

RURAL

Living

Fall 1991:

- Harvest of Wines
- Live Christmas Trees
- Wild Horse Adoption
- Home Winterization





Meaningful Insurance Reform

"It needs more than a band-aid approach"

It is important that the Michigan Legislature take prompt action to reform Michigan's No-Fault Automobile Insurance Law. As an important first step, the Essential Insurance Sunset provisions must be repealed. If these provisions are allowed to expire on December 31, 1991, it will re-enact territory restrictions, causing rural and suburban drivers insurance costs to increase and will subsidize urban drivers. Imposing territorial rating constraints, regardless of shape or form, does not in any way deal with the problems which are causing automobile insurance costs to rise. And, it will not produce overall cost savings for Michigan insurance consumers.

Michigan Farm Bureau continues to support reforms which will reduce the cost of automobile insurance, and we stand firmly opposed to rate subsidies and premium rollbacks. Farm Bureau members believe insurance consumers will benefit most from a free and open market place, where insurer competition controls prices.

Premium rollbacks are an ineffective, temporary "band-aid" approach to the problem.

Michigan Farm Bureau is interested in improving the no-fault system and controlling insurance costs. We have actively participated in the legislative efforts to reform no-fault and have closely examined proposals from all interested parties. Many of these proposals only mask the problem, while we believe our Michigan Farm Bureau policy gets to the source of the real cost issue.

Under Michigan's Automobile no-fault law, insurance companies pay high medical and wage loss expenses, regardless of who caused the accident, in exchange for limiting the right to sue. The objective of the system is to eliminate the delays and costs of lawsuits, make more prompt claim payment and return a larger percentage of premium dollars to injured persons. The law which restricts lawsuits has been greatly diluted, causing insurance companies to not only pay high medical benefits, but also continue to deal with lawsuits.

We believe the following improvements to the no-fault law need to be adopted:

1) Allow drivers to select medical coverage limits they need and can afford. Under the present no-fault law, all drivers are required to carry unlimited medical coverage on each insured vehicle. This mandated coverage has proven to be very costly and is not always needed. Many drivers have other health care protection which supplements their auto medical protection. Other drivers simply cannot afford this unlimited protection. There is evidence that these drivers are, in many cases, driving without any insurance coverage.

2) Reverse the DiFranco court decision to allow a judge, not a jury, to determine whether a case is serious enough to require a lawsuit.

3) Adopt a modified comparative negligence law, which disallows a lawsuit when the plaintiff is 50% or more at fault.

4) Adopt cost containment measures which would control medical expenses. Today auto insurers pay more for the same medical service than is paid by Medicare, Medicaid and health insurers. If allowed to operate properly, Michigan's no-fault system can continue to provide Michigan consumers with extensive benefits at reasonable cost. But the legislature must enact these critically important reforms, and it must enact them soon.

Jack Laurie

**Jack Laurie, President
Michigan Farm Bureau**

Teens Camp Out To Learn About The Great Lakes

Sixty teens learned about the Great Lakes at 4-H Great Lakes Natural Resources Camp, July 21-27, at the Ocqueoc Outdoor Center. "Every Michigan teenager lives within 100 miles of the Great Lakes, but many haven't made the connection between themselves and these incredible bodies of water that influence our state so much," says Lowell F. Rothert, 4-H Program Leader and Camp Director.

The campers developed their awareness, appreciation and understanding of the Great Lakes and related natural resources, learning about different subjects such as Great Lakes ecology and natural history, dune and beach ecosystems, fisheries, and inland lake studies.

According to Sharon Dann, MSU Fisheries and Wildlife Youth Specialist, teenagers learn the subject matter and also how to teach others about the Great Lakes. "They work with clubs in their home towns, teach younger people what they have learned, and even influence adults to do what's best for their environment," she said.

MSU specialists, 4-H professionals/volunteers, and Michigan Sea Grant Extension staff provided leadership for the camp. Funding for the camp was provided by Michigan 4-H Youth Programs, Michigan Sea Grant Extension, MSU Department of Fisheries and Wildlife, and Michigan Bell Telephone.





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A Publication of Michigan Farm Bureau
Fall 1991

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Rural Living is published quarterly by the Michigan Farm Bureau Information and Public Relations Division. Publication and editorial offices at 7373 West Saginaw Highway, Lansing, Michigan 48917, Post Office Box 30960 (zip 48909); phone 1-517-323-7000.

Subscriptions: \$1.50 per year to associate members, included in annual dues. \$3 per year, non-members in Michigan. \$5 per year, non-members out-of-state. Publication No. 345040. Established Jan. 13, 1923, as Michigan Farm News, name changed to Michigan Farm News Rural Living, Dec. 1, 1981. Third-class postage paid at Lansing, Michigan and at additional mailing offices.

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"Adopted" Cherry Trees Perform Well for Record-Eagle



(Editor's Note: Since 1986, Michigan Farm Bureau has conducted an "Adopt-An-Acre" program, offering news media the opportunity to follow the progress of a crop from planting, through harvest and marketing, and share that information with their audiences. This was the second consecutive year that the Traverse City Record-Eagle has participated in the program.)

If the *Benton Harbor News-Palladium* or the *Macomb Daily* or the *Grand Rapids Press* had "adopted" an acre of tart cherry trees this year, the series would have had a premature, unhappy ending. A damaging spring frost that struck just before cherries were about to burst into bloom wiped out this year's crop for producers in those areas. But it was the *Traverse City Record-Eagle* that ran an eight-month long series featuring an acre of tart cherries on the farm of Benzie County Farm Bureau President Cheryl and Alan Kobernik. And, what happened in other parts of the state and what didn't happen in Northwest Michigan, shaped the story of the adopted acre.

The *Record-Eagle's* adopted acre series, recorded by writer/photographer Marg Higgins, started in January with the Kobernik's pruning process and concluded in mid-August with a cost analysis on the adopted acre. Sandwiched between the start and finish of the series were

articles focusing on the first buds, the blossoms, the bee pollination, the only-as-needed spraying for insects and hungry deer, soil tests, the ripening of the cherries, harvest and processing. Marg was even able to track where the cherries from the adopted acre went, thanks to the cooperation of the processor, Smeltzer Orchard Co.

But it wasn't just what was happening to the acre itself that Marg shared with her readers. There was also woven into the pattern of her stories a personal look at the Kobernik family, what they were doing other than producing cherries, how they were reaching out beyond the boundaries of their own fence lines to address the concerns of their industry through Farm Bureau activities, and what their dreams were for the future.

Readers knew when Cheryl's dishwasher broke, her freezer died, and how Alan was progressing on their deck project. Older readers, in particular, enjoyed appealing photos of three-year-old Emily and two-year-old Eric, and knew that their sheepdog's name was Oliver. The family became celebrities of sorts in the community to the point where going to a restaurant meant stares, whispers, or straightforward questions from curious customers, and some good-natured ribbing from their fellow farmers. "I think people read the series because of Marg's human interest angle, but learned from it besides," said Cheryl. "Just because people live up here in Cherry Country doesn't mean they understand the industry."

It was a happy ending that Marg was able to write for the adopt-an-acre series, the day of reckoning, she called it, when a cost analysis would show what the adopted acre's bottom line would be. She wrote: "We would be figuring in both varied costs -- machinery operation, harvesting, pesticides, herbicides, fungicides, growth regulators and foliar fer-

tilizers -- and fixed costs, including machinery overhead, interest on orchard investment, depreciation and taxes. Since the Koberniks do their own work, their labor is not figured into the costs. It is not considered a cash expense. If they were to figure their labor costs, it would be based on \$9 an hour, the base pay rate of \$7 an hour plus fringe benefits. We did figure in the costs of babysitting when Alan and Cheryl worked in the orchard.

"While this year's 9,515-pound crop wasn't as heavy as some in past years, the 45-cent-per-



"Alan and I can do almost everything together," said Cheryl.

"We can farm together.

We can even wallpaper a bathroom together.

But we can't prune on the same tree. No way! Not even on the same row, at least not on the young trees where it's more of an art form."

pound price (based on an average 89 grade) was the highest the Koberniks have received since buying their 40-acre orchard six years ago. The 45-cents-per-pound price they got this year is almost three times as much as the 15.5 cents per pound they received last year when they harvested 14,000 pounds on the same acre. It is more than five times the 8.6 cents per pound they got in 1987. In 1989, the year the frost almost wiped them out, they grossed \$436.16 from the same acre, based on a price of 16 cents per pound."

And the bottom line for the adopted acre: a net profit of \$2,959.97 or 31.1 cents per pound. Because the industry has had so many lean years, back to back, most of the profit will go to pay bills and to pay off interest in loans, the Koberniks said. Wrapping up the adopt-an-acre series was a bittersweet experience, Marg said. A strong bond has formed between writer and subjects during the past eight months. "I hate to see it end, but I think Alan is ready for it. Eight months of publicity, even though he believes people are better-informed as a result, have been enough for him," she said.

It's not likely that the relationship between Marg and the Kobernik family will end. She still keeps in touch with Northwest Michigan Farm Bureau President Brent and Peg Wagner from whom the *Record-Eagle* adopted an acre of corn last year. "Both years, it's been the people I've worked with that made it so great because they're really putting themselves on the line. I've loved it! After 30 years of straight news reporting, I was tired of covering commission meetings. It's nice to do nice stories," she concluded. She's already looking for another commodity, another farm family, for another "adopt-an-acre" series.

WILDHORSES FROM OUTWEST: *Winning Hearts & Finding Homes*

Approximately 100 wild horses, rounded up from Nevada public range lands, were adopted out July 27 and 28 at the Michigan Livestock Exchange in Manchester, located in Washtenaw County.

"These are grade horses that have been out on the public lands for some time, descendants of horses that the ranchers turned out about 100 years ago," said Art DiGrazia, Wild Horse and Burro Specialist, Milwaukee District Office of the Bureau of Land Management.

The Free Roaming Wild Horse and Burro Act, passed in 1971, has allowed the United States Department of the Interior's Bureau of Land Management to adopt out over 115,000 horses to about 48,750 homes since 1973.

"We have satellite adoptions all around the U.S.," DiGrazia said. "This program lets people adopt and give a home to a horse that might not have had a real good home out in Nevada." According to DiGrazia, the aim of the program is to keep the wild horses, and other species, away from overpopulation and ultimately starvation. "Our mission is not to gather all the wild horses on the range, but we have to make sure that everybody gets their fair share of forage. We want to create a balance where there is enough feed for the wild horse and burro, the wild life and the range cattle," he said.

To capture the horses, DiGrazia said they first decide how many animals need to be rounded up and set the trap for an area where the horses travel everyday. Then by hazing the animals slowly with a helicopter, they gather them and transport them to a holding facility. According to DiGrazia, the process is time consuming because of the care they exercise in rounding up the horses, but the process assures a good, healthy horse for people to adopt.

The Bureau of Land Management does have guidelines for adopters. Adopters can't adopt over four horses; they must have a sturdy corral with fencing at least six foot high; shelter, transportation, and means of caring for the animals. There is a fee of \$125 per horse adopted, which pays for the veterinary care, transportation and also helps cut costs of rounding up the animals. After one year, adopters may be eligible for title to the horses they adopted. "This is a compliance program where people enter into a contractual agreement with the government for one year," DiGrazia said. "These animals are kind of wards of the U.S. government for that one year, but then people can apply for title ship of the animal."

DiGrazia said that with time and patience a wild horse can be trained for many purposes such as pleasure riding, using it on the farm, or just having it around.



Discover Michigan's

A Harvest Of Vines

Now is the season when carefully cultivated grapevines surrender their fruit and the "crush," or first step in wine making, begins.

It is also the time of year for wine lovers to select their own harvest of Michigan wines, choosing from varieties as crisp and bright as an autumn day or warm and richly red as an October maple.

You can gather your harvest of Michigan wines locally or pair up scenic autumn color tours with stops at any of Michigan's 16 wineries. Sample dry reds, whites, and sparkling wines offered by wine makers in well-stocked tasting rooms, then share your discovery of Michigan wines at bountiful tailgating spreads on sunny afternoons, at-home gatherings of family and friends, or give special selections as gifts.

You'll be delighted with the quality and variety of fine wines produced by Michigan vintners (wine makers). Gone are the lesser, flawed wines of a decade ago. Today the Michigan wine industry takes pride in offering outstanding varietal wines made from French hybrid grapes and traditional vinifera wine grapes including Vignoles, Seyval Blanc, Vidal Blanc, Aurore, Riesling and Chardonnay (whites); Baco Noir, Chambourcin, Chancellor, Foch, Merlot, and Pinot Noir (reds). Longstanding favorites in the state's wine industry are sparkling wines produced in a wide range of tastes and quality from fruity and sweet to bottled-aged dry specialties.

Send 'Round the Wine

"The key to making good wine is practice and an appreciation for world wine making standards. This is the direction the Michigan wine industry has moved this past decade as evidenced by the consistent Michigan winners in...competition (the annual Taster's Guild International judging)," said Mike Bomer, of the Michigan Grape and Wine Industry Council.

In that competition, held recently at Fort Lauderdale, Fla., 15 Michigan wines secured awards, competing with over 700 wines from nine countries and 15 states for international recognition. Leelanau Wine Cellars, Fenn Valley, St. Julian and Good Harbor wineries were all winners with a combined total of three gold, four silver and eight bronze medals.

Guild president James Schagrin, tasting Michigan wines again as the chief judge in the Michigan State Fair wine competition, praised the offerings of Michigan vintners. "To produce this level of freshness and flavor in such a short time is a compliment to the bubbly wine

makers of Michigan," he said. "The table wines are another area where Michigan has taken giant steps in the last two years. The flavor and nuances are very appealing. These are wines consumers should get much pleasure from."

Warner Vineyard's Michigan Brut Champagne and Fenn Valley Vineyard's 1989 Chancellor were selected "Best of Show" white and red, respectively, in the state fair wine competition.

Stan Howell, judging superintendent for the event, added, "My experience as a judge in European and California commercial tastings suggests that the wines awarded gold medals in the 1991 (state fair) competition are 'world class' in quality." Tour Michigan "Wine Country" Michigan's "wine country" regions -- the Lake Michigan shore, the Leelanau Peninsula, the Old Mission Peninsula and Fennville -- all share the benefits of proximity to Lake Michigan and a thriving tourism industry. With the quality of Michigan wines earning recognition and appreciation among those who enjoy wine, and thanks to the growing number of wineries and tasting rooms open to the public, Michigan wine country tours are enjoying success as a tourism attraction.

Vineyard and wine making tours are available at most wineries, but advance reservations are advised. Perhaps more popular are the tasting rooms -- friendly, talk-filled gathering places where wines are sampled and wine makers share information about the grape varieties, growing conditions and production methods that give each wine its own particular taste, color and aroma. You can relax and enjoy the vintner's expertise because the point is not to become a "wine expert," but to discover wines -- Michigan wines -- that you enjoy.

Make this the year you discover that Michigan wines and wine country tours are perfectly paired for fall travel in Michigan. Use the guide on page 8 as you go out and discover all that's unique about Michigan wine. Please call ahead for hours as some wineries are open only by appointment. For further information or the location of tasting rooms, call 1-517-373-1058.

American Dairy Association **Choose-A-Cheese Guide**

Not sure if that white cheese is Brick or Muenster? Can I substitute Monterey Jack for Cheddar in this recipe? How can I serve the Brie I received as a gift? Are these the kinds of questions you've asked yourself about various cheeses? If so, the "Choose-A-Cheese-Guide" offered by the American Dairy Association has the answer to your questions. This four-color guide pictures, describes the flavor and texture, and offers serving suggestions for 27 of the most popular American-made cheeses. Calories for a one-ounce serving of each of these cheeses is included. It's a guide every cheese lover should have.

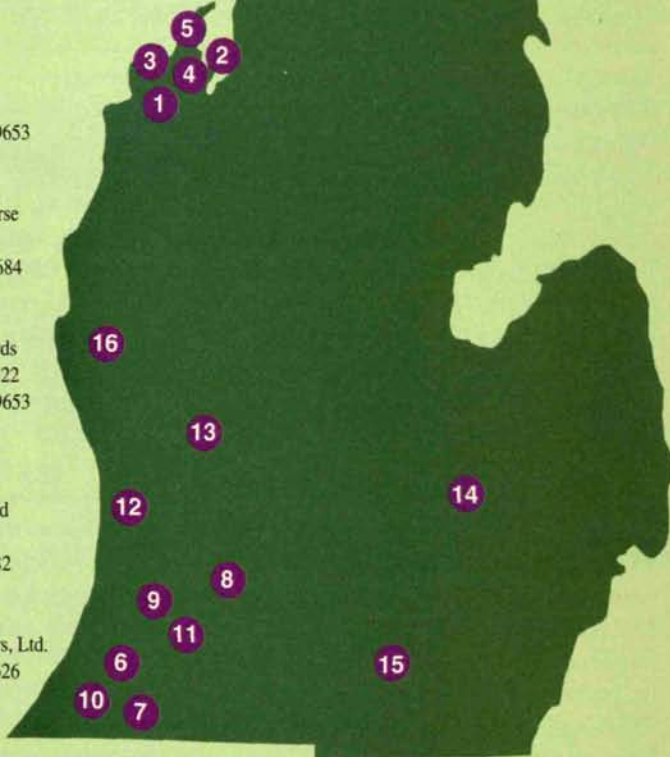


For each copy, send \$0.50 plus a self-addressed, stamped, #10 envelope to: Choose-A-Cheese Guide, American Dairy Association, P.O. Box 760, Rosemont, IL 60018.

Guide To Michigan Vineyards

Northwest

1. Boskydel Vineyards
Route 1, Box 522
Lake Leelanau, MI 49653
(616) 256-7272
2. Chateau Grand Traverse
12239 Center Road
Traverse City, MI 49684
(800) 283-0247
3. Good Harbor Vineyards
Route 1, Box 888, M-22
Lake Leelanau, MI 49653
(616) 256-7165
4. L. Mawby Vineyards
4519 Elm Valley Road
P.O. Box 237
Suttons Bay, MI 49682
(616) 271-3522
5. Leelanau Wine Cellars, Ltd.
12683 County Road 626
Omena, MI 49674
(616) 386-5201



Southwest

6. Lemon Creek Winery
533 Lemon Creek Road
Berrien Springs, MI 49103
(616) 471-1321
7. Madron Lake Hills
14387 Madron Lake Road
Buchanan, MI 49107
(616) 695-5660
8. Peterson and Sons Winery
9375 East P Avenue
Kalamazoo, MI 49001
(616) 626-9755
9. St. Julian Wine Co., Inc.
716 S. Kalamazoo Street
Paw Paw, MI 49079
(616) 657-5568

10. Tabor Hill Winery
185 Mt. Tabor Road
Buchanan, MI 49107
(800) 283-3363

11. Warner Vineyards
706 S. Kalamazoo Street
Paw Paw, MI 49079
(616) 657-3165

Mid-Michigan

12. Fenn Valley Vineyards
6130 122nd Avenue
Fennville, MI 49408
(616) 561-2396
13. Le Montueux Vineyards
2365 Eight Mile Road NW
Grand Rapids, MI 49504
(616) 784-4554

14. Seven Lakes Vineyard
1111 Tinsman Road
Fenton, MI 48430
(313) 629-5686

15. Sharon Mills Winery
5701 Sharon Hollow Road
Manchester, MI 48158
(313) 428-9160

16. Tartan Hill Winery
Route 1, 52nd Avenue
New Era, MI 49446
(616) 861-4657



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	5 mg	100's	41.75			1-50 21 or 28		19.50	8.95
	7.5 mg	100's	63.75		Persantine Tabs	25 mg	100's	25.95	5.95
	10 mg	100's	65.75			50 mg	100's	39.25	7.95
E.E.S. Tabs	400 mg	100's	19.95	15.25		75 mg	100's	51.95	9.95
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	40 mg	100's	35.95	7.95		4 mg	100's	43.25	15.95
	60 mg	100's	47.75	9.95	Provera Tabs	10 mg	100's	46.75	16.95
	80 mg	100's	53.75	10.95	Slow-K Tabs		100's	16.75	8.95
Isoptin Tabs	80 mg	100's	37.25	12.95	Synthroid Tabs	0.025 mg	100's	13.25	6.95
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FARM BUREAU

LIVE

Christmas TREES

Close your eyes. Lean back in your chair. Think about... Christmas morning when you were a small child.

What are your favorite memories? The crackle of paper as you unwrapped presents? The warm smell of a turkey roasting in the oven? How about the crisp aroma of a live Christmas tree, its green needles resplendent in the finery of silver icicles and sparkling ornaments?

Decorating an evergreen in the home to celebrate Christmas was a custom that was started in the 1500's by Martin Luther, according to Mel Koelling, Christmas tree expert with the Department of Forestry at Michigan State University. "Luther believed that a tree staying green through the cold of winter was an analogy for the eternity of life," Koelling said. "He decorated his trees with candles and ornaments to symbolize the stars of the night sky." An evergreen Christmas tree has been an American tradition since the Revolutionary War. Koelling said that Hessian mercenaries were homesick for their native Germany, so they cut and decorated evergreens to remind them of Christmas in their homeland.

"For the most of the next century, decorating a Christmas tree was common only in German-American communities. But in 1854, a Christmas tree appeared for the first time in the White House of President Franklin Pierce. The Christmas tree then spread across the country as a multi-cultural custom," said Koelling.

Live Christmas trees are more than just a tradition in Michigan. They're big business! Michigan is among the top-producing states in the nation in the production of a wide variety of Christmas trees. Scotch pine is the leading variety, along with Douglas fir, balsam fir and Fraser fir. Blue spruce is also widely produced.

"The quality of the Christmas tree crop should be excellent this year," said Pete Lutz, a partner in the Fruithaven Nursery in Manistee and Wexford counties. "There is an overproduction of trees, which means that only the better trees will be harvested."



Real Versus Artificial

Despite the tradition of having a live evergreen for Christmas, artificial trees have made inroads in the market.

"The Christmas tree industry's biggest competition is the artificial tree," Lutz said. "But obviously an evergreen has the pleasant aroma associated with Christmas and, I think, just makes for a better looking Christmas tree."

What about concerns that cutting down an evergreen is not an "environmentally correct" activity? "To the contrary, the Christmas tree industry contributes to the environment," said Lutz. "It's not as if you are using something that is not recyclable, like an artificial tree made from plastic. In addition, when they're being grown, evergreen trees provide cover for game and help keep the ground from washing away."

A Holiday Tradition

Selecting a quality tree

A good quality tree is easy to spot, Lutz said, because it keeps its needles. "If it's not properly grown, if it's cut too early, not taken care of and left laying out in the sun, you'll see early needle drop," he said.

The Michigan State University Cooperative Extension Service has these additional suggestions for choosing a tree:

- Determine where in your home you will display your tree. With that in mind, you'll be able to tell what height you'll need and whether all four sides must be suitable for display.
- Select a tree that is the right height for the space you have chosen for it. Cutting large portions off either end will alter the natural taper of the tree.
- Freshness is an important key when selecting your tree. The needles should be resilient, but not brittle. Run your finger down a branch. The needles should adhere to each twig.
- Shake or bounce the tree on the ground lightly to see that the needles are firmly attached. If only a few drop off, the tree is fresh and with proper care should retain its freshness indoors throughout the holiday season.
- The limbs should be strong enough to hold ornaments and strings of electric lights. The tree should have a strong fragrance and good green color for the species.
- Check the tree for freshness, health and trimming. Be sure it displays the best qualities for the particular species. You can cut your own tree, or select a pre-cut tree, at many Farm Markets of Michigan Association markets across the state. But as a new service this year for Farm Bureau members, the Michigan Agricultural Cooperative Marketing Association (MACMA) is offering mail-order trees through its "Michigan Sampler" program.

Beginning Nov. 1, you can purchase a fir, spruce or Scotch pine up to seven feet tall at \$39.95. A hand-decorated Douglas fir wreath is also available for \$24.95. For more information, contact the MACMA Direct Marketing Department at 1-800-255-7232. Christmas memories are made of many things. A beautiful live evergreen tree can enhance your Christmas tradition and be a part of holiday memories for many years to come.

Balance Compost Ads With Reality

Columbus, Ohio -- False claims are the most striking feature of some backyard composting products.

"Packages of microorganisms and expensive bins aren't usually needed to produce compost, as some ads would have you believe," says Joe Heimlich, waste-management specialist at Ohio State University. "Even with the products, it can take a year for humus to form. That's about the same time it takes to get humus from a well-cared-for compost pile without the products."

Fungi and bacteria naturally colonize compost piles, especially when they are located on bare soil where the microorganisms live. "But if a new compost pile is not on bare ground, the quickest way to introduce microorganisms is to add a shovelful of soil or mix in some humus from an ongoing pile," he says. "The best place 'microbes in a box' would help is in a more sterile environment, such as a desert, where there are fewer decomposing organisms and less water to help the process."

Composting bins do offer some benefits, Heimlich says. "Several bins are attractive," he says. "This is most important in urban areas where backyards are closer together and some neighbors may think open compost piles look messy."

Some bins use well-placed holes that balance air and moisture in the compost, Heimlich says. "As the compost decomposes in the bins, it heats up," he says. "The bins contain the heat, instead of letting it dissipate as some of it does

in open piles. This slightly speeds the decomposition and gives microorganisms a better chance of surviving freezing temperatures than if they were in open piles."

But some bins make it difficult to turn compost every few months, a problem not faced with open compost piles. Compost piles should be turned over in spring and fall to keep them from compressing, to provide air for decomposition and to distribute microorganisms throughout the pile.

"Unless you can use a shovel or other tool to turn over compost in a bin, it will still take a year for humus to form despite the benefit of holding in the heat. And it may take longer if the bin is stuffed with material and left with little room for air to circulate."

Bins that permit turning compost are ideal for piles that contain food scraps, Heimlich says. The bins hold in heat, which must be high for food items to break down, and they circulate air and microorganisms, which ensure the scraps decompose instead of rot. Rot occurs when oxygen is not present, Heimlich says. "Rotting leads to odors and mush. Composting relies on oxygen to produce humus and no odors."

Compost's main benefit is improving soil texture, Heimlich says. This helps roots to spread and take up water and nutrients. Compost itself contains few nutrients, despite what some ads claim.

"Compost isn't a magic powder of nutrients that produces lush gardens as some ads tout," Heimlich says. "It's not better than soil. And it certainly isn't more important to good plant growth than the proper dose of fertilizer."

However, composting is the best use for organic waste, he says. Yard waste makes up about 20 percent of materials sent to landfills. Many states have passed laws restricting solid-waste disposal.

Heimlich offers some basic rules for starting a compost pile for the first time:

- *Add only yard waste, such as leaves and branches, and kitchen waste, such as fruit and vegetable peels to the pile. Don't add dairy or meat products, grease or bones. These products take longer to break down, produce odors and attract flies and rodents.

- *Leave grass clippings on the lawn and out of the compost pile. Use a mulch mower to cut the clippings into tiny pieces and spread them across the lawn. Grass clippings are moist and dense. When added to a compost pile, they slow down decomposition and can produce strong odors.

- *Keep the compost pile moist, not wet. Moist piles decompose. Wet piles rot.

- *Mold the pile into the shape of a mountain. The peaked top allows water and air to seep into the pile. Flattened piles will rot. Keep the pile 3 feet high, 3 feet long, and 3 feet wide. This is an ideal size for rapid decomposition.

- *Items placed in a pile should be as small as possible. The smaller the items, the faster they break down into humus.

Silicone Sealants

It was relatively mild last winter, but who's to say what this heating season will bring? It could mean a return to arctic blasts and bitter cold snaps. And who can predict how unexpected global events will affect energy costs? Several times in recent years foreign developments have caused oil prices to rise sharply. But even if it is a mild winter and fuel prices hold steady, many houses will lose costly heat when cold air seeps through cracks and gaps.

To save money and to be more comfortable, many do-it-yourselfers are taking a tip from the professionals and using silicone sealants to help increase home energy efficiency and reduce heating bills. It's no surprise that silicone sealants are fast becoming the materials of choice for do-it-yourself home winterizing projects. These products are easy to use, adhere well to a wide variety of surfaces -- from glass and metal to concrete and stone -- and resist cracking and shrinking, even in prolonged, severe weather conditions. For these reasons, silicone caulks and sealants are frequently used around window and door frames and other spots where cold winter drafts intrude.

Winterizing is a quick and easy job once you know what products are available and how to use them. When you're ready to begin your project, be sure to choose the right product for your particular job. Weatherability is the most important factor in selecting a sealant, but you should also consider a product's paintability, resistance to cleaners and soaps, and setting time. Caulk product lines generally fea-

ture different sealant formulations that offer varying degrees of performance. A good, basic silicone caulk, like GE Silicones' Acrylic Latex Silicone Caulk, offers resistance to weathering and good adhesion to a variety of surfaces. It also accepts both latex and oil-based paint, and excess caulk can easily be cleaned up with water. This type of silicone sealant is ideal for use in milder climates and for interior applications.



**Make Home
Winterization
Easy and Effective**

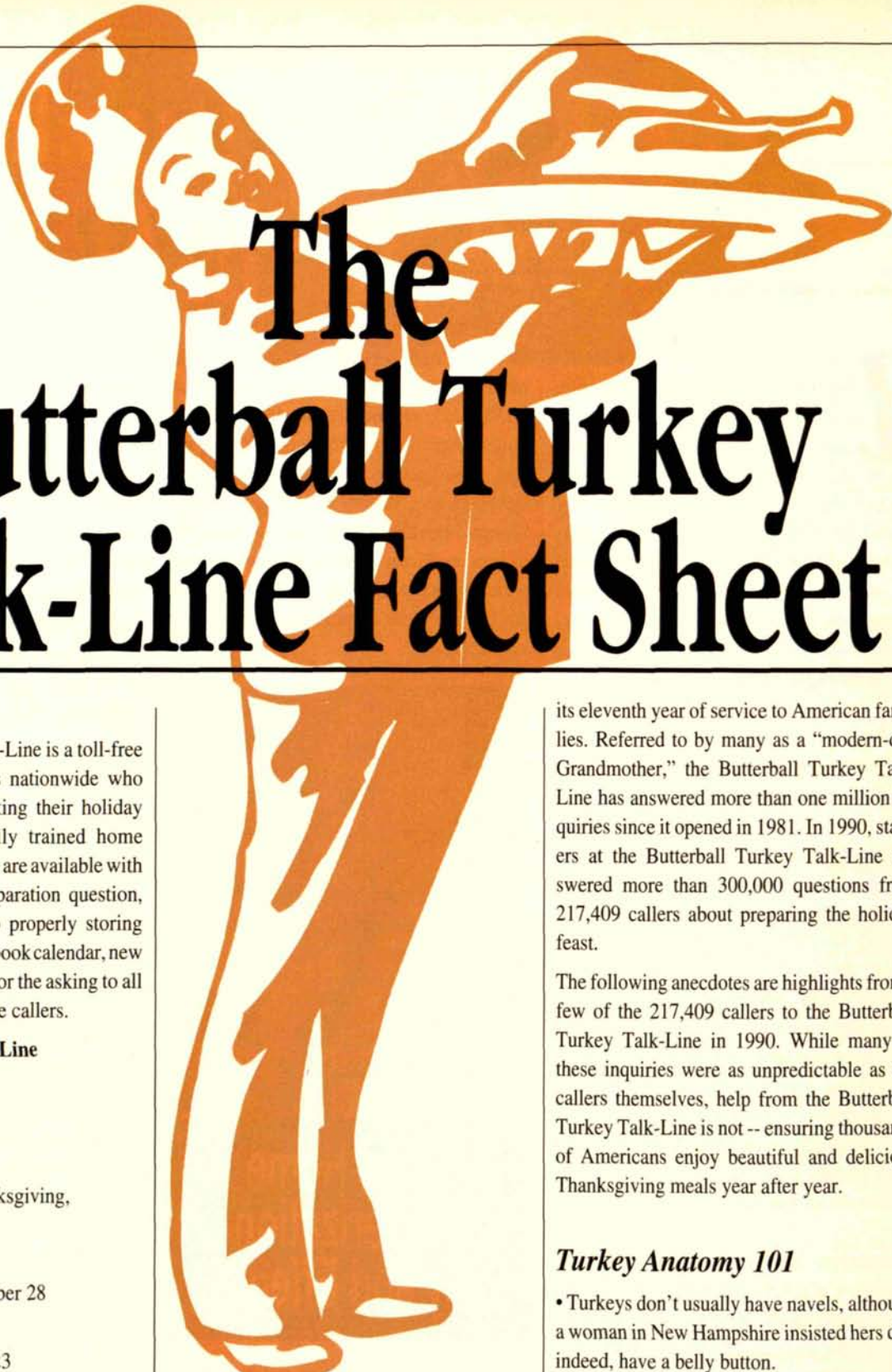
For greater weatherability and durability, try a sealant with a 100-percent silicone rubber formulation. These sealants have excellent mid-range performance, are available in a number of colors, and can be used outdoors.

For extremely harsh weather conditions, special products based on advanced silicone rubber formulations are also available. These types of sealants afford maximum protection as well as long-term weather resistance. Before beginning, make sure you have everything you need. Most caulks and sealants are sold in cartridges designed to be loaded into a standard caulking gun, an inexpensive device available at hardware stores. You may also need a putty knife, some cleaning solution, and a dry rag.

The surface that you plan to caulk must be clean and dry so the product will adhere properly. Once the area is free of loose grout and old caulk, you may want to line the edges of the work area with masking tape for a cleaner, straighter edge.

Cut the cartridge nozzle to the size bead you want. The further down the nozzle you cut, the wider the bead of sealant and the more product you will dispense with each squeeze. Place the tube into the caulking gun and begin applying the caulk to the work surface by pushing the sealant ahead of the nozzle. If you don't achieve the nice, straight line you want, you can smooth out the sealant with a wet stick within the first five minutes of application. Caulking is that simple. The sealant will set in about 24 hours, and you can settle down to a warm winter's night.

For more information on silicone caulks and sealants, contact GE Silicones, Inquiry Handling Service -- PR#CON-03-91, P.O. Box 330, Poestenkill, NY 12140.



The Butterball Turkey Talk-Line Fact Sheet

What It Is:

The Butterball Turkey Talk-Line is a toll-free hotline available to callers nationwide who have questions about cooking their holiday turkey. Forty-four specially trained home economists and nutritionists are available with answers to any turkey preparation question, from how much to buy to properly storing leftovers. A collectors cookbook calendar, new each year, is available free for the asking to all Butterball Turkey Talk-Line callers.

• Butterball Turkey Talk-Line

Dates and Hours:

October 28 - November 27
8 a.m. to 8 p.m. (CST).

The weekend prior to Thanksgiving,
November 23-24
8 a.m. to 6 p.m. (CST).

Thanksgiving Day, November 28
6 a.m. to 6 p.m. (CST).

November 29 - December 23
8 a.m. to 6 p.m. (CST).

Number to Call: 1-800-323-4848.

• Butterball Turkey Talk-Line History:

The Butterball Turkey Talk-Line is celebrating

its eleventh year of service to American families. Referred to by many as a "modern-day Grandmother," the Butterball Turkey Talk-Line has answered more than one million inquiries since it opened in 1981. In 1990, staffers at the Butterball Turkey Talk-Line answered more than 300,000 questions from 217,409 callers about preparing the holiday feast.

The following anecdotes are highlights from a few of the 217,409 callers to the Butterball Turkey Talk-Line in 1990. While many of these inquiries were as unpredictable as the callers themselves, help from the Butterball Turkey Talk-Line is not -- ensuring thousands of Americans enjoy beautiful and delicious Thanksgiving meals year after year.

Turkey Anatomy 101

- Turkeys don't usually have navels, although a woman in New Hampshire insisted hers did, indeed, have a belly button.
- A baffled woman in Pennsylvania claimed that under her turkey's wings there were two more legs.
- A disappointed gentleman in Sarasota, FL, called to say his turkey came without the gidgets.

1991

- A fashion-conscious caller from Phoenix, Ariz., asked if Butterball has a double-breasted turkey.

- A concerned woman in Florida wanted to know if the turkey cavity would collapse if she didn't stuff it.

- "Oh These Dry Legs..." A woman in Arizona asked if the Talk-Line operator could help with her dry legs. Asked whether she was referring to her turkey's legs or her own, the woman replied the turkey's, but any hints for her legs would be fine, too.

- An interesting comparison was drawn by a woman in Michigan. She said she liked her turkey tender and juicy, but was not concerned about the turkey's appearance. She despised chewing a dry turkey no matter how beautiful the bird, saying a dry, beautiful turkey is like a mean, beautiful woman.

The Accidental Turkey

- One woman's husband had taken the turkey out of the freezer and put it in the laundry tub. Before his wife could add cold water, he had run a cycle of clothes through the washing machine, so the laundry tub filled with hot soapy water. The suds were spilling onto the floor as the wife dialed 1-800-323-4848.

- A mistaken New Jersey cook put the holiday bird in the oven and thought it was all set and ready to roast at 325 degrees. Four hours later she discovered she had an immaculate oven and a raw turkey -- she had turned the oven dial to self-clean.

- One Texan cook thought she was ahead of the game, putting her turkey in the oven overnight. In the morning, however, she found her oven had gone cold turkey -- she forgot to turn it on.

The Imaginative

- A man in Maine called to report that his fiancé planned to stuff the Thanksgiving turkey with wet cement, insisting that was how her granny always did it and it was always delicious and

enjoyed by all. Not surprisingly, he was quite concerned about the health and safety aspects of eating such a "heavy" bird.

- One cannot live by turkey alone, or at least one caller found it not quite enough; she asked for a recipe for stuffing a turkey with a chicken that was stuffed with a cornish hen.

Turkey Math

- A confused caller in Ohio phoned the Talk-Line to ask about roasting times, giving the home economist at the other end of the line some interesting, yet unrelated, details: "How long do I cook the turkey -- it cost \$10.59 and \$.69 a pound.

- "A restaurant owner strapped for time in Pennsylvania called to ask how long it would take him to cook a 14-pound turkey at 525 degrees in his pizza oven.

- A frenzied woman in Louisiana called with the following problem: "I have an oven that is 12 inches high, 16 inches wide and 18 inches deep. Will a 15-pound turkey fit in it?" After the Talk-Line operator replied that the turkey would not fit, the caller asked, "What about a 20-pound turkey?"

The Inexperienced

- One alarmed Californian called the Talk-Line to ask, "Do I have to clean the turkey?" This is my first turkey and I cannot find anything to clean out."

- Four single young men cooking dinner in Minneapolis were determined to create a veritable Thanksgiving feast. When talking to a Talk-Line operator, though, they admitted they were going to need some help getting started, especially with the turkey. They unabashedly asked, "What do we do with this thing?"

A new bride in New Hampshire with little cooking experience thought she not only had to baste the turkey ever half hour, but also had to literally baste it with a needle and thread!

What in the World?

- A woman in Chicago wanted to know the difference between a tom and a hen turkey. After the Talk-Line home economist explained there was no difference in flavor, just in size, the woman asked if there was yet another kind of turkey.

- A gentleman in Texas was appointed Thanksgiving Entertainer; he wanted to know where he could find a turkey suit.

- One confused caller asked, "Is there any way to thaw a turkey in the freezer?"

An inventive caller from Oklahoma wanted to know if the Talk-Line could instruct him on cooking the turkey in the dishwasher.

It's Never Too Late

- A helpful woman in Arizona called the Talk-Line for a friend who had poor vision. Her friend, a 97-year-old gentleman, needed the correct roasting times for the turkey he was preparing for ten guests.

Special Delivery

- A blind woman in Nebraska called and explained that she was listening to the television when she heard about the Butterball Turkey Talk-Line. She guessed that the number was probably flashed on the screen and she couldn't see it. Frustrated and determined to find out more about this service, she went to the library and got the toll-free number from a talking book. The Talk-Line operator then gave her information on how to read a tactile thermometer.

- One Talk-Line home economist received a call from a California service which relays calls from the hearing impaired. The home economist spoke slowly so the relay operator could type the information and send it to the hearing impaired person. Messages between the two continued until the caller was confident of her stuffing, roasting and storing directions.



Block Permits Providing Excess Deer Relief

Hunting on Farmland? Be a Good Neighbor!

If you're an outdoor enthusiast, you may be looking forward to the opportunity to hunt on Michigan farmland this autumn. As you make your plans, remember that hunting on private property is a privilege—and it's up to you to respect the farmer, his land, and the lifestyle he has chosen. Here are some tips to keep in mind:

- Ask for permission, even if the land isn't posted against hunting or trespassing.
- Do it well in advance of the hunting season. Don't wait until the last minute. Plan your visit to ask for permission right after lunch or early in the evening when the farmer isn't as likely to be busy.
- Ask for permission by yourself or with one other person. Don't take a large group up to the door, and don't carry your gun with you when asking for permission. Keep the dog in the car.
- Ask for permission at several different farms. Don't keep visiting the same one all the time.
- Ask the landowner if there are any crop fields or

other areas that should not be hunted. A farmer doesn't want to find his crop fields trampled, or his plowed fields or winter wheat fields driven over by four-wheel-drive vehicles.

- Leave the gate the way you found it. If it's open when you arrive, leave it open. If it's closed, reclose it after you pass through.
- Never shoot near buildings. Stay away from where people and livestock are living.
- Don't litter. If you carry something onto a farm, you can carry it out. If you find litter, be a good neighbor and pick it up.
- After you've finished, thank the landowner for the opportunity. Then he'll know you've left and won't worry about your being lost or stuck somewhere on his property.
- Think about offering the farmer a piece of game or some venison once it is clean and butchered. The opportunity he's given you to hunt may be one that he doesn't have the time to pursue himself.

The 1990 deer hunting season resulted in a 10 - 20 percent decrease in deer populations, the first decrease in Michigan since 1982. Of the 322,890 antlerless licenses issued last season, 26,263 were block permits. These block permits were issued to 1,463 landowners or approximately 2 percent of the Michigan agricultural producers. Farmers and hunters using these permits were responsible for 8.5 percent of the total deer harvest.

According to DNR Big Game Specialist, Ed Langenau, the crop damage block permit system is a three year program to trim the deer population on private lands where severe crop damage has occurred. "We've been pleased with it. We've helped some farmers control problems that they haven't been able to before," he said. However, Langenau says the crop damage block permit system is not the answer for everyone. "In many places, block permits are not needed," he said. "There are cases where the regular application process is well suited to the farmers needs, and I have some concern that we're pushing the block permit statewide as a solution to crop damage when there is another option. The regular permit drawing is extremely effective and easy for a landowner to use, while the block permit is the extreme case when the regular system hasn't worked."

Landowners are encouraged to use the regular antlerless permits if less than 12 deer need to be removed. But if severe crop damage has been documented and there are 12 or more nuisance deer on the land, then farmers may find block permits useful.

To be eligible for block permits, landowners must have had significant crop damage in at least one year out of the last four and severe damage during the current year. Crop damage must be documented by a DNR biologist, who determines the severity of damage, eligibility for block permits and the amount of nuisance deer to be removed.

A major change in the block permit system, recently approved by the DNR Commission, is a referral system between landowners and hunters, according to Vicki Pontz, associate legislative counsel at Michigan Farm Bureau.

"The important thing this year is that landowners will be told that their name and address can be made available upon request through the Freedom of Information Act," she said. "The plan is to allow farmers to indicate whether or not they would like hunters referred to their property and, if so, their names will be given to the county CES office."

If approved for block permits by District Wildlife Supervisors, landowners received their permits through the mail by Sept. 15, 1991. These permits are good from Oct. 1, 1991 to Jan. 1, 1992. Hunters using block permits need to have a valid hunting license for the season they plan to hunt in.

A landowner can give as many block permits to one hunter as he wishes and may reissue them if the permits have not been filled by earlier sportsmen. It is illegal for the landowner to sell these permits. However, in the past, farmers have charged for parking or for the use of their land.

Block permits can also be valid on private lands adjoining the farmer's land in which the permits were issued, if the neighboring landowner gives permission.

According to Pontz, when the hunting season is over, landowners must complete the "Report of Hunters Issued Crop Damage Block Per-

mits" form. "The form is important because it provides information needed to justify the program and help the DNR with the count," she said.

This form must be returned to the DNR by Jan. 15, 1992. If the landowner fails to meet the deadline, they'll be ineligible for the program next year.

Another goal of this program is to maximize the use of block permits while minimizing the use of summer kill permits, but there is still a need for them. "There are situations where taking additional deer in the fall just won't solve the problem," Pontz explained. "Block permits do not solve the problem during the summer when a crop is there and it is being damaged."

Langenau said that much more can be accomplished on the local level than can be achieved by the DNR. "You can have a perfect regulatory system at the state level that provides all kinds of flexibility, but unless you have local participation and understanding, nothing is going to happen," he said.

Pontz agreed saying, "A tool is needed to help solve the problem of educating the public and sportsmen about the severity of the crop damage farmers are experiencing. In addition, farmers could also be an asset to solving the problem by enhancing communication with those groups and allowing access on their property."

Using crop damage block permits is the most cost effective and socially acceptable way to trim the deer population, according to Langenau. "After everything we've looked at to control deer populations, we've come back to the best solution. The cheapest, most effective way is to use recreational hunting and take those deer during the regular season by licensed hunters," he said.

After the 1991 hunting season ends, the DNR will be hard at work. "We'll be evaluating the effectiveness, and determining if you can really control a deer herd with recreational hunting and block permits," Langenau said. "I believe we are showing that we can." 🍄

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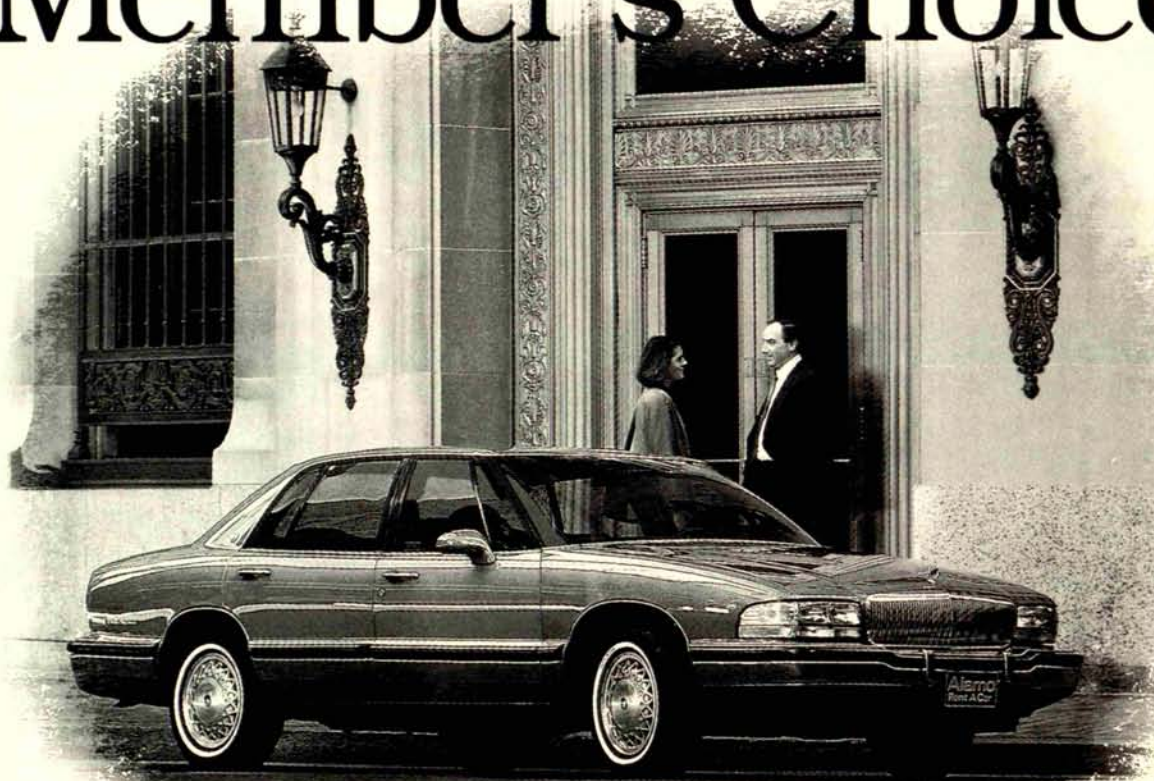


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complementing the
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Tapawingo welcomes.*



With its inn-like setting on Antrim County's St. Clair Lake, Tapawingo is known throughout the Midwest and gaining fame in other areas of the country. Restaurant critics at the *Detroit Free Press* and the *Detroit News* have given the restaurant their highest ratings. Among its recent credits was selection by authors Linda and Fred Griffith as one of 35 Midwest restaurants featured in "The Best of the Midwest."

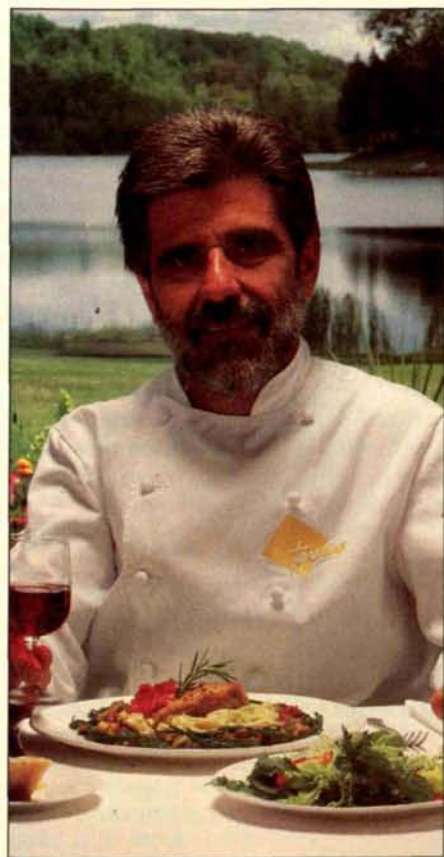
Tapawingo's owner and executive chef, Harlan "Pete" Peterson, has established a fine reputation on preparing regional dishes, drawing extensively from the natural bounty of Michigan's orchards, lakes, farms and fields for such delicacies as trout rouladen with morel mushrooms, veal with "forest fettuccine" (a pasta made

from dried morel mushrooms), warm rhubarb cobbler, and featuring Michigan wines.

"Our first fame and our continuing goal," says Pete, "is to use local foods and indigenous fish, meats and poultry. We are a regional restaurant with wonderful access to gardens and orchards in the area."

With over 15 years experience as a gourmet chef in northern Michigan, Pete is knowledgeable about Michigan's regional bounty. With refreshing honesty and sincerity, Pete more than favorably compares the crop diversity of Michigan and California -- giving Michigan producers credit for better quality fruits and vegetables.

Business is as seasonal as the ingredients used in Tapawingo dishes. Pete and his staff welcome guests for dinner every day from spring to fall; and on Thursday, Friday and Saturday evenings in the winter. The restaurant seats 80-90 people and serves about 1,000 dinners per week during the "season." According to Pete, the seating capacity is quite sizable for a gourmet restaurant. The dinners served at Tapawingo, he says, require a certain "fuss level" that might be sacrificed if the restaurant were expanded. Pete is unwilling to sacrifice the quality and attention to detail that has earned Tapawingo its reputation. He is intimately involved in every aspect of the restaurant business, determining each day's menu, directing operations in the kitchen and dining room, conducting cooking classes, authoring a quarterly newsletter, and orchestrating special events.



A unique culinary event recently took place at Tapawingo when Pete invited nine of Michigan's finest chefs to join him in creating a special dinner at Tapawingo. Reservations for the dinner filled quickly, prompting Pete to begin planning for a similar event in the fall.

Sharing in the excitement of such events are the seasonal and year round employees of Tapawingo. Employees benefit from Pete's "personal management style," too. In the winter, Harlan "Pete" Peterson and his staff frequently set off on "cook's tours" to restaurants, vineyards, and conventions in New York, Chicago, and California. According to Pete, the travel is part research and part on-the-job training and "perk" for the staff. "Because of the seasonal nature of the Tapawingo's business, I can offer this benefit to selected members of the staff. Tapawingo chefs could easily work in major cities, but here in northern Michigan they enjoy a quality of life and benefits that might not be available in other areas of the country."

For Pete, too, there might be more fame, more money, more travel and a larger staff if he chose to use his considerable skills as a chef in any major city. Surrounded by the natural beauty of northern Michigan, and working with the "jack of all trades" freedom that restaurant ownership affords, Pete Peterson has found the quality of life he sought when he left Ford Motor Company where he was an automotive designer to accept a chef's apprenticeship in Antrim County. Fifteen years ago he changed his mind, his career and his life. Eight years ago he launched this venture bringing to it his down to earth, personal style and attention to detail. It is his special caring and understanding that makes Tapawingo the contemporary expression of its Chippewa Indian name meaning "place of rest."

Consumers Still Fare Well At Food Counter

Retail food prices of 16 key market-basket items declined slightly the third quarter of 1991 compared with the previous quarter, according to a survey conducted by the American Farm Bureau Federation. On a year-to-year basis, the third quarter prices were 3 percent below year earlier levels.

The total average cost of the 16 item list surveyed in 26 states came to \$30.20 in the latest study, compared to \$30.54 in the second quarter. The same 16 items cost an average of \$31.15 in the third quarter of 1990, according to Marsha Purcell, AFBF director of program development.

Items increasing in price in the third quarter were pork chops, eggs, whole milk, apples and mayonnaise. Lower in price this quarter were sirloin tip roast, bacon, fryers, cheddar cheese, potatoes, flour, white bread and Crisco oil. Ground chuck, whole milk, cereal and Mazola oil were priced the same or nearly the same.

Items that were substantially higher in the third quarter of 1990 were pork chops, whole fryers, whole milk, cheddar cheese, potatoes, flour, bread, Mazola and Crisco.

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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 Vasequez 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.

Jamacia, 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!

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Property Tax Reform



The debate in Lansing on meaningful property tax reform has intensified in recent months. The Legislature, the governor and citizen groups have developed their own proposals and campaigns to carry out property tax reform.

There appears to be general agreement on the need, but not on the details of how. More evident is the sharp difference on whether the reform measures should be a tax cut, a tax shift, a tax increase or a combination.

In 1991, property taxes on real property generated \$7.3 billion, with another \$8 billion in revenue on personal property, for a grand total of \$15.1 billion. In rural Michigan, approximately 80 percent went to school finance purposes, 15 percent to the respective counties, and 5 percent to the townships.

A 20 percent cut in property tax would have a significant and severe affect on schools, counties and townships which rely, to a great extent, on property taxes as a major source of operating revenue. A property tax cut, without means to replace the lost revenue, would create serious problems at the local level. As a result, most proposals call for the state to make up lost revenue.

A property tax shift, assuming a 20 percent cut, would have a substantial impact on state programs, if no other adjustments were made. Even a combined 10 percent cut and a 10 percent shift would have substantial impact on both state and local budgets. A shift does have several options, including cutting state programs, increasing the rate of existing taxes, removing tax exemptions (viewed by some as tax loopholes), and/or a tax increase, not a politically popular option. A 20 percent shift from local funding to state funding means a shift of \$1.6 billion or approximately 22 percent of the state budget would be diverted to compensate for the lost revenue. Any revision will likely result in a major shift in funding with a variety of cuts, shifts, and other creative funding mechanisms which could include fees, charges, and surcharges.

The following is an abbreviated summary of tax reform measures which could either be on a ballot or petitions that would be circulated to place the proposal on the 1992 ballot, or would be considered by the Legislature in reforming property taxes. The Legislature and the governor approved Public Act 15 of 1991 in May of 1991. The law would freeze property taxes for one year, starting in 1992, as a means of at least holding the line on property tax assessments to allow for debate on the issue.

A companion resolution, HJR(H), will be placed before the voters on the 1992 ballot. This proposal would limit State Equalized Value (S.E.V.) increases to no more than 5 percent or the rate of inflation, whichever is less. When the property is sold, the S.E.V. would be adjusted to 50 percent of cash value. This proposal must go on the ballot for a vote, since it will require a constitutional amendment.

Another proposal, presented by the House Democrats, would exempt the first \$30,000 cash value of a property, equal to \$15,000 S.E.V., for school operating tax on the residence. The measure would provide limited property tax relief for agriculture, and no property tax relief for business.

The proposal would limit future S.E.V. increases to 5 percent or the rate of inflation, whichever is less, adjusted to 50 percent of cash value at the time of sale. The \$30,000 cash exemption would apply to all residential properties. The proposal would be funded by eliminating the Capital Acquisition Deduction, a provision in the Single Business Tax, and eliminate Industrial Tax Abatements. Those two sources of revenue are expected to generate enough money to compensate for revenue lost through the reform measure.

The governor, true to his campaign promise, has developed a property tax plan that would reduce property taxes for school operating purposes to 30 percent over a five-year period. The plan calls for a 10 percent reduction in 1993, 15 percent in 1994, 20 percent in 1995, 25 percent in 1996, and a 30 percent decrease in 1997 and subsequent years.

The proposal also limits S.E.V. increases to 3 percent or the rate of inflation, whichever is greater, adjusted to 50 percent of cash value at the time of sale. The measure would be funded by anticipated growth in state revenue through other sources. Both the governor's proposal and the democratic plan will be placed on the ballot if enough signatures can be received on petitions in time for the 1992 ballot.

The Senate has introduced a version of the governors' plan that would exempt a portion of the school operating tax with a phased-in 33 percent property tax reduction by 1993. There would also be an increase in the Homestead exemption and property would be assessed every other year.

Senator Virgil Smith has developed a plan to eliminate school operating taxes on residential structures, replacing those funds with a 35 mill statewide millage for school operating purposes. Local property tax would be eliminated on commercial and industrial properties, replaced with a statewide 36.5 mill operating millage.

Fair share plan supporters are attempting to gather signatures to place their proposal on the 1992 ballot, which calls for reduced school operating tax on homesteads and farms through a credit mechanism. Their plan would also include renters contributing to school operating expenses (hence fair share). The proposal also calls for a 2.5 percent increase in sales tax to offset lost revenue.

The above is an abbreviated summary, not a comprehensive analysis of a very complex issue. The proposals all include a combination of legislative initiatives and petitions to place the issue on the 1992 ballot. It's

very possible that several proposals will ultimately end up on the ballot.

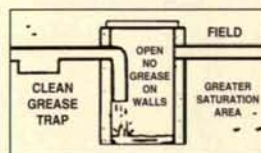
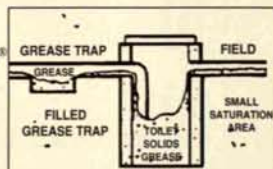
Property tax is very complex and costly. The proposals to reform property tax are driven by a combination of political rhetoric and citizen demand for reduced reliance on property tax. The task at hand is how to replace the revenue that will be lost.

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