

# MICHIGAN FARM NEWS

January 31, 1991



## MECP Matures To Technical Assistance Program

The \$16.5 million dollars originally targeted to operate the Michigan Energy Conservation Program from oil overcharge funds, expired September of 1990, posing the question - now what?

Due to the success of MECP and a new grant program, funded by a \$900,000 allocation from the same oil overcharge funds, 25 conservation districts covering 29 counties will continue to receive technical assistance for one more year under a new program called Technical Assistance Program, according to Gordon Wenk, Program Coordinator for the MECP at MDA.

"All districts were allowed to apply for a grant that would allow them to continue to provide technical assistance for another year," says Wenk. "If we hadn't done this, it would be only a short period of time before the funds ran out. We felt it would be better if we had a smaller number of districts that could provide assistance throughout all of 1991."

According to Wenk, more has changed than just the name, citing a more directed and focused program approach at MSU and through the various conservation districts.

In addition to the county grant programs, funds are also going to an Education/Information Program. MSU's Agricultural Experiment Stations will direct funds primarily in the area of livestock and manure management. The Cooperative Extension Service will also be conducting special projects to assist producers in reducing energy costs and developing sustainable systems.

Wenk was quick to point out that many conservation districts also opted to save funding from an earlier \$800,000 allocation last September that extended the original MECP program from September 1990 to January 1991.

"In some cases, conservation districts chose to use the funds by funding their technician from September through December of 1990, and for all intents and purposes, those districts will no longer have an MECP funded technician," says Wenk. "In other cases, conservation districts chose to use their funds from that funding extension during the growing season in the spring and summer of 1991."

The grant process started with requests for proposals from conservation districts in late October, according to Wenk. "The districts had to have their proposal in by early December when the review process got started," says Wenk. "The selections were made just before Christmas and those districts were notified in early January."

Several years and \$16.5 million later, Wenk calls the MECP a success, pointing out that Michigan producers saved almost \$30 million in fertilizer, pesticide and energy costs, in addition to the long term environmental consequences as a result of changing management practices that will make Michigan farmers more competitive and profitable.

**Technical Assistance Grant Program Districts**

SCD-Soil Conservation District, S&WCD-Soil and Water Conservation District

Alpena SCD	Menominee S&WCD
Arenac SCD	Montcalm SCD
Charlevoix S&WCD/Emmet SCD	Newaygo S&WCD
Dickinson SCD	Oakland S&WCD
East Allegan SCD/Alle-Van S&WCD	Oceana S&WCD
Huron SCD	Osceola-Lake S&WCD
Iosco S&WCD	Presque Isle SCD
Kalamazoo SCD	Saginaw SCD
Kalkaska S&WCD	Shiawassee SCD
Leelanau SCD	St. Joseph S&WCD
Manistee S&WCD/Benzie S&WCD	Tuscola SCD
Marquette S&WCD/Alger SCD	Van Buren S&WCD
Mason-Lake SCD	

Districts listed were to respond on or before Jan. 31, 1991, according to Program Coordinator Gordon Wenk, to accept and receive the \$27,000 grants.

"There's a direct out-of-pocket expense benefit that farmers will continue to see," reflected Wenk. "The working relationship that developed between MDA, MSU and the districts will continue to have long-term benefits. Most importantly, the MECP resulted in an attitudinal change in farmers about energy conservation practices."

According to Wenk, there will still be some oil overcharge funds coming to Michigan

for the next several years, but where those funds go is determined by the Legislature.

"The Legislature will be appropriating the funds in the direction they feel has the greatest need," concludes Wenk. "We certainly feel the energy program has shown that it can get a lot of good things accomplished and we're going to be in there pitching to get those dollars so we can continue what we've started with MECP."

## 1991 Farm Price Scenario Hinges On Persian Gulf Conflict

Erratic energy prices are the biggest uncertainty facing the nation's farmers, as war develop in the Persian Gulf. This uncertainty could, in turn, cause volatile commodity prices, according to the AFBF.

If a drawn-out conflict causes major disruption in crude oil supplies, or in the destruction of a number of refineries, experts say oil prices could reach \$40 a barrel. That would likely spur a deeper U.S. recession. Combined with higher oil-related production costs, that war scenario would cut deeply into the pockets of farmers.

On the other hand, a quick resolution of the war could actually lower prices for crude oil and help draw the nation out of a recessionary spiral and improve the outlook for U.S.

farm products, according to AFBF Commodity Director Tim Price.

"If the war ends soon, markets will stabilize," Price said. "Farmers will benefit from more certainty on price inputs. Our country will be able to focus more attention on export and domestic needs."

Whatever happens to oil prices, AFBF Economist Terry Francl said that each \$5 a barrel change in oil prices equates to approximately a \$1 billion change in the fuel and petroleum-related expenses paid by American farmers. If there is no disruption or major refinery destruction, he predicts oil prices to drop back into the \$20 a barrel range.

"From an individual standpoint, the average farmer would see an annual difference of \$500 in oil related expenses for each \$5 a barrel change," Francl said. "If things go well, we could actually see farmers paying \$500 less than we thought they would about a month ago."

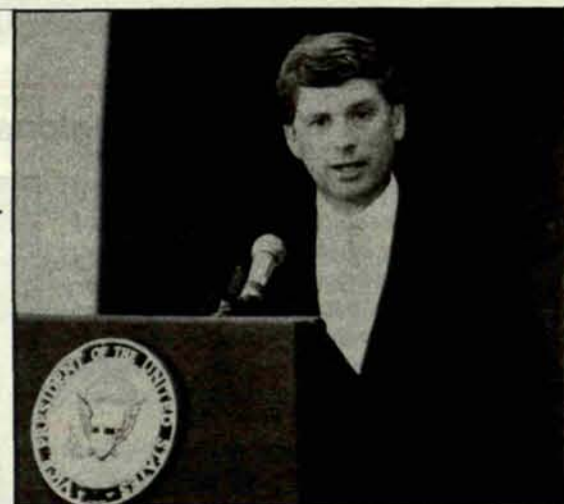
According to Price, the economic impact of war will hit both grain and livestock sectors, but echoes may be loudest in the grain bins.

"Grain prices will be the most volatile because they are more likely to be affected by the price trends in other commodities such as silver, gold and oil," he explained. "Livestock prices are more keyed in on the production side."

*Two world conflicts of varying degree - the Middle East crisis and the breakdown of world trade talks dominated the message of Vice President Dan Quayle's keynote address during the AFBF's 72nd annual meeting.*

*Quayle said agriculture has much to gain from the successful resolution of the currently suspended GATT trade talks, but U.S. negotiators would remain steadfast in their demands for European Community trade reform during future attempts to revive the talks. Quayle predicted that biotechnology will become a \$50 billion industry by the end of this decade, making U.S. agriculture even more competitive. Quayle added that he would make sure the development of beneficial biotechnology would not be burdened by needless red tape of "naysayers who stand in the way."*

*Just back from a Middle East trip visiting American troops, Quayle recounted several stories from his trip and told of postcards from home tacked to sides of desert tents. The vice president signed a Farm Bureau postcard to be sent to troops in the Middle East, as did thousands of Farm Bureau members who stopped at the issues booth of the convention trade show.*



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## New Leadership- New Opportunities

New leadership at Michigan State University and the Michigan Department of Agriculture means new opportunities for Michigan agriculture.

At our land grant university, Tom Reed has been elected chairman of the Board of Trustees and Dean Pridgeon vice chairman, in addition to the recent appointment of Melanie Reinhold, a former MSU horticulture graduate. A renewed commitment to the land grant philosophy can help boost prospects for full funding of the Animal Livestock Initiative, restoration of funding and program direction to the Cooperative Extension Service and a renewal of interest in innovative research and teaching programs.

On the Agriculture Commission, four new appointees helped elect Don Nugent, a former member of the Michigan Farm Bureau Board of Directors, as chairman. The new commission then appointed Bill Schuette, former 10th District Congressman, as the new director of the Michigan Dept. of Agriculture. Thanks to his tenure on the House Agriculture Committee, he is a familiar friend of agriculture.

Having a newly-formed commission and new director opens the door for better focusing of MDA's mission and the important role it plays in promoting increased exports of Michigan agricultural products, ensuring food safety and sharing that message with the non-farm consumer.

Michigan Farm Bureau members can be proud of the fact that the people now in place at MSU and the MDA have a demonstrated track record of support for agriculture. These people represent you and I in their new roles of leadership. We should share our thoughts and ideas with them whenever possible. Those of us in the agricultural industry also have an obligation to show our support for these key leaders by constantly reminding lawmakers of the role the Legislature plays in resolving these many issues within our industry.

I urge you to use the upcoming Lansing Legislative Seminars and other opportunities to encourage legislators to fully support the programs and objectives of our agricultural leaders and institutions.

*Jack Laurie*

Jack Laurie, President  
Michigan Farm Bureau

## Farm Chemical Collection Labelled a Success

A farm pesticide collection program recently removed over 1,200 gallons and 18,000 pounds of pesticides from more than 100 farms in the five county Grand Traverse region, according to Burton Stanley of the MSU Cooperative Extension Service. The expenses, covered by state funds, exceeded \$76,000 and averaged \$725.00 per participant.

According to Stanley, the overwhelming response pushed costs \$30,000 over the anticipated budget, and was the second program of this nature following a 1988 pilot program. The collection was cooperatively conducted by the county Extension offices, Michigan Department of Agriculture, Michigan State University, and area county Farm Bureaus. Planners of this program have recommended future funding for similar collections.

## Southeast Michigan Livestock Expo Scheduled

The Cooperative Extension Services of Lenawee, Washtenaw, Livingston and Monroe counties are sponsoring a Southeast Michigan Livestock Expo on Feb. 9, 1991, at the Clinton High School, 314 E. Michigan Ave., in Clinton, MI.

The program, scheduled from 9:00 a.m. through 4:00 p.m., will include seminars presented by Michigan State University specialists from the beef, dairy, swine, sheep and equine fields. Seminar topics include: Cow-calf and feeder operations; developing a swine genetic program; dairy nutrition; general sheep management tips; general equine management tips, including Right-to-Farm.

Bob Driscoll of the Michigan Farm Radio Network is the guest speaker for the lunch, which is included with the registration fee of \$20 per person or \$30 for two members of the same family by Feb. 5. For registration information contact any of the CES offices listed or the Lenawee Extension office at (517) 264-5300.

## Knepper New Northeast Regional Representative

Rodney Knepper has been appointed Regional Representative for the Northeast Region consisting of Alcona, Alpena, Arenac, Gladwin, Iosco and Ogemaw Counties. Knepper has worked the past two years as assistant manager of the Portland Michigan Livestock Exchange facility where he was in charge of the purchase and sale of livestock and animal health products.

A 1987 graduate of Michigan State University where he earned a Bachelor of Science Degree in Animal Science, Knepper was named as one of the Outstanding College Students of America, was active in the Pre-veterinary Volunteer Program at MSU and in the Big Brothers/Big Sisters organization.



## In Brief...

### Farm Bureau Says No To Reopening 1990 Farm Bill

The 313 voting delegates to the American Farm Bureau Federation annual meeting in Phoenix, Arizona, adopted policy against reopening the 1990 farm bill. MFB Public Affairs Director, Al Almy, reported that while identifying certain farm bill provisions which may need changes, the delegates said they will not support legislative reconsideration of the bill.

"They stressed opposition to modifications in the program that would change the direction away from the market-oriented goals of competitive loan rates, voluntary stock reduction programs and income supplement as farmers move toward a market-based agriculture," said Almy. "Those advocating a revisit to the farm bill generally do not agree with the thrust of market-based agriculture. Reopening the farm bill would only bring additional cuts in farm programs."

Almy said there are areas of the farm bill that need to be fixed, such as minor oilseed crop provisions, but not at the risk of exposing the bill to potential budget cutting. The Farm Bureau delegates supported the concept of flexibility, but rejected the idea of extending deficiency payments to the shifted acres.

"The delegates said they want all farmers to be treated fairly. Producers of non-program crops should not be asked to compete with subsidized production for the sake of flexibility," Almy said.

The position on reopening the 1990 farm bill was one of nearly 200 policy resolutions passed by the delegates. These policies will guide the nation's largest farm organization in its activities during 1991.

### DOT Announces Anhydrous Ruling

The Department of Transportation's Research and Special Programs Administration (RSPA) has approved a final rule which comprehensively revises the hazardous materials regulations with respect to communication, classification and packaging requirements.

Of major interest to farmers and agriculture in general is the new classification of anhydrous ammonia. Because of the hundreds of farmers, cooperatives, fertilizer producers and other industries using anhydrous, RSPA has classified anhydrous ammonia a non-flammable, non-poisonous compressed gas for domestic shipments resulting in less cost and disruption to the agricultural and industrial users of anhydrous. Anhydrous will be designated as a poisonous gas for international shipments.

Because of documented inhalation hazards of anhydrous ammonia released in large quantities, RSPA is also requiring the words "INHALATION HAZARD" on packages and shipping papers, in addition to other current hazard communication requirements. The new classification takes effect Oct. 1, 1993.

### It's Tax Time!

For the second year in a row, taxpayers will be filing returns under a relatively unchanged tax law. The exemption amount allowed for the taxpayer, spouse and each dependent was increased, by indexing for inflation, to \$2,050, up from \$2,000 last year. Social Security legislation enacted in 1983 contained a provision replacing the 2 percent self-employment tax deduction that took effect in 1990.

About 97 million taxpayers received tax packages, while another 11 million, who filed farm or business schedules and used tax forms provided by their commercial tax preparers last year only received a postcard. The IRS saved \$1 million by sending postcards instead of the more costly tax packages. Postcard recipients who need a tax package should mail the reply portion of the card back to the IRS and a package will be sent.

The IRS advises taxpayers to check that they correctly enter information on their tax forms regarding filing status, dependency exemptions, standard deductions and the earned income tax credit to avoid errors in completing returns. Tax forms and tax information publications may be obtained by calling the IRS toll-free at 1-800-829-3676.

### More Red Tape On Social Security Tax

Farm employers may need to take note of a change in reporting and withholding requirements for Social Security (Old Age, Survivors and Disability Insurance) and Medicare.

The wage base on which the Social Security tax is charged was raised in the Budget Reconciliation Act of 1990 from \$51,300 to 53,400. The rate charged for that purpose is 6.2 percent. However, the base wage for which Medicare taxes must be withheld increased to \$125,000 while the withholding rate remains at 1.45 percent.

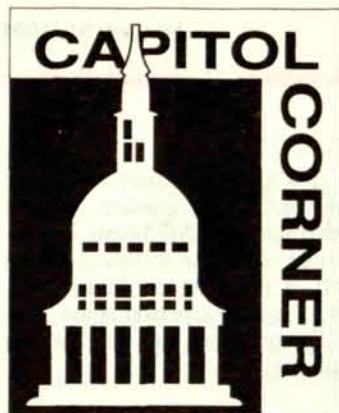
There will be a new box on W-2 (Wage and Tax Statement) and on the 941 series (Employers Quarterly Federal Tax Return) for the purpose of tracking these wage payments and tax collections separately, says Grace Ellen Rice, associate director of the AFBF's Washington D.C. office.

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**CAPITAL GAINS**

*Status:* Two bills, introduced to address capital gains reinstatement, would index assets for inflation and provide a 30 percent exclusion for both corporate and non-corporate taxpayers. A number of capital gains measures are expected from the new 102nd Congress.

*Farm Bureau Position:* Farm Bureau supports capital gains reinstatement, but hasn't taken a position on the new legislation. President Bush is not likely to include capital gains in the Fiscal Year 1992 budget, expected to be released Feb. 7, 1991.

*Farm Bureau Contact:* Al Almy, extension 2040

**HEALTH INSURANCE TAX DEDUCTION**

Several bills have been introduced calling for a permanent 100 percent health insurance tax deduction for the self-employed to replace the current 25 percent deduction. Chances are slim for deduction increases with the pay-as-you-go provisions of the 1990 budget. Any bill deemed a revenue loser must make up for lost income through reduced spending elsewhere or with higher taxes.

*Farm Bureau Position:* Farm Bureau supports a 100 percent health insurance tax deduction and is urging Congress to support the measures. Farm Bureau is also seeking a continuation of the 25 percent deduction after the Sept. 30, 1991 expiration date, until enactment of the 100 percent deduction.

*Farm Bureau Contact:* Al Almy, extension 2040

**PRIVATE PROPERTY RIGHTS**

*Status:* Farm Bureau is leading efforts for passage of the "Private Property Rights Act of 1991," (S.50), which requires federal agencies to consider the impact of rules and regulations on private property under the 5th amendment. The act would add statutory endorsements to requirements that federal agencies to assess and reduce the impact of agency actions resulting in the loss of private property rights.

*Farm Bureau Position:* Farm Bureau supports S. 50 and is working to enroll additional cosponsors and gain the support necessary for passage during the 1991 Congress.

*Farm Bureau Contact:* Al Almy, extension 2040

**Legislative Mailing Addresses:**

State Senate/House, State Capitol Building, Lansing, MI 48933  
 Telephone Numbers: State Senate (517) 373-2400; State House (517) 373-0135  
 U.S. Senate, Washington, D.C. 20150  
 U.S. House of Representatives, Washington, D.C. 20515  
 Telephone Number: U.S. Capitol (202) 224-3121

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**STATE BUDGET**

*Status:* With the current Michigan budget at approximately \$7.4 billion and with revenue less than anticipated and expenses increasing, a \$1 billion shortfall is projected. This prompted legislators to mandate a 9.2 percent across the board cut in departmental budgets and the governor to issue an executive order that when combined results in \$750 million in reductions. K-12 and higher education have been protected from spending cuts.

*Farm Bureau Position:* Farm Bureau opposes disproportionate cuts in the Michigan Department of Agriculture budget. Farm Bureau supports selective rather than across the board cuts to protect key areas such as food safety, weights and measures, animal health and other programs impacting the safety of the food supply.

*Farm Bureau Contact:* Ron Nelson, extension 2043

**WATER USE REPORTING**

*Status:* At the close of the 1989-90 Legislature, a water use reporting package was signed into law, requiring the registration and reporting by certain water users in the Great Lakes Basin. The legislation is intended to provide a source of information on water use to effectively reduce diversion of water from the Great Lakes to locations outside the basin.

*Farm Bureau Position:* Farm Bureau supported the water use reporting package with an exemption for agriculture. Agricultural water use is exempt from reporting requirements. A formula developed by MDA, DNR, with consultation by the CES and SCD, will be used to determine the amount of water withdrawn for agricultural uses. Farm Bureau encourages farmers to assist in calculation of a model and support a high priority status for agricultural water use. Farm Bureau opposes water use permits and collection of filing fees.

*Farm Bureau Contact:* Vicki Pontz, extension 2046

**ORV CONTROL PUBLIC HEARINGS**

*Status:* The House of Representatives passed an off-road recreational vehicle (ORV) control bill during the last session, which died when the Senate failed to consider the bill prior to the close of session. Reintroduction of the bill is expected and would restrict ORV use to only those state forest roads and trails posted as open to ORV operation. (The definition of ORV doesn't include a farm vehicle used for farming.)

The Dept. of Natural Resources conducted public hearings throughout January, explaining proposed ORV rules. The "closed-unless-posted-open" rules would have the same effect as law in spite of failure in the legislative arena.

*Farm Bureau Position:* Farm Bureau supports the restriction of ORVs to designated trails and the increased enforcement as a way to reduce serious trespass and damage problems farmers are facing.

*Farm Bureau Contact:* Vicki Pontz, extension 2046

**New Ag Commission and Director Named**



Photo By Cecil E. Darnell, Courtesy Michigan Tourist Monthly

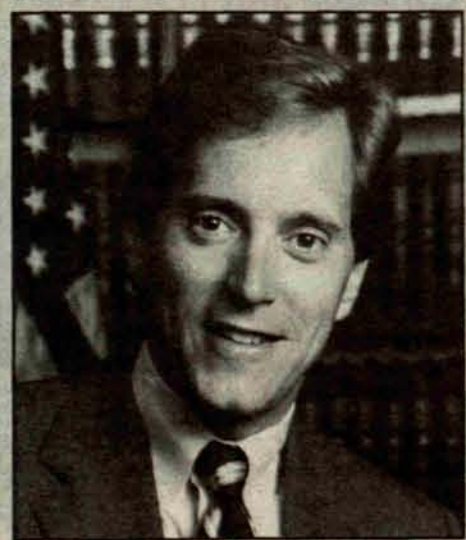
Governor Engler has appointed four people to the Michigan Agriculture Commission: Don Nugent, Benzie County fruit producer/processor and former member of the MFB Board of Directors, replacing Vernon Kretzschmer; John Spero, Saginaw County cash crop farmer and member of the Saginaw County Farm Bureau Board, replacing George McManus; David Crumbaugh, Gratiot County cattle feeder and former member of the National Cattlemen's Association Board, replacing Elwood Kirkpatrick; and Jordan Tatter, president and CEO of the Southern Michigan Cold Storage Co., Watervliet, replacing S. Leon Whitney. The terms of all the former commissioners who were replaced had expired. The one commissioner on the five-member panel whose term has not expired is Rita Reid, dairy and beef farm manager from the Upper Peninsula. The commission named former U.S. Representative Bill Schuette as the new MDA Director.

"Bill Schuette's experience representing the farm people of the 10th District will assist him in being sensitive to the varied interests of agriculture statewide," says MFB President Jack Laurie. "We look forward to his aggressive leadership and support on issues that are critical to the economic development of Michigan's agricultural industry, particularly the revitalization of animal agriculture."

**MFB Cheers Dave Camp Appointment**

The appointment of Congressman Dave Camp to the House Agriculture Committee was applauded by MFB. President Jack Laurie said, "We were fortunate to have that representation during the tenure of the previous congressman, Bill Schuette. Being able to continue with a presence on the House Ag Committee is especially important to the future success of Michigan agriculture."

President Laurie said having a Congressman with a seat on the ag committee is valuable because it provides Michigan farmers with an "inside track" on the issues and events affecting the agricultural industry.



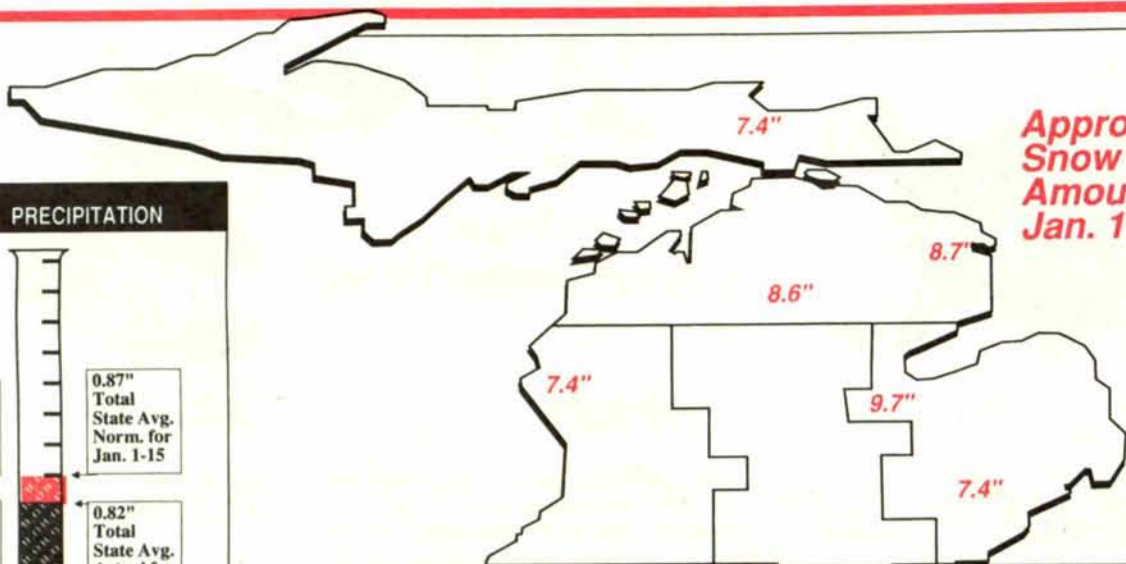
Newly elected Governor John Engler addressed a crowd of approximately 450 participants at the recent Mid-Michigan Ag Day in Ovid. During his keynote address, Engler outlined his property tax proposal to reduce Michigan property taxes, currently the 4th highest in the country. The proposal calls for implementation by mid summer of 1991.

"We're targeting our program to be across the board, everybody's included," said Engler. "If we can move this ahead, I think we can look ahead to eliminating all the different tax abatement programs and mechanisms that have been set up to help people avoid the high cost of taxes. We'd rather cut property taxes for everyone, and eliminate the special deals for the few."

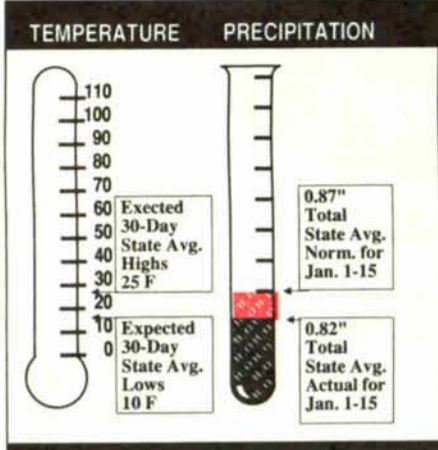
Engler also discussed the appointment of new commissioners to serve on the Michigan Ag Commission and leadership at MSU.

"In my judgement this is the most hands-on ag commission we've had in many years, people with backgrounds in farming and in agri-business," said Engler. "I think in many ways we also have the strongest Board of Trustees at MSU that we've had in many years and I'm expecting, frankly, big things from them."

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Approximate Snow Fall Amounts For Jan. 1-15



For January 1-15, 1991	Temperature		Dev. From Normal	Precipitation	
	Avg. Max.	Avg. Min.		Actual (inch.)	Dev. From normal
Alpena	24.7	13.6	-0.8	0.87	+0.13
Detroit	30.8	21.8	+2.1	0.74	-0.23
Flint	28.2	16.1	-0.5	0.97	+0.12
Lansing	27.0	17.0	0.0	0.81	-0.09
Grand Rapids	26.8	18.3	-0.9	0.74	-0.23
Houghton Lake	24.2	12.0	-0.1	0.86	+0.13
Pellston	24.0	12.0	+1.0	0.32	-0.86
Sault Ste. Marie	19.4	8.9	-1.4	0.74	-0.22
Traverse City	26.0	17.0	+1.0	0.55	-0.39

During the first half of January, an active southwesterly jet stream pattern brought periodic precipitation to Michigan, including widespread moderate to heavy snows across much of the state on January 11. Temperatures began the period below normal, gradually moderating to much above normal values by the 14th.

The medium range outlook, (6-10 days), for the end of January to return to cooler than normal temperatures with near normal precipitation. This pattern would favor the occurrence of lake snow in affected areas.

In contrast, the 30-day extended forecast for mid-January through mid-February is calling for above normal temperatures and near normal precipitation, possibly leading to a later than normal "January thaw" sometime early next month.

Normal daily highs in January range from the low 20s in the U. P. to the low 30s in the extreme south. Low temperatures average in the 5-15 degree range, except in the southwest Lake Michigan coastline, where the upper teens are normal.

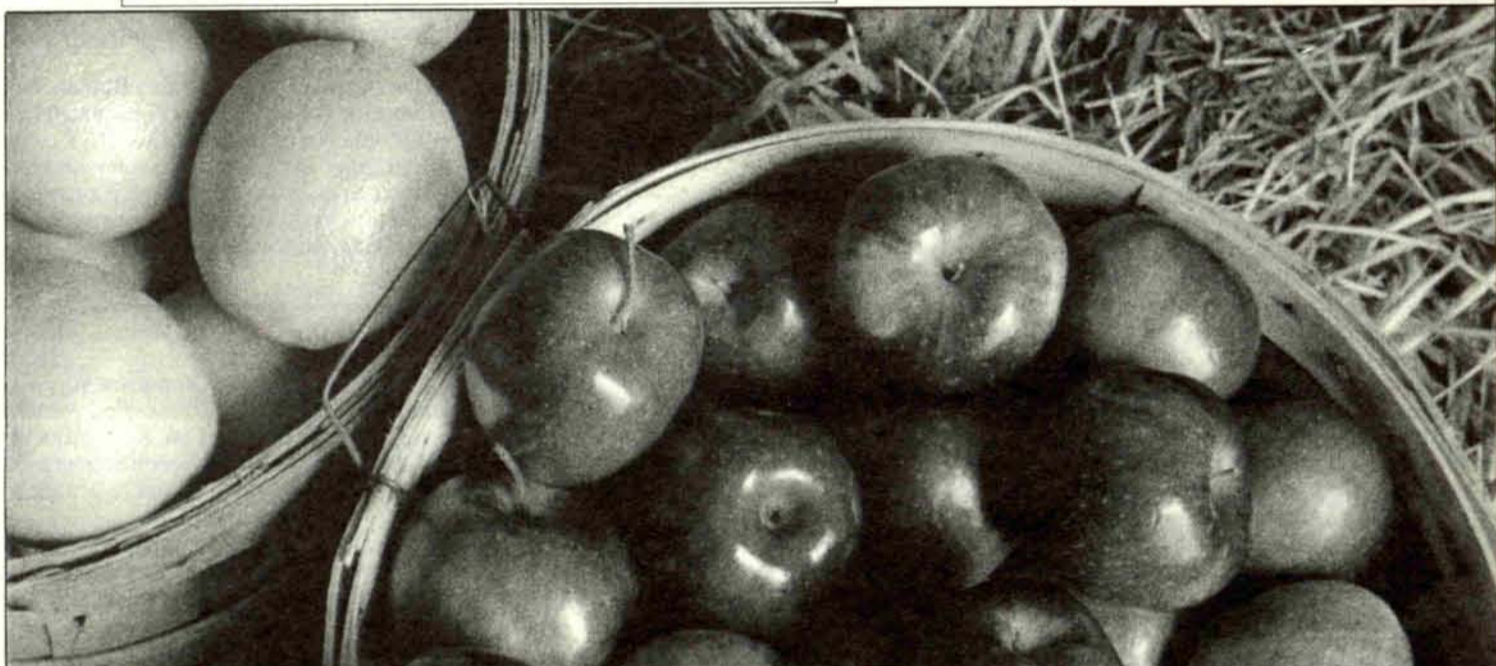
Jeff Andresen  
Agricultural Meteorologist  
Michigan State University

# Weather

Outlooks For Major Commodity Areas

	2/1 - 2/15	2/1 - 3/31
T-Temp.	T.....P	T.....P
P - Precip.	A.....B	N.....N
W. Corn Belt	N.....N	N.....A
E. Corn Belt	A.....B	B.....N
Wint. Wheat Belt	A.....N	B.....N
Spr. Wheat Belt	B.....N	A.....N
Pac. NW Wheat	B.....N	A.....B
Delta	N.....A	A.....N
Southeast	A.....N	B.....N
West Texas	A.....N	B.....N
San Joaquin	A.....N	B.....N

A-Above Average, B-Below Average, N-Normal, MA-Much Above, MB-Much Below, NP-No Precip.



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# USDA 1991 Crop Program Provisions

The acreage reduction program (ARP) requirements were announced for the 1991 crop of wheat at 15 percent, corn, barley, and sorghum at 7.5 percent and oats at zero percent. Other program provisions recently announced included:

## Sign up

Sign up will begin in early to mid-March. Specific dates will be announced later.

## 1991 Crop Established "Target" Prices

Wheat (\$/bu.) .....	4.00	Corn (\$/bu.) .....	2.75
Barley (\$/bu.) .....	2.36	Oats (\$/bu.) .....	1.45
Grain Sorghum .....	2.61		

## Advance and Estimated Deficiency Payments

	Est. Pay. Rate	Advance Rate
Wheat (\$/bu.)		
a. Winter Wheat Option	1.40	.56
b. Other	1.47	.588
Corn (\$/bu.)	.58	.232
Grain Sorghum (\$/bu.)	.56	.224
Barley (\$/bu.)	.47	.124
Oats (\$/bu.)	.10	.04

-The advance rate is equal to 40 percent of the estimated deficiency payment rate.

-All advance payments will be made in cash.

-As required by the 1990 Act, the advance rate for barley is based on 40 percent of the estimated all-barley price. However, the total estimated deficiency payment rate is based on a feed barley price.

## Price support levels and related provisions

Wheat (\$/bu.) .....	2.04	Corn (\$/bu.) .....	1.62
Barley (\$/bu.) .....	1.32	Grain Sorghum (\$/bu.) .....	1.54
Oats (\$/bu.) .....	.83	Rye (\$/bu.) .....	1.38
Soybeans (\$/bu.) .....	5.02	Honey (\$/lb.) .....	0.538

-Other oilseeds for which price support will be made available include sunflower seeds, canola, rapeseed, mustard seed and flaxseed.

## Planting flexibility and related provisions

-Producers may plant crops other than the program crop (wheat, corn, grain, sorghum, barley and oats) on up to 25 percent of any participating program crop acreage base (CAB). This acreage will be known as "flex" acreage.

-Permitted crops on flex acreage are:

- (1) any program crop.
- (2) any oilseed.
- (3) any designated industrial or experimental crop.
- (4) any other crop except fruit and vegetables, including potatoes, dry edible beans, lentils, and peas.

-The secretary may prohibit the planting of any crop on flex acreage and is required to make available a list of any prohibited crops. A request for public comments will be published in the Federal Register at a later date with regard to what additional crops, if any, will be prohibited from being planted on this acreage.

-The first 15 percent of the flex acreage will be known as "normal flex acreage" (NFA) and the other 10 percent will be known as "optional flex acreage" (OFA).

-The 1990 Act prohibits the planting of soybeans on OFA if the marketing year prices are estimated to be below 105 percent of the soybean price support level of \$5.27 per bushel. The estimated national average price for soybeans during the 1991/92 marketing year is estimated to exceed 105 percent of the soybean loan rate. Therefore, soybeans may be planted on the OFA.

## Maximum payment acreage and related provisions

-The maximum payment acreage (MPA) for each program crop will be the product of multiplying the crop acreage base (CAB) established for a program crop by 85 percent (the other 15 percent is known as normal flex acres or triple base) less the acreage which is required to be devoted to approved conservation uses under an acreage reduction program.

-An exception to the payment acreage reduction requirement applies to producers of 1991 winter wheat that was planted in 1990. Under the exception, producers have the option of waiving the payment acreage reduction provision on the farm if they agree to have the regular deficiency payments determined using a 12-month national average price rather than a 5-month average price.

-For purposes of this special provision, a farm will be considered a winter wheat farm if winter wheat was planted on such farm for harvest in 1991.

## ARP and Related Provisions

-As required by the 1990 farm bill, the amount of land producers will be required to idle under the acreage reduction program will be determined by multiplying the ARP percentage by the CAB established for a crop for a farm.

-For future crop years, the statutory dates for announcing ARPs are by June 1 for wheat and by Sept. 30 for feed grains.

-No paid land diversion programs will be offered for any program crop.

## 0,50/92 Provisions

-Wheat and feed grain producers may devote a portion, or all, of the MPA to conservation uses and be eligible to receive guaranteed deficiency payments on an acreage equal to the payment acreage on the farm for the commodity reduced by an acreage equivalent to 8 percent of the MPA less the actual acreage planted to wheat or feed grains. Such acreage devoted to conservation uses will be known as PAT/92 acreage.

-This program provision will be available to wheat and feed grain producers each year through the 1995 crop.

-Under the 0/92 provisions for wheat and feed grains, producers may devote the PAY/92 acreage (including the 8 percent to sunflowers, rapeseed, canola, flaxseed and mustard seed). If producers choose to plant any of these oilseeds on acreage, they must agree to forgo either (1) deficiency payments on the PAY/92 acreage planted to such oilseed or (2) marketing loan eligibility for such oilseed which is planted on the PAY/92 acreage and elsewhere on the farm.

## Farm program payments

-Farm program payment yields will be the same as those established for 1990 crops. For the 1991 crop and subsequent years, irrigated yields will not be established on any acreage not irrigated prior to the 1991 crop year in accordance with the Statement of Managers accompanying the 1990 Act.

-Producers who certify that no acreage on the farm was planted to the program crop and that any fruit or vegetable planted on the farm was not in excess of normal plantings will have the entire program crop acreage base considered as planted for base retention purposes. This provision is known as "zero certification."

-The amount of regular deficiency payments and land diversion payments that a person is entitled to under one or more of the programs for wheat and feed grains, cannot exceed \$50,000, the same as for 1990 crops.

-The total amount of payments a producer is entitled to under one or more of the programs with regard to:

- (1) Any gain realized by a producer from repaying a loan for a commodity at less than the original loan received.
- (2) Any "Findley" emergency compensation payment for wheat and feed grains.
- (3) Any loan deficiency payments, will be limited to \$75,000. These payments are also included in an overall payment limitation of \$250,000 per person.

 FARMERS PETROLEUM COOPERATIVE, INC.

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# Getting Back to Basics-- MFB's 1991 Lansing Legislative Seminar Series

Concerned that your senator and representative don't understand the agricultural issues you're facing? Here's your golden opportunity!

The 1991 Lansing Legislative Seminars, an annual one-on-one event between farmers and their respective state legislators, are scheduled for February and March, according to Al Almy, MFB Public Affairs Director.

"Each seminar will begin with a morning session from 10:00 a.m. until noon, during which time MFB Public Affairs staff will brief and update Farm Bureau members on current issues," says Almy. "State senators and representatives from their respective district meet with Farm Bureau members for lunch, and then generally spend the afternoon meeting with legislators and attending sessions."

According to Almy, the one-on-one aspect of farmers talking with politicians can result in tremendous accomplishments on issues that otherwise may be taken for granted.

"The mere fact that a legislator's constituents make the effort to drive to Lansing to meet with them on issues they feel are critical to their farm operations, conveys the importance and urgency to a legislator that prompts them to take action on an issue," says Almy.

Almy added that Farm Bureau members should contact their legislator as soon as possible to arrange a meeting and to encourage legislators to attend the noon lunch as well. For registration information contact your county Farm Bureau office.

State Senate Offices: (517) 373-2400  
State House Offices: (517) 373-0135



## SCHEDULE

Date/Location	Region/Counties
Feb. 7 Radisson	Saginaw Valley Bay, Clare, Gratiot, Isabella, Midland, Saginaw
Feb. 12 YWCA	West and West Central Allegan, Barry, Ionia, Kent, Montcalm, Ottawa, Mason, Mecosta, Muskegon, Newaygo, Oceana, Osceola
Feb. 19 Radisson	Southwest Berrien, Cass, Kalamazoo, St. Joseph, Van Buren
Mar. 13 Radisson	North, Northwest, Northeast, Upper Peninsula Alcona, Alpena, Antrim, Arenac, Benzie, Charlevoix, Cheboygan, Chippewa, Copper Country, Emmet, Gladwin, Hiawathaland, Iosco, Iron Range, Kalkaska, Mac-Luce, Manistee, Menominee, Missaukee, Montmorency, Northwest, Ogemaw, Otsego, Presque Isle, Wexford
Mar. 19 YWCA	Central and South Clinton, Eaton, Genesee, Ingham, Shiawassee, Branch, Calhoun, Hillsdale, Jackson, Lenawee
Mar. 20 YWCA	Thumb, Southeast Huron, Lapeer, St. Clair, Sanilac, Tuscola, Livingston, Macomb, Monroe, Oakland, Washtenaw, Wayne

### Location Addresses:

YWCA, 217 Townsend Street (1/2 block south of Capitol)

or

Radisson, 111 N. Grand Ave. (1 block east and 1 block north of Capitol)



While you're busy farming, Farm Bureau is on the job in Lansing and Washington, D.C. protecting your interests. Our experienced and highly respected team of lobbyists are there working for you.

With the thousands of bills introduced on the state and federal level, Farm Bureau lobbyists work full-time aggressively supporting legislation that benefits farm families while seeking to defeat measures detrimental to agriculture.

In the halls of Congress and in the Michigan Legislature, Farm Bureau is respected as the voice of agriculture. It's a grassroots organization with responsible legislative clout, powered by its members and guided by its farmer-developed policies. With over seven decades of experience in the legislative and regulatory arenas, you can count on Farm Bureau to get results!

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## HOW TO ORDER

### NEW PRESCRIPTIONS

#### BY MAIL

Simply mail your original prescription form from your physician along with your name, address, zip code, area code and phone number. Please also include your physician's name and phone number. Mail this information to:

**FELD DRUG**  
5023 Grover Street  
Omaha, NE 68106

It is not necessary to send money with your order. Payment is due when you receive your order and the enclosed bill.

#### BY PHONE

You or your physician may call your prescription to Feld Prescription Service toll free. Call 1-800-228-3353.

### EXISTING PRESCRIPTIONS

#### BY MAIL

Send the labels from the medication you are now taking, or send all the information from that label.

#### BY PHONE

Dial the toll-free number for your area and a registered pharmacist will assist you in transferring your prescription. Please have your doctor's phone number and area code available when you call.

#### REFILLS

Mail or phone your Feld prescription identification number found on your label to Feld Drug.

## PARTIAL PRESCRIPTION DRUG PRICE LIST

ON THE FOLLOWING PAGES is a partial list of the most commonly prescribed drugs. Feld Prescription Service will fill all prescriptions. If you do not see yours listed, send your prescription to Feld and we will fill it at comparable, low discount prices.

Don't forget that even greater savings are available to you with the use of the

physician to prescribe generic whenever possible, or to write on his prescription forms "or generic equivalent."

Wherever a brand-name drug has a generic available, it is listed in blue beside the brand-name item as "Feld Generic Price." Prices are subject to change without notice. Manufacturers often change their prices. Because of

this, Feld Prescription Service must put the changes into effect whenever they occur. **However, Feld Prescription Service does guarantee the prices on their "Feld Generic Equivalents" until April 30, 1991.**

\*ITEM PRECEDED BY AN ASTERISK CAN BE PURCHASED WITHOUT A PRESCRIPTION.

**IF YOU DO NOT SEE YOUR PRESCRIPTION LISTED, CALL TOLL-FREE 1-800-228-3353 FOR A PRICE QUOTATION**

### FELD GENERIC PRICES ARE IN BLUE

BRAND PRICE				
<b>A</b>				
Achromycin V Caps	250 mg	100's	7.25	3.95
Adapin Caps	25mg	100's	31.25	9.95
	50 mg	100's	42.25	11.95
Aldactazide 25/25 Tabs		100's	29.75	7.95
Aldomet Tabs	250 mg	100's	27.95	11.95
Aldoril Tabs	25	100's	38.50	19.95
Allopurinol Tabs	300 mg	100's	13.95	
Amoxicillin Caps	250 mg	100's	10.95	
Antivert Tabs	12.5 mg	100's	25.50	5.95
	25 mg	100's	37.75	8.95
Apresazide Caps	25-25 mg	100's	32.25	11.95
	50-50 mg	100's	45.75	13.95
Apresoline Tabs	25 mg	100's	24.50	4.95
	50 mg	100's	34.25	5.95
Atarax Tabs	10 mg	100's	37.95	8.95
Ativan Tabs	0.5 mg	100's	36.95	10.95
	1 mg	100's	46.50	12.95
	2 mg	100's	66.50	16.95
Atromid S Caps	500 mg	100's	49.95	18.95
A/T/S Solution	2%	60 ml	16.25	7.95
Azulfidine Tabs	500 mg	100's	17.25	9.95
<b>B</b>				
Bactrim-DS Tabs		100's	65.75	13.95
*Benadryl Caps	25 mg	100's	12.25	4.95
Benemid Tabs	500 mg	100's	24.75	9.95
Blocadren Tabs	10 mg	100's	39.25	20.95
Brethine Tabs	2.5 mg	100's	19.95	
	5 mg	100's	26.95	
<b>C</b>				
Calan Tabs	80 mg	100's	33.25	12.95
	120 mg	100's	43.75	15.95
Capoten Tabs	12.5 mg	100's	38.50	
	25 mg	100's	41.95	
	50 mg	100's	67.75	
	100 mg	100's	99.75	
Carafate Tabs		100's	51.50	
Cardene Caps	20 mg	100's	31.25	
	30 mg	100's	46.75	
Cardizem Tabs	30 mg	100's	31.95	
	60 mg	100's	49.25	
Catapres TTS	0.1	12's	60.50	
Ceclor Caps	250 mg	100's	137.25	
Clinoril Tabs	150 mg	100's	72.75	49.95
	200 mg	100's	88.50	59.95
Cogentin Tabs	2mg	100's	18.50	8.50
Colbenemid Tabs		100's	29.25	9.95
Combipres Tabs	0.2 mg	100's	61.95	25.95
Constant-T Tabs	200 mg	100's	15.95	10.95
	300 mg	100's	18.25	12.95
Corgard Tabs	40 mg	100's	61.75	
	80 mg	100's	83.25	
Coumadin Tabs	2 mg	100's	34.75	12.95
	2.5 mg	100's	35.95	13.95
	5 mg	100's	36.25	14.95
<b>D</b>				
Dalmane Caps	15 mg	100's	40.95	16.95
	30 mg	100's	44.25	18.95
Danocrine Caps	200 mg	100's	174.75	129.95
Darvocet-N Tabs	100 mg	100's	39.50	14.95
Darvon Caps	65 mg	100's	26.95	6.95
Darvon Compound Caps	65 mg	100's	27.95	9.95
Deltasone Tabs	5 mg	100's	5.75	2.95
Depakene Caps	250 mg	100's	56.25	19.95
Depakote Tabs	500 mg	100's	71.75	35.95
Desyrel Tabs	100 mg	100's	140.25	19.95
Diabeta Tabs	5 mg	100's	30.50	
Diabinese Tabs	250 mg	100's	48.95	9.95
Dilantin Sodium Caps	100 mg	100's	12.95	
Disalcid Tabs	500 mg	100's	29.25	9.95
	750 mg	100's	35.95	13.95
Ditropan Tabs	5 mg	100's	31.75	19.95
Diupres Tabs	500 mg	100's	30.75	11.95
Diuril Tabs	500 mg	100's	16.95	6.95
Dolobid Tabs	500 mg	60's	50.75	
Dyazide Caps		100's	28.95	CALL
Dymelor Tabs	250 mg	100's	21.95	12.95
<b>E</b>				
E.E.S. Tabs	400 mg	100's	19.75	15.25
E-Mycin Tabs	250 mg	100's	9.75	
Easprin Tabs	975 mg	100's	21.95	9.95
Elavil Tabs	10 mg	100's	16.95	5.95
	25 mg	100's	29.95	7.95
	50 mg	100's	49.95	9.95
	75 mg	100's	69.95	11.95
	100 mg	100's	87.50	13.95
Enkaid Caps	25 mg	100's	50.95	
	35 mg	100's	74.25	
	50 mg	100's	102.25	
Entex Caps		100's	28.75	10.95
Entex LA Tabs		100's	46.50	12.95
Equagesic Tabs		100's	43.95	10.95
Equanil Tabs	400 mg	100's	19.95	4.95
Erythromycin Tabs	250 mg	100's	9.50	
Eskalith Caps	300 mg	100's	13.95	6.95
<b>F</b>				
Feldene Caps	20 mg	100's	157.25	
Fioricet Tabs		100's	32.25	10.95
Fiorinal Tabs		100's	31.25	8.95
Fiorinal w/ Codeine Caps #3	30 mg	100's	69.50	
Flexeril Tabs	10 mg	100's	73.50	50.95
Folic Acid Tabs	1 mg	100's	4.95	
<b>G</b>				
Glucotrol Tabs	10 mg	100's	41.50	
<b>H</b>				
Halcion Tabs	0.25 mg	100's	45.50	
Haldol Tabs	1 mg	100's	41.25	11.95
	2 mg	100's	55.25	14.95
Hydergine Oral Tabs	1 mg	100's	49.50	13.95
*Hydrocortisone Cream	5 %	30 Gm	2.49	
Hydrodiuril Tabs	25 mg	100's	12.95	3.95
	50 mg	100's	16.95	4.95
Hygroton Tabs	25 mg	100's	40.50	8.95
	50 mg	100's	48.95	10.95
	100 mg	100's	78.75	12.95

BE SURE TO HAVE YOUR RX NUMBER, DOCTOR'S NAME, AND TELEPHONE NUMBER AVAILABLE WHEN PLACING AN ORDER.

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Allbee w/C	(100's)	7.49
FELD'S Generic Equivalent	(100's)	4.95

### C

Caltrate	(60's)	7.95
FELD'S Generic Equivalent	(60's)	3.95
Centrum	(100's)	11.49
FELD'S Generic Equivalent	(100's)	5.95
Chocks w/Iron	(100's)	7.95
FELD'S Generic Equivalent	(100's)	4.19

### F

Feosol Tabs	(100's)	6.63
FELD'S Generic Equivalent	(100's)	1.95
Ferro Sequels Caps	(100's)	16.95
FELD'S Generic Equivalent	(100's)	5.95

### G

Geritol	(100's)	10.95
FELD'S Generic Equivalent	(100's)	3.95

### M

Myadec	(130's)	11.95
FELD'S Generic Equivalent	(100's)	5.95

### O

One-A-Day Plus Iron	(100's)	6.45
FELD'S Generic Equivalent	(100's)	2.49
	(365's)	5.49

One-A-Day Plus Iron & Minerals	(100's)	8.95
FELD'S Generic Equivalent	(100's)	4.95

Optilets M-500	(100's)	13.95
FELD'S Generic Equivalent	(100's)	7.29
OsCal-500	(60's)	7.95
FELD'S Generic Equivalent	(100's)	4.95

### P

Poly-Vi-Sol Drops	(50ml)	6.95
FELD'S Generic Equivalent	(50ml)	3.95
Poly-Vi-Sol w/Iron	(100's)	8.29
FELD'S Generic Equivalent	(100's)	4.19

### S

Stresstabs 600	(60's)	8.69
FELD'S Generic Equivalent	(60's)	4.95
Stresstabs 600 w/Zinc	(60's)	8.69
FELD'S Generic Equivalent	(60's)	5.95
Stuart Prenatal	(100's)	14.50
FELD'S Generic Equivalent	(100's)	5.95
Super Plenamins	(72's)	7.95
FELD'S Generic Equivalent	(100's)	4.95

### T

Theragran-M	(100's)	10.45
FELD'S Generic Equivalent	(100's)	4.95

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## BUY GENERIC EQUIVALENTS AND SAVE!

Popular Brand	FELD'S Comparable Product	Size	Price	General Use
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### A

A & D Ointment	A & D Ointment	2 oz	1.95	Diaper Rash
A.R.M.	Allergy Relief Tablets	20's	1.95	Allergies, Hay Fever
Acidulin Caps	Glutamic Acid	100's	4.95	Digestant
Actifed Tablets	Allerfrin	100's	3.95	Colds
Afrin Spray	Nasal Relief Spray	30 ml	3.49	Nasal Decongestant
Allerrest Tabs	Chlor-Rest Tabs	100's	2.95	Allergies, Hay Fever
Anacin Tabs	As-Caff Tabs	100's	2.95	Pain Reliever
Anusol Supp.	Hemorrhoidal Supp.	12's	2.49	Hemorrhoids
Ascriptin A-D Tabs	Aspirin E.C.	100's	2.99	Arthritic Pain
		500's	10.95	
Aspirin Tabs	Aspirin	250's	1.95	Pain Reliever
		1000's	6.79	

### B

Benadryl Caps 50mg	Diphenhist 50 mg	100's	5.50	Antihistamine
Bonine Tabs	Meclizine HCL Chew Tabs	100's	4.95	Dizziness & Motion
Sickness Tri-Bufferin Tabs	Buffered Tabs	100's	3.49	Pain Reliever

### C

Chlortrimeton Tabs	100's	2.95	Antihistamine	
Chlorpheniramine 4 mg	Maleate 4 mg			
Co-Tylenol Tabs	Co-APAP	50's	4.95	Colds
Colace Caps 100 mg	Docusate Sodium 100 mg	100's	4.95	Stool Softener
Comtrex Caps	Cold Relief Caps	100's	5.95	Colds
Contact Caps	Cold Capsules	20's	2.95	Colds & Hay Fever
Coricidin-D	Congestant-D	100's	5.95	Colds
Correctol Tabs	Correct-Lax	100's	4.95	Laxative
Cortaid Cream or Ointment	Hydrocortisone Cream or Ointment 1/2%	1 oz	2.49	Rashes

Popular Brand	FELD'S Comparable Product	Size	Price	General Use
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### D

Dialose Plus Caps	Diecto-Plus	100's	6.95	Stool Softener
Dramamine Tabs	Dimenhydrinate	100's	3.95	Motion Sickness
Dristan Tabs	Decongestant Tabs	100's	4.95	Decongestant Allergies
Drixoral Tabs	Pseudo-Mal TR Tabs	100's	8.95	Colds
Dulcolax Supp.	Bisacodyl Supp.	12's	2.95	Laxative
Dulcolax Tabs	Bisacodyl Tabs	100's	3.95	Laxative

### E

Ecotrin Tabs	Aspirin E.C.	100's	2.95	Pain Reliever
Excedrin Tabs	APAP Fortified	100's	3.95	Pain Reliever

### G

Gaviscon Liquid	Algenic Alka	12 oz	4.95	Anti-Acid
Glycerin Supp.	Glycerin Supp.	100's	3.95	Laxative

### K

Keri Lotion	Derma Viva Skin	8 oz	3.95	Dry Skin Lotion
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### M

Metamucil Powder	Reguloid Powder	21 oz	5.99	Bulk Laxative
	Orange or Plain			
Milk of Magnesia	Milk of Magnesia	16 oz	3.95	Laxative
Mylanta II Liquid	Almacone Liquid	12 oz	4.39	Anti-Acid
Mylicon-80 Tabs	Simethicone Chew 80 Tabs	100's	3.95	Anti-Acid

### N

Nyquil Liquid	Quiet Night Formula	6 oz	3.49	Colds
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Popular Brand	FELD'S Comparable Product	Size	Price	General Use
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### O

Ornex Caps	Degenex Caps	100's	3.95	Colds
Oxy 10 Gel	Benzoyl Peroxide Gel 10%	11/2 oz	2.95	Acne
Oxy 10 Lotion	Benzoyl Peroxide Lotion 10%	1 oz	2.59	Acne

### P

Percogesic	Feldgesic	100's	3.95	Pain Reliever
Peri Colace Caps	Docusate w/ Casanthranol	100's	4.95	Laxative & Stool Softener
Polysporin Oint.	Bacitracin/ Polymixi	1 oz	2.95	Minor Cuts, Infection
Preparation H	Hemorrhoidal Ointment	11/2 oz	1.95	Hemorrhoids Ointment
Preparation H Sup.	Hemorrhoidal Supp.	12's	1.95	Hemorrhoids
Pyridium Tabs	Azo Natural Tabs	30's	3.95	Urinary Tract Relief

### R

Robitussin DM Liq.	Baytussin DM Lq.	4 oz	2.49	Coughs
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### S

Sinutabs	Phenapap Tabs	100's	3.95	Sinuses
Sudafed Tabs 30 mg.	Pseudoephedrine Tabs 30 mg	100's	3.95	Decongestant
Surfax Caps	Docusate Calcium 240 mg	100's	7.95	Stool Softener

### T

Tears Naturale	Artificial Tears	15ml	2.95	Dry Eyes
Teldrin Caps 8 mg	Aller Chlor Caps 8 mg	100's	5.95	Allergies
Terpin Hydrate DM	Terpin Hydrate DM	4 oz	3.49	Cough
Titralac Tabs	Calglycine Tabs	250's	3.95	Anit-Acid
Tylenol Extra Strength	APAP 500 mg Caps, Tabs or Caplets	100's	2.95	Pain Reliever

# Michigan Farm Bureau 1991 Policy Highlights

On the next two pages you will find just a sampling of the 128 MFB state policies passed by approximately 460 delegates at Michigan Farm Bureau's annual meeting in Grand Rapids. These policies were the result of 1300 policy recommendations submitted by the 69 county Farm Bureaus to the MFB Policy Development Committee. National policy recommendations passed by the delegates were sent to American Farm Bureau for further action.

## FOOD SAFETY

Providing safe and nutritious food is the number one goal of American farmers. Agricultural producers take pride in growing food and fiber to satisfy the demands of millions of consumers, both at home and throughout the world.

The recently completed American Farm Bureau Federation public opinion survey indicates that consumer concerns about food safety remain high, especially regarding pesticide residues. Fortunately, the survey also indicates that most consumers will respond favorably to accurate information about the safety of our food supply when this information is presented in a positive manner. The strategies and messages developed by AFBF from the survey information provide us with an effective program to address food safety issues in the future. Farm Bureau members and leaders at all levels are encouraged to become familiar with the Farm Bureau food safety message.

Efforts must continue to inform and educate consumers about the food safety safeguards already in place through the Food and Drug Administration, Environmental Protection Agency, U.S. Department of Agriculture and state regulatory agencies. These agencies must be encouraged to improve consumer information programs and respond in a rapid and aggressive manner to food safety concerns. We must also ensure that these agencies have the proper facilities and resources necessary to satisfy consumer demands.

## RIGHT-TO-FARM

Agriculture has changed significantly during the past 50 years. The trend has been towards larger family-owned operations. The increased numbers of animals in livestock operations bring new management challenges dealing with livestock by-products.

The Michigan Right-To-Farm Act provides farmers protection from nuisance lawsuits when the farm operation is following the voluntary generally accepted agricultural and management practices.

Defining generally accepted agricultural and management practices is the responsibility of Michigan State University with input from other agencies. The practices are reviewed annually by the Commission of Agriculture. The first phase dealing with livestock has been approved by the commission. We encourage the continued development of other practices dealing with other segments of agriculture.

Farmers should be protected from liability and nuisance suits when complying with environmental regulations and standards. Also, farmers cannot be expected to continue changing operations to respond to a series of changing standards. A standard must be set and a farmer must be protected for a period of time unless the farmer violates existing law.

We urge all Farm Bureau members to become familiar with and adhere to these practices.

We strongly support a commitment from the entire agricultural community of the importance to assist farmers in implementing management practices and to educate the general public on their use.

## EXCEPTIONS FOR RESTRICTED/LIMITED USE CHEMICALS

The selection of products available to control or eliminate pests of all types is becoming more limited. Pest outbreaks are often unexpected because of a variety and combination of factors, including the weather. The Environmental Protection Agency and Food and Drug Administration allow limited approval for certain chemicals on specific crops if granted by the Michigan Department of Agriculture upon the recommendation of Michigan State University. The timely response of both MSU and MDA can be critical to saving a crop.

We recommend Farm Bureau staff initiate a review and analysis of the approval process between MDA and MSU. We support modifications to the approval process that will ensure the prompt consideration of requests including an appeal process.

## BIOLOGICAL PEST CONTROL

The increasing restrictions on pesticide use pose many uncertainties as to their future availability. While considerable progress has been made to develop biological controls against pests, much remains to be done. We support continued research to further develop an effective and economical biological pest control program.

We support the widespread promotion and use of integrated pest management (IPM) as a method of reducing risks, liability, and dependence on farm chemicals.

## LABOR HOUSING ZONING

The producers' need for adequate housing for laborers should be recognized and consistent with the Right-to-Farm Act.

Conflicts exist in state laws governing the construction of migrant labor housing. Such laws as the Right-To-Farm Act, zoning ordinances, Michigan Public Health Code and the Michigan Construction Code are further complicated by court decisions, which all tend to cloud the issue of authority and responsibility.

We seek clarification of conflicting statutes and regulations governing the construction and remodeling of migrant housing in agriculturally zoned areas. We will oppose any regulation that eliminates the right of a farmer to construct migrant housing as a part of their farming operation.

## WATER QUALITY

The pursuit of pollution abatement should be only one of the many factors considered in the development of water policies. Other factors, including the cost of pollution abatement, the needs of agriculture, the needs for growth and the presence of naturally occurring pollutants, must also be considered.

We support the concept of cleaning up our state's water. However, the goal of zero water pollution should be substantially modified.

Cities which have inadequate facilities discharge large volumes of raw sewage directly into surface water. These facilities must be maintained or rebuilt to stop the unnecessary discharges and protect the water resources. We feel that the Department of Natural Resources and EPA should treat cities and towns the same as individuals when assuming legal responsibilities to protect our environment.

We recommend the EPA and Department of Natural Resources take a reasonable approach to the problems of groundwater contamination by gas/oil underground storage tanks, parking lots, etc.

We recommend that public funds be used to correct water pollution problems on a "worst case first" basis.

We support legislation to protect farmers from civil or criminal liability who have followed the label directions, regulations and generally accepted management practices.

We oppose legislation which would place a presumption of liability upon farmers for pollution of public or private water supplies near agricultural operations.

We recommend the Michigan Department of Agriculture be given primary authority and responsibility to respond to agriculturally contaminated groundwater with site specific recommendations to the producer to mitigate contamination. Such a response should involve coordinating all appropriate and necessary resources available to the state to make the determination.

State government should have authority to require chemical registrants to conduct groundwater monitoring programs in support of their products and as a condition for registration or reregistration. Monitoring must be tied to the development of groundwater standards.

We recommend that chemical registrants, which conduct groundwater monitoring programs along with meeting state authority requirements, not be made liable for groundwater contamination by users who violate recommended usage.

We recommend that emphasis be placed on the protection of current and potential potable groundwater. All groundwater cannot be expected to be potable and should not be subject to the same degree of protection. Cooperative Extension Service offices and Soil Conservation Service District offices should develop capability to assist agricultural producers in making site specific use decisions based on soil tests results.

We oppose legislation which would regulate the sale and use of fertilizers.

Liability for groundwater contamination should be determined from competent and scientific evidence that the contaminant causes actual or threatened harm to human health.

## WETLAND PROTECTION ACT

The interpretation and enforcement of the Wetlands Protection Act by the Department of Natural Resources has resulted in saving valuable wetlands, but has also placed a disproportionate burden on some citizens. We recommend the following:

- The wetland's inventory must be completed and made available to the public.
- Statewide standards for wetlands determination must be established to ensure uniform application in all locations. The standards should follow SCS wetland type identification.
- Rules must be developed to facilitate more reasonable and expeditious application of the act. Requests for permits must be handled promptly.
- Where application of this act results in a substantial or total loss of the value of the property, the state must compensate the property owner.
- Property tax exempt status for wetlands.

## DISPOSAL OF PESTICIDES

We are increasingly concerned about government restrictions on the disposal of mixed pesticides and rinsate from pesticide equipment. We support increased applied research in this area and encourage the AES to develop alternative methods of disposal for mixed pesticides and pesticide rinsates.

We appreciate the effort of the Michigan Department of Agriculture for implementing a pilot program for the collection of unused chemicals. As more chemicals are taken off the market, the proper disposal of these chemicals becomes an increasing concern. We recommend MDA create an amnesty program for disposal of unused and banned pesticides which does not place an undue burden on farmers and counties by making them generators of hazardous waste.

We support research into developing compounds that will neutralize agricultural chemicals and the establishment of collection sites around the state.

## MFB Policy Continued...

### WILDLIFE CROP DAMAGE

Damage to crops by wildlife, both game and non-game species, continues. The economic damage has been estimated in excess of \$25 million and continues to increase. Damage by deer, elk, wild turkeys, sandhill cranes, sea gulls, geese and other protected species is widespread. We recognize the economic benefits of wildlife to sportsmen, tourists, and local businesses but feel that the economic impact on farmers is disproportionate. Damage includes field crops, fruits and vegetables, nursery stock and hay, timber regrowth and reforestation, and deer-related auto accidents.

We commend the Department of Natural Resources for the appointment of a Wildlife Task Force and the implementation of ideas to allow for additional deer harvest. We support the efforts of the Michigan DNR in implementing the statewide block permit program and encourage new and innovative approaches for the management of deer on private lands.

We recommend one or more of the following to reduce the deer herd to a more reasonable population in problem areas:

- Develop and publish a reasonable and realistic deer population quota by area or region.
- Continue the statewide block permit program for a minimum of three years or until the deer herd population is brought under control.
- Crop damage permits be based on observed crop and fruit tree damage.
- Extended season if needed.

- Hunting licenses issued as antlerless only, with special permit or drawing for bucks.
- Hunter option of any deer in select areas during season.
- Hunter option of any deer during last 4 days of season.
- Move antlerless permit deadline to November 1.

Farmers can obtain limited protection from wildlife crop damage by purchasing Federal Crop Insurance. We support state cost sharing of premium upon application by farmers in designated crop damage areas to provide a method of compensation to farmers.

We are opposed to farmers being charged for block permits.

Due to the changes in current law regarding disposal of deer, the cost incurred by the DNR and ultimately the taxpayer, we believe that any deer killed by farmers with a crop damage permit should be left to the individual farmers to utilize properly.

Farmers should report crop damage to the Department of Natural Resources, apply for block permits, and take an active role in harvesting deer during the hunting season by opening their farm to the hunting public. We encourage farmers to lease their land for hunting.

We encourage Michigan Farm Bureau to implement programs to educate the public and sportsmen's groups so that they may fully understand the severity of wildlife crop damage.

We encourage the formation of local Coordinated Wildlife Management Teams composed of representatives from the Department of Natural Resources, Cooperative Extension Service, farmers and sportsmen. The local teams should address the following issues:

- Increased communication between the Department of Natural Resources, Cooperative Extension Service, sportsmen and farmers.
- A referral system between sportsmen and landowners.
- Evaluation of block permit program.
- Education of citizens and sportsmen on crop damage severity.
- Assist in developing deer population quota by area or region.

Local Coordinated Wildlife Management Teams should forward suggestions for reducing the deer herd to the state Wildlife Task Force for consideration.

Whenever a species is introduced, relocated or expanded in a new area, the state must be prepared to provide compensation for documented crop loss caused by these species. We request public information and comment meetings prior to final decisions or introduction, relocation, or expansion of species in the affected area.

The expansion of wild turkeys throughout the state is causing a growing concern. They have become a nuisance and are causing crop damage. Nuisance birds should be dispersed, removed or killed by the DNR. With the increased population of wild turkeys, hunters should be authorized to take a specified number with the regular small game license. We support an expanded fall hunt, in addition to the spring hunt, to control over-population of wild turkeys on farms.

Elk are increasing on state land in the Pigeon River area. As the herd has increased, some of the animals have moved onto farmlands, sometimes a considerable distance from where they were introduced. Problem elk should be removed from farmlands by the Department of Natural Resources.

Several species are regulated by federal agencies, such as geese, sea gulls and sandhill cranes. We urge that the federal regulations allow farmers to obtain permits to reduce the overpopulation of these species in areas with documented crop damage.

Farmers and their families enjoy observing wildlife. But when excessive populations and extensive crop damage threaten the farmers' income and ability to survive, aggressive and immediate action must be taken. We support the establishment of a crop damage compensation program funded by fees from game licenses.

## NOW Even More Reasons to Use Member Travel Services

### Ice Capades - Wednesday, March 13, 1991 Cost \$59 per person

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### Holland Tulip Festival - Thursday, May 16, 1991 Cost \$69 per person

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# Michigan Farm Cost and Returns Survey Scheduled For February and March

The Farm Costs and Returns Survey (FCRS) will be conducted nationwide during the months of February and March. Findings from the survey, managed in Michigan by the Michigan Agricultural Statistics Service, will be sent to top policy makers in both the U.S. Senate and House of Representatives and used in formulating farm policy.

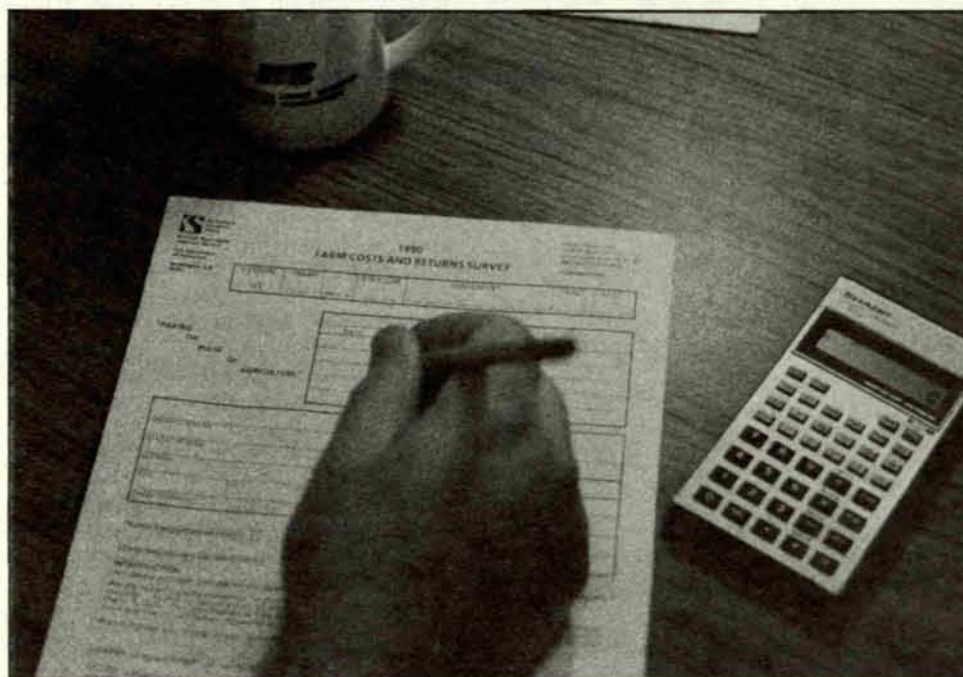
penses of \$51,000 and average gross incomes of \$59,000, Michigan farmers' net cash income averaged \$8,000 per farm. Higher 1989 regional expenditures for agricultural chemicals, farm supplies, and farm machinery were noted while lower 1989 expenditures for livestock and poultry, farm and land improvements, feed, and fuels helped offset increased costs.

The annual FCRS includes cost of production questions for particular commodities, which include soybeans, grain sorghum and cow-calf operators in 1991 on a national basis. Soybeans will be the particular commodity surveyed in the state of Michigan for 1991, according to Don Fedewa, state statistician of the Michigan Agricultural Statistics Service.

According to Fedewa, it's critical to obtain as many completed reports as possible to get an accurate and current financial status of Michigan farm operations. Only 900 Michigan farmers, less than 2 percent, will be asked to participate in the survey. Survey data will be kept confidential and used only in compiling state, regional and national estimates. Farmers receiving the survey are encouraged to respond before March 16.

The 1990 FCRS found total farm expenditures in the Lake States (Michigan, Wisconsin and Minnesota) at nearly \$13.6 billion, up 4 percent from 1988. With average ex-

If you have questions regarding the FCRS, contact **Don Fedewa** at (517) 334-6001.



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## Kings Island



6

## MARKETS

### Seasonal Commodity Price Trends (long term)

Wheat	↑
Corn	↓
Soybeans	↑
Hogs	→
Cattle	TP

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

### Cattle

The cattle market has weakened only modestly thus far in the new year. With a little help from the pork complex as a result of the bullish Hogs and Pigs Report, we may see a mostly steady cash market for a couple of weeks. Aside from the positive impact of the hog report on livestock futures, the markets still give the impression that a prolonged war would be bearish for most agricultural commodities.

With little or no expansion, prices in 1991 may match those in 1990, a year when cattle producers and feeders saw price records broken repeatedly. For the past several months, we have been watching momentum build towards a recession and have encouraged a more cautious attitude towards cattle marketing decisions.

The fast food industry which played a major part in expanding beef demand in the 1960s and through much of the 1970s is encountering demand problems as

evidenced by recent price cuts on their original beef burgers and by new products geared around the "lean" theme. Look for more poultry and seafood products at traditional "hamburger" fast food restaurants.

### Hogs

Statistics from the recent USDA Hogs and Pigs Report indicate that 1991 should be another good year for hog producers, although cash prices are unlikely to reach 1990 levels. The lack of expansion as indicated by the report will keep supply from being a negative feature. However, softer demand resulting from the national economic recession should limit cash strength this year.

Market hog inventories were slightly larger than anticipated with the 4% increase made up of pigs under 60 lbs. Producers farrowed 52,000 sows through the September - November quarter, down 8,000 from last fall. A 4 percent gain in the litter rate brought the fall rate to 8.10 pigs per litter, settling out at 421,000 pigs, off 10 percent from the previous year. The number of those over 60 lbs. was the same as last year, which should keep slaughter levels near last year's into mid-April.

### Corn

USDA has announced details of farm program participation and, in our opinion, it's generally favored again this year. Acreage eligible for a deficiency payment has been reduced by the 15% "triple base" Normal Flexible Acres (NFA). However, this year's lower set-aside requirement helps offset the negative impact of triple base. Even though paid acreage is down, the corn price necessary to make nonparticipation attractive is very close to last season's level. We expect 1991 corn program participation of around 70%, versus 78% in 1990. (See accompanying article on 1991 feedgrain program details and features of 1990 Farm Bill.)

### Wheat

Program participation is a must for 1991 wheat. Despite all the drawbacks--flex acres, low ASCS yields, small base acres-- participation still comes out a winner. Participation provides income security via the \$4.00 per bushel target price and the price insurance provided by deficiency payments. Better treatment under past disaster programs adds to the program's security appeal.

Sign-up will probably open early to mid-March, required set-aside will be 15%. The loan rate will be \$2.04 for winter wheat with an estimated deficiency payment of \$1.40 per bushel (40%, or 56 cents/bushel is paid in advance). A \$1.40 estimate implies that USDA thinks wheat prices will average \$2.60 next year.

### Soybeans

The supply side focus is on South America. Southern Brazil suffered the first dry threat of the season beginning at Christmas. "Oil World" estimated 17.3 million metric tons for all Brazil in its January 4 letter.

The consensus for South American production, however, is working lower. Observers who doubted soybean acreage would decline are giving in to lower planting and production prospects. Weather is the key variable now. Many farmers in South America are distressed by the high rate of inflation (over 3,000 percent last year in Argentina!) and the rapidly escalating cost of production. Look for U.S. soybeans to regain more of the world market with South American soybeans on the decline over the next couple of years.

### Dry Beans

Dry edible bean production, estimated at 32.6 million cwt., according to December 1990 USDA figures, is up 38% from 1989 and 70% above 1988's drought ridden season. Output for 1990 is just short of the record high production set in 1981. Acres for harvest is estimated at 2.12 million acres, up 28% from last year and 56% above two years ago. The average yield, forecast at 1,542 pounds per acre, is 7% greater than 1989 and 8% above 1988. Strong finishes in Michigan, Colorado, Kansas, Nebraska, New York, and Wyoming boosted the average yield.

### EEP Cap Discussion

Agriculture Secretary Clayton Yeutter said the \$425 million cap on the export enhancement program should be eliminated and has asked the Office of Management and Budget to oppose "congressional storekeeping" which estimated the cost of the export bonus program much higher than administration figures.

The USDA said it used more than half of its export bonus authorization in the first three months of fiscal 1991.

### U.S. Trade Office Investigating EC Pork Ban

The U.S. Trade office has accepted a pork industry petition asking for action against the European Community's ban on U.S. pork.

The petition, filed Nov. 28, 1990 calls for the U.S. Trade office to use its authority under section 301 of the 1974 Trade Act to retaliate on the EC ban. The National Pork Producers Council and the American Meat Institute, the petitioners, expressed encouragement that the trade office has agreed to investigate the EC's inspection requirement for U.S. meat, which is generally viewed as a non-tariff trade barrier against U.S. meat.

### Hill Sees Little Chance For Trade Agreement

The Uruguay Round of trade talks is given about a 30 percent chance of success by U.S. Trade Representative Carla Hills. Hills said it's strictly up to the European Community whether the talks resume. "The power to bring the Uruguay Round out of suspension is not mine," she said.

At this point, Hills said she will not ask Congress to renew the "fast track" authority needed for speedy consideration of the Uruguay Round according to a Knight-Ridder News report.

The fast-track provision, set to expire March 3, 1991 without renewal, allows faster consideration of trade agreements and prohibits amendments. In order for the provision to apply to the Uruguay Round, President Bush would have to notify Congress before the deadline of the intent to enter into an agreement.

### Soviets Have Used Two-Thirds of Credit

The USDA estimates the USSR has already used \$639.5 million of its \$1 billion credit allocation for U.S. commodity purchases. That amount includes all of the \$50 million allowed for freight, the USDA said.

In its report, the USDA said sales registered so far include \$504.8 million worth of corn and \$134.7 million of soybean meal. The figures include freight charges to cover shipment of 3.88 million tonnes of corn and 600,000 tonnes of soybean meal.

Because of the Soviet crackdown in Lithuania, several Senators including Sen. Robert Dole, (R-Kansas), have called for suspension of the recently approved credit package, including sales already completed. However, Agriculture Secretary Clayton Yeutter said the crackdown would not impact sales already made under the program.

### Questions Hinder FARMER MAC

With the Federal Agricultural Mortgage Corp. set to launch its loan program into action after more than a year of delays, farm credit analysts say institutions may be cautious about entering the program until more details are released on what interest rates they will receive for originating Farmer Mac loan pools. Without a clear understanding of that key item, entering the program would be a "tremendous leap of faith" said one analyst.

Farmer Mac, which received Congressional approval two years ago, is intended to provide a secondary mortgage market for the rural sector and increase the amount of credit available to farmers. Lending institutions would make farm real estate and rural housing loans which would be consolidated by "pooling" agencies and sold to investors in the form of securities.

Although Manufacturers Hanover Securities Corp. was named the first loan pooler in September of 1990, it hasn't issued the first loan because of legal documentation, according to Frank Naylor, president of U.S. Agricredit. Naylor added, however, that they're close to getting started and that there is business lined up.

A new Office of the Comptroller of the Currency requirement -- that all institutions holding Farmer Mac loan pools must keep enough capital to cover 100 percent of the loans -- may also cool interest. Farmer Mac officials had been requesting a 10 percent reserve requirement, calling the 100 percent level overly conservative.

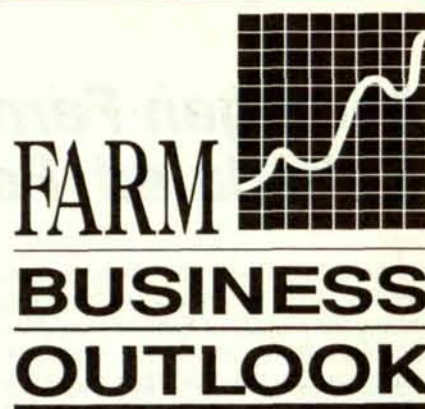
### December Farm Prices Down 12 Percent

The Index of Prices Received by farmers in Michigan for all products as of December 15 was 122 percent of its 1977 base, according to the Federal/State Michigan Agricultural Statistics Service. The December index is the same as November's revised index of 122 percent of the 1977 base and is 12 percent below 1989 levels.

The price index for all crops in Michigan rose 2 percent from November levels. Potatoes rose 18 percent from the previous month while corn prices increased 2 percent. Wheat, fruit, and vegetables all had 1 percent increases over November price levels. Dry bean prices were down 10 percent from November levels, while soybeans also saw a slight drop. A 4 percent increase in meat prices help offset a 7 percent drop in dairy products to put the livestock product price index at 2 percent under November levels.

The December Index of Prices Received for all U.S. farm products decreased 1 percent from November to 145 percent of the 1977 base. Decreases in milk, hogs, and lettuce were partially offset by higher prices for cattle, peanuts, and eggs. The index was down four points (almost 3 percent) from the previous year.

The October 1990 Index of Prices Paid by farmers for commodities and services, interest, taxes, and farm wages was 188 percent of its 1977 base, reflecting a four point (over 2 percent) increase from the July 1990 average. This is also a 5 percent increase compared to the same month in 1989.



## KLECKNER: FARMERS CHALLENGED BY DIFFERENT KIND OF PEST

While pests, prices and weather have always challenged farmers, preserving the freedom to farm demands an increasing share of agriculture's attention, AFBF President Dean Kleckner said in his annual address to 7,000 members at the AFBF annual in Phoenix recently.

From protecting the basic rights needed to grow crops and raise livestock to fighting for freer global markets in which to sell those products, American farmers may yearn for the days when they only worried about insects, droughts and weeds, he said.

"Today's farmers are coming up against a different kind of pest -- bureaucrats who threaten to regulate away their private property rights," Kleckner said. "We used to be commended for draining mosquito-infested hollows and turning the ground into productive cropland. Instead of mosquitos, we now fight other pests who seek to weaken private property rights," he said.

In a Private Property Rights Conference held in conjunction with the AFBF annual meeting, Montana State University economist Terry Anderson told participants that the U.S. was built on private property rights. "The first century of government was based on creating and protecting property rights," he said. "Now, we've moved from barbed wire to red tape. Political pressures from non-farm interests have changed the agenda to securing property for public uses."

American Farm Bureau Federation general counsel, John Rademacher, said to combat further erosion of private property rights, farmers need to stop apologizing for their production practices. Farmers should be compensated when they give up their private property rights through "taking clauses," he said. He cited the Public Trust Doctrine, which states that the public's rights should supersede an individual's rights, as the most threatening piece of legislation to private property rights.

Kleckner discussed the suspension of the GATT world trade talks, saying reform is badly needed in international trading rules.

## Farm Credit Banks Start Repayment

The Farm Credit System's three Banks for Cooperatives plan to begin early repayment of their share of the financial assistance provided to the system under the Agricultural Credit Act of 1987.

The Banks for Cooperatives received no direct financial assistance but are responsible for sharing in the repayment of assistance to other system banks. The three contributing institutions include, the National Bank for Cooperatives, Denver, Colorado; the Springfield (Mass.) Bank for Cooperatives and the St. Paul (Minn.) Bank. They provide credit and other financial services to U.S. agricultural cooperatives and rural utility systems, and are owned by the customers they serve.

Since January 1988, \$1.261 billion of Financial Assistance Corporation debt has been issued. Most went to the five Farm Credit institutions most deeply affected by the agricultural recession of the 1980s. The three Farm Co-op Banks said early repayment represents stockholder commitment to fulfilling their obligations under the 1987 Act.

The decision will impact near-term earnings, but is seen as bringing added financial stability and competitiveness to the system, the banks said in a joint statement.

He recently attended what was to be the final negotiating session of the Uruguay Round and said reforms never had a chance because European farmers are quite happy with their current situation.

"They are pampered, fat and sassy," said Kleckner. "The European Community's program to take care of their farmers hurts people around the world."

Kleckner cited unbridled federal spending as another area limiting economic growth in the United States and that spending control is an absolute necessity to balance the federal budget and halt the growing federal deficit.

"In a short while, the annual budget fiasco will begin again," he said. "Government will spend and spend until it hears of the record new deficits. Legislators will pause, then go right on squandering. We don't need new taxes, we need less spending."






Massey-Ferguson has introduced the new HiLine cab for its popular 60 to 90 horsepower M-F300 Series tractors. The two-door cab offers the convenience and safety of either right or left-hand entry, and the flat floor makes it easy to move about.

Improvements include a new fresh-air ventilation system, air conditioning system, a new roof design that gives easy access to the fresh-air filter, wider rear fenders with longer fender extensions, new design rear and front work lights, and anti-slip step design.

The unique ventilation system includes a vent system integrated with a warm air system, which can allow for warm air to flow to feet, while cool air is directed to the head and upper body. In addition, air conditioning provides needed comfort in hot weather.

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	Present Street Address					Time at Present Address	Date of Birth
	City, State		Zip Code	Home Telephone Number		( )	
	Previous Address (if less than two years at present address)					City	State Zip
YOUR CO-APPLICANT (if joint account)	First Name		Middle Initial	Last Name		Social Security Number	
	Present Street Address					Time at Present Address	Date of Birth
	City, State		Zip Code	Home Telephone Number		( )	
	Previous Address (if less than two years at present address)					City	State Zip
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	<b>Optional Group Credit Insurance</b> The cost to you, the Primary Account holder (applicant), is \$60 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, Hoimdel, 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.						
	<input type="checkbox"/> YES, Please enroll me in the Group Credit Insurance Program.						
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# Frostbite & Hypothermia: Stop Them Cold

### Quick Tips

- Eat a well-balanced diet. Drink warm, non-alcoholic, caffeine-free liquids to keep your fluid levels maintained.

- Avoid becoming wet. Wet clothing loses 90 percent of its insulating value.

- Put on rain gear before you get wet, and warm clothing before you start to shiver.

- Thermal underwear next to the skin provides an important layer of dead air space for proper insulation.

Prolonged exposure to low temperatures, wind, or moisture -- whether it be on the farm, on a ski slope, or in a stranded car -- can result in such cold related illnesses as frostbite and hypothermia. Farm Bureau Insurance safety expert Ron Converse has some suggestions to help you recognize and deal with these winter hazards.

Frostbite is the most common injury resulting from exposure to severe cold. Superficial frostbite is characterized by gray or yellowish patches on the affected areas. Skin remains soft and pliable, but after thawing becomes red and flaky. You should treat superficial frostbite by bringing the victim inside immediately and warming the affected area with warm - not hot - water.

Deep frostbite usually affects the feet or hands. It is characterized by waxy, pale, solid skin that may turn blue or purple upon

thawing. Large blisters may also appear. Treat deep frostbite by moving the victim indoors and seeking medical attention immediately.

Hypothermia occurs when the body's temperature drops below 98.6 degrees Fahrenheit. Symptoms of the condition include uncontrollable shivering, impaired speech, and clumsy movements. Severe hypothermia may cause rigid muscles, dark and puffy skin, irregular heart and respiratory rates and unconsciousness.

You should treat hypothermia by protecting the victim from further heat loss and calling for immediate medical attention. Carefully remove the victim's clothing if it is wet, but avoid rubbing the victim's skin. Give artificial respiration or CPR (if you are trained to do so) as necessary.



## Farm Safety-Know The Facts

Improved farm safety should be the goal of all participants in the farming industry, especially the farmer, panelists agreed at a Safety Conference of the AFBF annual meeting in Phoenix. Jerry Ferguson, vice president of farm safety for the Utah Farm Bureau, encourages a group effort approach to learning farm safety.

Ferguson, whose father was killed and grandfather injured in farm accidents, said in many cases farmers don't believe they need safety training. "A lot of farmers say they already know how to operate their equipment properly, so why is safety training important? But in reality, while the correct method of operation is known, the safe operation is not."

Ferguson believes training can be initiated by farmers with a small investment in time and resources. He said cooperative programs with FFA and 4-H groups can be devised to train farmers in scheduling and conducting weekly safety surveys on the farm.

According to Dr. Robert Inress, executive director of the National Farm Medicine Center, farm accidents are most likely to involve farm animals. In a study of nearly 1500 farm accidents in Wisconsin, Inress said nearly 23 percent of the accidents involved livestock. "This would give us an indication that we need to give more training in animal behavior and awareness," he said.

Additionally, 16 percent involved falls and 7 percent involved farm machinery. Inress also said a majority of accidents involve males between the ages of 26-45, with most injuries occurring between June and September -- the harvest months.

Of those accidents involving machinery, Dale Baker, safety specialist for Case-International Harvester, said most involve tractor roll-overs. He suggests many serious injuries could be avoided if all tractors were equipped with Roll-Over Protective Structures (ROPS).

"We know of only one instance where a ROPS failed to protect the operator of a tractor in a rollover," Baker said. "Though ROPS have been factory-installed on tractors since 1986, there are still thousands of pre-1986 tractors in operation without them."

"It would cost \$1 billion to retrofit all tractors built between 1970 and 1985 with ROPS, but I believe it's something the agricultural industry should take a strong stand on," Baker said.

Baker said many advances have been made in safety and other protective equipment on farm machinery, citing ROPS, tilt-up, hinged power take-off guards, and operation-halting safety switches on combines and swathers as a few examples. "But we can do more if manufacturers can get the input they need from farmers who use the equipment," he said.



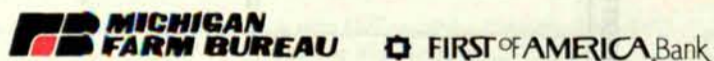
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