.05	0.12	0.10
Mercury	0.04	<0.04	<0.04	0.08
Chromium	14	14	14	15

Data submitted by Norman Conrad, Multi-County Ag Agent (Agronomy) Union County Extension, PA, and analyzed by the Pennsylvania State University Soil and Environmental Chemistry Laboratory, May, 1989.

Bankrupt Iowa Grain Firm Under Investigation

The Iowa Division of Criminal Investigation has begun a preliminary investigation into allegations associated with the bankruptcy of the Des Moines Grain Co., according to Knight Ridder News. The Des Moines Grain Co. filed for Chapter 11 bankruptcy protection/reorganization late last year, which was converted to Chapter 7 - Total Business Liquidation - in February.

Farmers allege that Des Moines Grain promoted the use of delayed-pricing contracts to fill its bins with grain, which the company then used as collateral for an operating loan from Bankers Trust Co. in Des Moines, according to Darwin Chapman, director of the investigating agency. Several hundred farmers lost more than 4 million dollars as a result of the bankruptcy, after grain had been delivered to the company's elevators, according to the Des Moines Register. The grain was sold under delayed pricing contracts. Such contracts are legal, but considered risky transactions by grain regulators, since they leave the farmer unprotected by the state's indemnity fund, which pays farmers for losses when elevators go out of business.

November Discussion Topic – "Is Michigan Farmland a Potential Endangered Species?"

Local zoning and the state Subdivision Control Act are effectively driving Michigan agriculture out of business, according to Mark Wycoff, president of the Planning and Zoning Center.

"What we see happening all over the state is that farmers have shifted from growing corn and beans to also growing homes and large-acreage parcels," he said. "Local officials prefer the homes because the land generates more tax dollars. That's short-sighted, because this trend will result in a tremendous waste of prime agricultural land."

Wycoff spoke at the Oct. 18 meeting of the MFB Natural Resources Advisory Committee in Lansing. He told the committee that the Subdivision Control Act encourages the splitting of agricultural parcels into 10-acre lots and "country estates." Those lots can be split again 10 years later, and often the process has little or no input from local zoning authorities. As a result, he said, farmers who wish to continue in production agriculture find themselves surrounded by neighbors who do not understand or tolerate the processes of modern farming.

"What's so scary is that effectively the process is invisible," he said. "The land division activity precedes the construction of the home on average by about 11 years. So, the divisions are taking place and you don't even see the change in the landscape."

Jean Coleman, acting director of the Midwestern Office of the American Farmland Trust, told the committee about activities that farmers, local government and states can pursue to help preserve farmland.

An agricultural conservation easement is a voluntary agreement between a landowner and an IRS-approved conservation or-

ganization that restricts land to agricultural and open space uses only. The landowner retains legal title to the property, but once an easement has been recorded, no further development is allowed.

Purchase of Development Rights (PDR) programs enable state or local governments to buy conservation easements on qualified farmland. To assist in a PDR program, the 1990 farm bill provides federal loan assistance to states for farmland protection.

Michigan and other states require counties and municipalities to prepare and execute comprehensive land use plans and ordinances. The American Farmland Trust publishes a zoning and planning handbook to assist local units of government in keeping agricultural land in production.

Right-To-Farm laws offer legal protection from nuisance suits brought against normal farming practices. The laws try to remedy a situation where a farmer receives complaints from new, non-farm neighbors who have moved onto an adjacent property and may be unfamiliar with the smells and sounds of an active farm.

Preferential or differential ordinances allow farmland property to be assessed at its value for its current agricultural use rather than its development value, which is often estimated for residential uses.

Agricultural districting is the establishment of legally recognized geographic areas which one or more farmers establish for protection from government taking-actions and nuisance complaints.

The Land Use Evaluation and Site Assessment (LESA) system is a land-use decision-making tool created by the Soil Conserva-



tion Service. States and local governments use it in deciding whether or not to allow proposed changes on specific parcels of farmland and to target protection efforts. Officials use information, ranging from current development trends to the health of the local agricultural economy, to arrive at a numerical rating that indicates the parcel's agricultural importance and future viability.

MFB's Natural Resources Advisory Committee will submit policy recommendations on preserving agricultural land to the Michigan Farm Bureau Board of Directors.

Discussion Questions:

1) What kind of development has taken place in your community within the last ten years? Have members of your group sold land for development within the last ten years?

2) Have members of your group received complaints from areas that have been developed?

3) If your group members would have the option of being compensated for developmental rights, would they continue farming instead of selling the land for development?

4) What land use policies could state or local governments adopt to help insure the preservation of prime farmland?

5) What role should state government play in land use planning or in resolving land use conflicts?

6) What other businesses and developments are allowed in areas designated as agriculture in your township, according to your township ordinances?

Getaway

with Member Travel Services

WINTER TOURS

Ski Colorado, at Winter Park, the Premier Ski Center

Cost: \$355 per person, based on double occupancy.

Starting January 1992 through mid February '92 you can stay at Iron Horse Lodge which includes pool, hot tubs, health club, restaurant, and lounge. Fireplace and kitchen is included in the suites.

This 5 night package includes 4 days of ski lifts valid at Winter Park, Mary Jane and Vasquez Mountains. This package is land only but for approximately \$338 per person you can add on round trip airfare from Lansing.

Quaint Quebec City

Cost: \$459 per person.

February-March 1992 you can travel to Quebec City Via Rail and stay at the charming Le Chateau Frontenac Hotel. This package includes 5 days at the hotel plus round trip rail from Windsor. You can travel everyday except Friday and Sunday. This is a very popular package and has limited seating, so call early!

Bahamas Weekend

Cost: \$414 per person (Add \$40 per person for ocean view room)

All rates are based on double occupancy, departure tax not included.

Starting February 7th, 1992 you can book a great Bahamas Weekend at a great rate. Your package includes leaving Detroit on Friday and staying 2 nights at the British Colonial Beach Hotel. Special charter airfare service is included so that you fly non-stop to the islands.

London, On the Town

Cost: \$628 per person.

One of the best packages this year is London. Round trip airfare from Detroit on British Airways, 6 nights at the Travistock Hotel, transfers from the airport, taxes and continental breakfast. The Travistock Hotel is located in the Bloomsbury area and all rooms have a private bath, TV and radio. This trip starts Jan. 3rd and expires March 31, 1992. London is famous for their theatre, restaurants, sight seeing and most of all history.

Jamaica, Jamaica

Cost: \$1359 per person.

This package includes everything under the sun. You will stay 7 nights at the Jamaica Hotel, which has been called one of the "Super Club" resorts. This hotel includes three meals daily, bar drinks, use of all sports facilities including instruction, four tennis courts, shopping shuttle and sight-seeing tours. It is located on the white sand beach at Runaway Bay. Round trip airfare from Detroit is included.

Spa Week in Mexico

Cost: \$1052 per person.

Pamper yourself at the Hotel Ixtapan Delasal, a world known Spa facility that features deluxe accommodations. Included are 8 days of full spa facilities like three meals daily, unlimited facials, massages, manicures and exercise programs. Airport transfers are approximately \$72 per person - one way and gratuities are not included for spa week. This is a very special package for very special people. Pamper yourself!

Cancun, the Jewel of the Caribbean

Cost: \$569 per person.

Cancun is a great warm weather destination because of it's 14 miles of beautiful beaches and the friendliest people in the world. The Playa De Oro Hotel has a great special starting January 1 through January 24th, 1992. This package includes round trip airfare from Detroit, hotel for 7 days, airport transfers, baggage and handling service, hotel tax and a Welcome reception. This hotel is known for it's great location on the beach. Cancun is the perfect get-a-way for anyone seeking the sun and relaxation.

Disney World, It's Everyone's Favorite Vacation!

This package includes anything that you prefer at a member only discount. You can pick the number of nights you want to stay, you can stay on the Disney grounds or off premise, and you have the option to fly or drive. Farm Bureau has admission tickets available. Customize your Disney Vacation just the way you want, and still get a great discount!

For more information on how to book your GETAWAY CALL 1-800-354-4272

MICHIGAN FARM BUREAU

12

Michigan Harvest Gathering – Food and Fund Drive to Help Michigan's Over 1 Million Hungry

Michigan Farm Bureau, working closely with the Food Bank Council of Michigan and the Michigan Department of Agriculture, is helping to coordinate a food and fund collection in local communities.

"Farm Bureau will be pledging its support toward the Michigan Harvest Gathering goal of raising \$100,000 and 100,000 pounds of food for the Food Bank Council of Michigan," said MFB President Jack Laurie. "We're stepping forward to embrace our responsibility to assist those less fortunate than ourselves. At this time

of a bountiful agricultural harvest, it's fitting that our bounty be shared with others."

In addition to pledging to generate food donations, the Michigan Farm Bureau is also coordinating Harvest Gathering activities involving county Farm Bureaus and individual members, Laurie said. "We will be encouraging our members to coordinate their donation activities with the needs of their local charitable organizations," he said.

County Farm Bureaus are being asked to

donate \$100 and 10 pounds of canned food goods for a special Harvest Gathering reception on Nov. 13 at the State Fairgrounds in Detroit. In addition, MFB Community Action Groups are being encouraged to participate in a local Harvest Gathering event by donating canned food items and/or funds at the county Farm Bureau office drop-off point.

Farm Bureau members who aren't members of a Community Action Group, but want to participate, can do so by dropping off donations at your respective county Farm Bureau office, or by calling Mike Kovacic, MFB Information Division Director at (517) 323-6586.

According to Food Bank Council Executive Director Karen Ulich, the Food Bank Council of Michigan distributes over 15 million pounds of food annually through Food Bank Council member food banks (see list). Those member food banks then distribute the food through more than 1,000 non-profit agencies in combatting hunger across Michigan.

"We are asking people to think about what they would serve their own families for holiday meals and to donate the same types of products for the tables of families with fewer resources," said Ulich.

The entire Michigan Harvest Gathering will be funded by private donations and all proceeds will go directly to those in need, with no administrative costs charged. All donations to the Food Bank Council are tax deductible for income tax purposes, according to Ulich.

Food Bank Council of Michigan Member Food Banks

Amer. Red Cross Regional Food Bank Lansing	(517) 321-6807
Central Upper Peninsula Food Bank Ishpeming	(906) 485-4988
Food Bank of South Central Michigan Battle Creek	(616) 964-3663
Food Bank of Oakland County Pontiac	(313) 332-1473
Ruth Garlanger Tri County Food Bank Benton Harbor	(616) 925-0994
Genesee Food Bank Flint	(313) 239-4441
Gleaners Community Food Bank Detroit	(313) 923-3535
Huron Harvest Food Bank Ann Arbor	(313) 971-9222
Kalamazoo Loaves and Fishes Kalamazoo	(616) 343-3663
Livingston Community Food Bank Howell	(517) 546-6718
The Manna Project Petoskey	(616) 347-8852
Mid Michigan Alliance Clare	(517) 386-3805
West Michigan Gleaners Food Bank Grand Rapids	(616) 458-7856
Western Upper Peninsula Food Bank Hancock	(906) 482-5528

These local, affiliated food banks can receive contributions directly also.

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