

RURAL

Living



Winter 1991:

- Corsair Skiing
- Mackinac Island Horsepower
- The New Look of Farming in the 90's





Energy - Alternatives for a New Century

During the oil supply squeeze more than a decade ago, researchers turned to agriculture to help the nation out of its energy crisis through development of ethanol enhanced fuels, or gasohol. But in the more freely flowing oil market of the 80s, the fuel from farms craze seemed to dry up, leaving only a trickle of support from agriculture and energy advocates. Today, renewed emphasis on the environment and domestic energy policy -- in large part due to the Middle East military crisis -- is once again stimulating interest in ethanol production from corn.

Both for its environmental friendliness and as an energy alternative to reduce our national dependence on foreign oil, ethanol -- the fuel from farms -- has maintained popular support among Farm Bureau members. Again this year, Michigan Farm Bureau delegates reaffirmed their ethanol fuels policy position, saying, "Ethanol is the best replacement for the required reduction of lead in fuel. (It) contributes to a clean and safe environment through major reductions of the pollutants in carbon monoxide and hydrocarbons and could be used to eliminate the burden of emission testing. As a gasoline extender, it provides a higher quality octane booster."

During the 1990 congressional session which passed the Clean Air Act, the American Farm Bureau Federation supported an ethanol amendment to the act, requiring the use of fuels with a 2.7 percent oxygen content in the 44 U.S. cities with the worst carbon monoxide pollution and in the nine cities with the most severe ozone pollution problems.

The new requirements set out in the act mean cleaner fuels with 15 percent less pollutants must be ready for delivery to nine of the country's smoggiest cities by 1995. Once developed, demand for the cleaner gasolines is sure to come from other American cities.

The petroleum industry claims that clean fuel will take years to develop. However, General Motors and Ford have been producing engines that run on clean-burning ethanol commercially in Brazil for a number of years. Five million ethanol engines run on Brazilian highways today. If Congress chooses to expand the requirements of the Clean Air Act, or other legislation, to mandate clean fuel use in specific areas of the United States, the ethanol engines can be available quickly.

Ethanol production currently uses about 350 million bushels of corn annually. Adding one billion gallons of ethanol to our nation's fuel supply would require an additional 400 million bushels. The increased demand for corn could add anywhere from 10 cents to 35 cents to the per bushel price. This would not only benefit the nation's farmers and rural economy -- it would take us substantially further down the road toward energy self-sufficiency and a cleaner environment.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

Who's Replacing Iraqi Crude?

Of the 4.5 million barrels per day (mbd) of crude oil that stopped flowing from Iraq and Kuwait, about 2.8 mbd have been replaced by other OPEC members thus far. Saudi Arabia has pumped an extra 1.9 mbd, and Venezuela an extra 0.3 mbd, according to a recent USDA Agricultural Outlook report.

Excluding the Soviet Union, the world's excess crude oil production capacity is estimated at over 5 mbd, 90 percent of which is held by OPEC. Nearly 4 mbd of excess capacity are available from the Persian Gulf outside Iraq and Kuwait. Between 0.3 and 0.5 mbd can also be supplied from the North Sea, Mexico, Canada, and other sources.

Excess production capacity is the difference between the maximum sustainable for at least 90 days and actual production as of July, 1990.

World crude oil reserves were estimated at 1 trillion barrels as of January 1990. Two-thirds of these reserves are in the Persian Gulf region, 40 percent of that belonging to Saudi Arabia. OPEC's share of the world's total reserves amounts to 76.5 percent.

The amount of oil demanded is also declining in response to higher prices, according to the report. Conservation efforts in the developing countries have been given a strong boost by the price shocks.



Photo: Mackinac Island Carriage Tours

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Skiing Corsair Trails

"Driving west of the Tawas, up tree lined Monument Road, into the heart of the National Forests, there is a little hint of what lies ahead. Suddenly the Corsair Ski Trails are visible on both sides of you as you pass through the interior of the immense trail system. The Silver Valley hills and snow bowls leap up to the north and the icy water of Silver Creek knife through the forests below.

The lure is the forest itself, the deep snowfalls and the clean fresh air. And the views - from such sacramental spots as Silver Valley, Iargo Springs, Corsair, Lumbermen's Monument or the Highbanks, you can see clear across the AuSable River Valley and watch snow storms advancing 20 miles away. This is Michigan's cradle of cross country skiing - this is where skiing is a way of life."

That's the description from a Tawas Area Chamber of Commerce promotional brochure about the Corsair cross country ski trail system, established 17 years ago as a joint venture between the Chamber of Commerce and the United States Forest Service, in northeastern Michigan's Iosco County.

That joint relationship makes the 51 mile cross country ski trail system unique in Michigan, in addition to the beauty of 120,000 acres of the Huron National Forests, according to Tom Ferguson, Tawas Area Chamber of Commerce executive director.

"We agree to maintain the trails which means we cut new trails, clean up the old trails, clean up the brush and groom the trails," says Ferguson. "In return the Forest Service provides security and the property that allowed over 18,000 people to participate in cross country skiing, at no charge last year. That's not counting the special events that are held throughout the season."

Dallas Marroquin, Huron National Forest Service Technician, adds that in a good snow year, as many as 23,000 skiers may pass through the counters to begin their

cross country ski adventure, adding that the trails have year around benefits as well.

"The arrangement has brought people and local communities together, building a real sense of pride and a sense of ownership in the trails," says Marroquin. "A number of local schools use the trails for environmental education."

The agreement has proven beneficial to the local economy, although an exact value would be hard to place on the attraction, says Ferguson. "It (Corsair) plays an extremely significant role in the economy of this area in the winter months."

The Corsair system is one of the largest groomed trail networks in Michigan with three different loops available, depending on the skier's expertise. The trail's namesake, the Corsair, the Silver Valley, and the Wright's Lake loop are all groomed trails.

According to Ferguson, a new grooming machine, purchased last year, sets a trail for both skating and traditional skiing. "Skating refers to a free-style approach to cross country skiing, where it appears the





skier is skating, but is actually on skis," says Ferguson. "You'll find that more experienced cross country skiers are more likely to use the skating method."

For the more experienced and adventuresome, there is the challenge of the High Banks trail which is not groomed, and is so named for its bordering high on a bluff overlooking the scenic AuSable River Valley.

"We have something for everyone regardless of their degree of ability," claims Ferguson. "If you're an advanced skier and you like hills, or if you are just out and want to take the family on a nice flat trip and be able to stop along the way, the maps and trailheads will tell you which loop is for you. All skiers have to do is make sure they get a trails map that will tell them how to attack the trails so to speak."

A telephone ski advisory hotline is available by calling 1-800-55-TAWAS. If calls are made after normal business hours, an answering system will give callers an update on ski conditions. However, Ferguson says the phone line is available to interested skiers to obtain information on everything from lodging, to ski rentals (which range between \$5 and \$10 a day), to lessons, to special needs of the individual skier.

"We even had a blind person who wanted to cross country ski," says Ferguson. "We hooked him up with a local cross country skier and they went cross country skiing!"

Corsair sponsors "full moon ski tours," designed for the entire family and led by an experienced trail guide, scheduled for Feb. 2 and March 2. Corsair is also the sight of the "Silver Creek Challenge" on Jan. 26.

"Silver Creek Challenge is a 10k and 20k ski race that will attract between 500 and 600 cross country skiers," says Ferguson. "It's one of the largest cross country ski races in Michigan and it's a great spectator sport as well as a participant sport."

Corsair also sponsors a "new skier week" Jan. 28 through Feb. 1 which allows many would-be skiers an opportunity to experience cross country skiing and the beauty of Corsair, with rentals at half price when rented by a club member.

For the ultimate challenge and solitude of the forests, true adventurers can ski and camp the route of Michigan's Shore-to-Shore trail which originates in Tawas and stretches 210 miles to the shores of Lake Michigan. The trail is well marked, but neither groomed nor patrolled.

Your best bet - allow 12-15 days to complete the trek, and check with local authorities before setting out!

■ *Travel, Ski News From Boyne Country Toll-Free*

Winter vacationers who want information about skiing, lodging and driving conditions for the Petoskey, Harbor Springs and Boyne City area of Northwest Michigan can call the Boyne Country Convention and Visitors Bureau toll-free for up-to-date reports.

The bureau maintains a log of daily lodging availability at hotels, motels, condominiums and inns throughout the area. Staff members can provide callers with the names and telephone numbers of properties with vacancies in their price range.

Daily ski information for the area's three largest locations, Boyne Mountain, Boyne Highlands and Nubs Nob is available, as are the reports about current driving and weather conditions.

The bureau can also mail callers a number of free brochures regarding lodging, downhill and cross country skiing, and other seasonal attractions.

Contact the Boyne Country Convention and Visitors Bureau by calling toll-free in Michigan, 1-800-845-2828, or toll-free nationwide, 1-800-456-0197. Or write to P.O. Box 694, Petoskey, MI 49770.

Pre-Skiing Conditioning Tips

1. Running in place: swing arms and raise knees above waist level - breaking into a sweat.

2. Shoulder stretch: with feet apart, stand with arms fully extended in front of body. Interlace your fingers and raise the straight arms overhead (palms now face away from body). Keep chin firmly tucked in.

Hold for 60 seconds.

3. Wall lean (calf stretch): stand three to four feet from wall. Incline body forward to angle of about 65 degrees, supporting your body with the arms extended.

Hold for 10 seconds and repeat.

4. Hamstring stretch: in standing position, cross right leg over the left, placing

right foot alongside the left. Bend trunk slowly forward until resistance occurs. Repeat entire procedure to the opposite side for 10 stretches on each side, trying to move closer to the floor with your hands.

Hold for 6 to 10 seconds.

5. Half Squat: start with feet almost together and hands on hips. Keep back-straight and bend both knees to a half

squat position. Repeat 15 to 20 times at a moderate tempo.

Hold 6 to 10 seconds.

6. Pectoral stretch: start with feet apart and arms extended and raised to side at shoulder height, palms upward. Slowly pull the straight arms as far back as possible. Relax and repeat 20 to 30 times.

7. Ski stretch: start by sliding right foot forward into a deep-lunge position, left knee slightly flexed as you lunge forward. Maintain balance by positioning your hands on the floor on each side of the body. Repeat, moving the left leg forward, 8 to 12 repetitions, avoid bouncing.

Hold 6 to 10 seconds, while increasing the stretch.

Source: Michigan State University, Sports Medicine.

Quick tips to avoid frostbite and hypothermia

* Eat a well-balanced diet. Drink warm, non-alcoholic, caffeine-free liquids to maintain your body's fluid levels.

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

* Put on rain gear before getting wet, warm clothing before starting to shiver.

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

Frostbite and Hypothermia: STOP THEM COLD!

Prolonged exposure to low temperatures, wind, or moisture--whether it be on a ski slope or in a stranded car--can result in frostbite and hypothermia.

Frostbite is the most common injury 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 F. 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're trained to do so) as necessary.

U.S. CUSTOMARY WIND CHILL CHART

Combined Speed of Wind and Snowmobile in MPH	Actual Thermometer Reading (°F)											
	50	40	30	20	10	0	-10	-20	-30	-40	-50	-60
0	50	40	30	20	10	0	-10	-20	-30	-40	-50	-60
5	48	37	27	16	6	-5	-15	-26	-36	-47	-57	-68
10	40	28	16	4	-9	-21	-33	-46	-58	-70	-83	-95
15	36	22	9	-5	-18	-36	-45	-58	-72	-85	-99	-112
20	32	18	4	-10	-25	-39	-53	-67	-82	-96	-110	-124
25	30	16	0	-15	-29	-44	-59	-74	-88	-104	-118	-133
30	28	13	-2	-18	-33	-48	-63	-79	-94	-109	-125	-140
35	27	11	-4	-20	-35	-49	-67	-82	-98	-113	-129	-145
40	26	10	-6	-21	-37	-53	-69	-85	-100	-116	-132	-148
(wind speeds greater than 40 mph have little additional effect)	LITTLE DANGER*			INCREASING DANGER*				GREAT DANGER*				
	(for properly clothed person)											
	* DANGER FROM FREEZING OF EXPOSED FLESH											



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Agawa Canyon Snow Train - Friday, January 25-27, 1991
Cost \$279 per person

After a delightful drive north through Michigan (making several stops along the way), we will encounter many "snow sculptures" before reaching the lovely Water Tower Inn in Sault St. Marie. We have planned a "feast" for you this evening as we anticipate our train ride through the gorgeous snow clad forest tomorrow. You will encounter breathtaking natural beauty on your day-long train excursion through the wilderness of frozen lakes, ice formations and water falls. The modern train is very warm and comfortable; lunch will be served in the dining car as you enjoy the winter scenery. (Most meals are included).

Longhorn World Championship Rodeo - February 9, 1991
Cost \$49 per person

Enjoy top-notch indoor rodeo action at the Palace of Auburn Hills. Bus transportation, excellent seating and meal included.

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

We have planned a lovely downtown dinner evening before our coach drives you to the door of the Joe Lewis Arena. Then we have a great evening of entertainment ahead of us as we enjoy lavish costumes and spectacular production numbers performed on ice by world class skaters. Clowns, special ice dancing and the music provide a night to remember!

Shipshewana - Saturday, April 13, 1991
Cost \$69 per person

After a pleasant and relaxing drive, we'll arrive at the Dutchman Essenhouse in Middlebury, Indiana. Here we will be treated to a marvelous Amish-style lunch. Bring your appetite and save room for homemade pie! After lunch, we will take a short drive to the famous Shipshewana outdoor flea market where you can find many treasures, new or antique!

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

The festival will be in full swing today as we visit Windmill Island and Dutch Village. We will view the parade from our comfortable lawn chairs, enjoy our included dinner at the Old School House and much more.

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Call **1-800-354-4272** or check the box by tour(s) of interest to you; clip this page and send to MFB Travel Service, 1000 Victors Way, Ann Arbor, Michigan 48108, to receive more information by return mail.

Farm Bureau Insurance-MHSAA Autumn Scholar-Athletes Named

Dale Richard Rehkopf II, Gaylord High School, and Pamela Carroll, Harper Woods Regina High School, were selected by a panel of educators as recipients of the Autumn Michigan High School Athletic Association (MHSAA) Scholar-Athlete Award, a \$1,000 scholarship sponsored by Farm Bureau Insurance. Richard and Pamela competed against a record 274 applicants (149 women and 125 men) divided among eight geographic regions in Michigan.

"With the decreasing availability of government educational funds, we're proud to help young people further their education," said Larry W. Thomas, Executive Vice President of Farm Bureau Insurance. "Time can take away the ability or opportunity to compete on the athletic field. Education is forever."

Rehkopf earned three letters in football while maintaining a perfect 4.0 grade point average. He participated in debate, forensics and Youth in Government for four years and served as a National Honor Society officer for three years. Dale has also been active in the Republican Party in addition to volunteering for Muscular Dystrophy and Multiple Sclerosis support drives. He plans to attend the University of Michigan and study engineering or law.

Carroll earned a total of six letters in cross-country and track, while maintaining a 3.98 grade point average. Pamela's other extra-curricular activities include three years of drama club, National Honor

Society and Christian Service Club, two years support for Students Against Drunk Driving, science club and tutoring. She has also worked in a food kitchen and with Special Olympics. Pamela will attend the University of Michigan, majoring in pre-med studies.

"Because of the increasing competition for the MHSAA Scholar-Athlete Award, being selected is a tremendous accomplishment," said John E. Roberts, MHSAA Executive Director. "Being considered is an achievement in itself. Richard and Pamela are exceptional student-athletes and this award only highlights their successful high school careers."

Pamela Carroll (left), Harper Woods Regina High School, and Dale Richard Rehkopf II (right), Gaylord High School, were honored during half-time ceremonies of the Class AA Football Championship game at the Pontiac Silverdome in November by Larry Thomas of Farm Bureau Insurance.



Other Finalists

Mary Hoeffler	Ontonagon
Damon K. Crozier	Leroy- Pine River
Amy Erin Portenga	Traverse City
Jeff Shooks	Dewitt
Amy S. Faranski	Grand Rapids
Jeremy J. Doan	Hemlock
Laura Bell	Otisville-Lakeville
Chad Oberdoerster	Battle Creek
Tresa Ver Meulen	Climax-Scotts
Casey Baldwin	Brooklyn Central
Carrie Flintoft	Chelsea
Tommy Johnson	Detroit
Chris Adelsbach	Mt. Clemens
Renee Pawlak	Rochester

Deadlines for submitting applications for Winter Sport Scholar-Athletes is February 1. All applications are provided by MHSAA to member school principals. Applications are also available through Farm Bureau Insurance agents.

Farmers Take On New Look In Age Of High-Tech



Lauwers, 30, says his family's farm has undergone a complete transformation in the past decade.

©/Copyright the Grand Rapids Press
Written by Kathleen Longcore,
Grand Rapids Press staff writer

Mark Doherty worked on fruit farms throughout high school, but his parents weren't farmers and there wasn't a family operation to join when he got his horticulture degree from Michigan State University.

So Doherty managed fruit farms in Belding and Traverse City before joining Hort Systems Inc., a small pest management firm in Honor.

Now the 29 year old Traverse City native provides a second set of eyes for busy fruit growers, scouting their huge orchards for pests and diseases and telling them the best time to apply agricultural chemicals. Decreasing the use of sprays, he says, is important both environmentally and economically.

"Growers are perfectly willing to reduce their use of pesticides because it saves them money," said Doherty, who ranked tops in Michigan Farm Bureau's Young Farmer Discussion Meet Contest, involving knowledge of farm issues.

Doherty is an example of what Michigan Farm Bureau President Jack Laurie meant during his annual address to members to help create a more professional image of the family farmer.

Despite all of the advancements in agriculture, farmers still must fight "Hollywood hokum" - the stereotypical, obsolete perception of the family farm as "ma and pa on 40 acres with a mule," said Laurie.

Tractors, hybrid seed corn and agricultural chemicals revolutionized farming in the '40s and '50s, just as biotechnology, free trade, and access to information systems

will change the industry for today's young farmers.

Mark Lauwers - named Michigan Farm Bureau's Distinguished Young Farmer - and his wife, Chris, are in partnership with his father and another brother in a 2,400-acre cash crop operation near St. Clair in eastern Michigan.

Formerly a dairy farmer, Lauwer's dad tried to take his sons into the partnership and remain in dairying. A two-year attempt to milk 120 cows three times a day and work 700 acres left the family exhausted and their equipment worn out.

So the senior Lauwers got out of the business during the 1986 dairy buy-out, expanded the farm and switched to cash crops: corn, soybeans, wheat, sugar beets, and navy beans.

They survived the flood and drought by adopting innovative tillage methods that involved planting directly into sod or field trash without plowing first.

Neighbors were certain the Lauwers would lose their whole crop, but the partners did their homework, checked with experts at Michigan State University, and took the risk.

"It cuts our repair, fuel and labor costs in half," said Lauwers.



Jakubik says you can't farm today without being efficient, and being politically savvy is an absolute necessity.

Yvonne Jakubik's father milked 30 to 35 cows when she was growing up in Iosco County near Tawas City. Today, Jakubik, 26, and husband Jeff, 27, are in partnership with her parents and they've expanded the operation in order to survive.

They now milk 90 cows three times a day in a larger milk parlor and have bought more land and additional buildings to raise their own heifers.

Named Michigan Farm Bureau's Outstanding Young Farm Woman, Jakubik knows the issues facing farmers today and has the energy to raise four kids, take a turn in the milking parlor every day, serve as deputy clerk in her community, and fill leadership positions in farm and dairy industry organizations.

Like Doherty, Mark and Barbara Hoskins didn't have a family farm to get into. But both grew up on farms and were committed to dairy farming when they got married almost 10 years ago.

So Mark hired on as a herdsman at Ray and Mary Alice Thompson's farm near

Adrian seven years ago. They recently entered into an agreement that will allow them to begin building their own dairy herd while they work for the Thompsons.

In addition Barbara decided to take a full-time job at a nearby grocery store so the couple could save money for a down payment on a farm of their own.

"We've always known we wanted our own farm, but it's impossible to get into it (because of high startup costs). Unless you inherit it or can work into it, you're out of luck," said Barbara, who was first runner-up in the Outstanding Young Farm Woman contest.


Their employer, who agreed to help them build a herd on his farm, said he knew the couple was committed to raising their three children on a farm of their own.


"If the family is willing to make the sacrifices, I still think it's a good life. Every nickel I've ever made has been through farming. You just have to learn to roll with the punches," said Ray Thompson.

"...farmers still must fight "Hollywood-hokum" the stereotypical, obsolete perception of the family farm as "ma and pa on 40 acres with a mule..."

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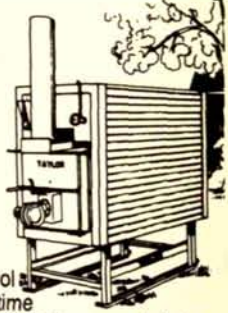
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A special panel of 11 medical and veterinary experts from the National Institute of Health has concluded that milk and meat from cows treated with bovine growth hormone (BGH) is just as safe as those from untreated cows. The study was done at the request of Senate Agricultural Committee chairman Patrick Leahy.

Michigan Farm Bureau dairy specialist Kevin Kirk said the report helps reinforce an earlier review of BGH by the Food and Drug Administration that said milk containing BGH is safe to drink.

Kirk said despite the good news on the genetically engineered hormone, further testing requirements mean that BGH is not expected to be cleared for commercial use until early 1992.

Rural Living Winterr 1991

11



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- Sea World/Cypress Gardens
- Henry Ford Museum & Greenfield Village

To receive discounts at these locations, contact Michigan Farm Bureau,

1-800-292-2680, ext. 3237



Kings Island



Off The Street

Thirty Grand Rapids teens received a first hand education about agriculture, marketing, working with people and just having fun in raising over an acre of vegetables this past summer.

The project, funded through a \$2,000 grant from the W.K. Kellogg Foundation of Battle Creek, was the result of a brainstorm by a group of the church's youth ministers wanting to find something to get kids off the streets, while giving them some responsibilities, according to St. Joseph the Worker Church Youth Minister Patricia Lamb.

"A couple of us (youth ministers) were talking that we had to do something with our kids - get them involved in something instead of just hanging out in the streets," says Lamb. "If you knew where we lived, it's just drug trafficking up and down this street. That's how this whole project got started."

The project consisted of a "generous acre" located near Mame, Michigan, that teenagers between the ages of 13 to 17 years old planted, cared for, harvested, and marketed. The teens, all volunteers and members of the church, marketed their produce at the Farmer's Market in Grand Rapids. Their product list included corn, potatoes, tomatoes, squash, pumpkins, broccoli, green peppers and jalapenos.

According to Lamb, the kids learned more than they had anticipated with the project, surprised at how things grew and were harvested. "Potatoes were a marvel

for the children when they dug them up. They were just stunned that was how a potato grew."

According to Youth Minister Dick Bulkowski, the teens also gained an appreciation for their work as they set prices competitively with other farmers and interrelated with customers in addition to learning more about much bigger issues facing society.

"The inner city provides little opportunity for youth to learn the process of caring for the land, and contribute to the vital ecological concerns of our times," says Bulkowski. "In addition, the project kept the teens in touch with the desperate problem of hunger in the city. The project also shared produce with the parish mission, which distributes it to the hungry."

According to Lamb, the teens learned how to have fun too, since every trip to the garden plot included time out for a picnic and a chance for a swim.

Lamb concluded that other churches or youth organizations that are considering such a project need to take the first step, which may include writing a grant. "I had never written a grant before, but after coaxing from the other youth ministers I wrote to the Kellogg Foundation. They were most generous and told us they were excited about the project and to go to it."

Lamb summed it up best by adding, "You should write to Kellogg Foundation, tell them what your idea is, and say you'd like to apply for a grant. If they say go ahead, then go ahead and just do it."

The W.K. Kellogg Foundation, established in 1930 to "help people help themselves," has distributed more than \$1.2 billion in support of programs in agriculture, education, and health. Areas of emphasis within those broad fields include community-based, problem-focused health services, a wholesome food supply, and broadening leadership capacity of individuals. Projects for youth are concentrated mainly in Michigan.





Health care coverage isn't simple anymore. The bottom line, however, remains the same: everybody wants the best possible coverage at the lowest possible rates. This is where Farm Bureau has good news for small business owners.

With over 40 years of experience in providing individual health care plans, Farm Bureau is now offering six Blue Cross Blue Shield plans and two Blue Cross Blue Shield PPO plans specially designed for groups with 2 to 99 employees. All plans have no

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If you're a small business owner who is dissatisfied with your present employee health care plan — or a small business owner who is ready to initiate your first employee health care plan — contact your local Farm Bureau office. We'll listen to your health care coverage needs, tailor a package to suit your preferences, and then cut to the bottom line.

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Factors In Runaway Health Care Cost

Malpractice Insurance

Consumers are continually stunned as health insurance premiums soar well above the rate of inflation, leaving many consumers grasping for an explanation. An indirect cost that many feel is a major contributor to uncontrollable health costs is malpractice insurance.

A major four-year study released by Harvard University examined 2.7 million patients who were hospitalized in New York state during 1984. While physicians' advocacy groups often argue that patients and attorneys are "trigger happy" when it comes to filing malpractice suits, the Harvard study showed that only one in eight victims of negligence ever filed suit. However, because some recent multimillion dollar suits were given so much attention in the press, most doctors now practice some form of "defensive medicine."

This practice has doctors ordering tests that may not be necessary just to demonstrate in court that they've taken precaution if need be. In addition, malpractice insurance companies have raised premiums to offset the risk of lawsuits, especially in the obstetrics/gynecology specialties.

The Harvard survey of physicians found that the overall fear of being sued ran three times higher than the actual risk. In such a climate (obstetricians and neurosurgeons paying up to \$200,000 annually in malpractice premiums), it appears to have become common practice for physicians to order unnecessary tests and diagnostic procedures as protection against the perceived threat of a lawsuit.

The survey found that 81 percent of the physicians responded that they were ordering more tests and procedures than they were 10 years ago. The actual cost of these defensive procedures? The total has been estimated at anywhere from \$15 billion to \$100 billion annually, but no one has a clear sense of what the figure really is, says Russel Localio, the statistician who managed the Harvard project. The only clear thing is that a solution needs to be developed that will benefit both the individual subscribers and the physicians.

Government Regulations

Another major factor affecting health care costs is growing government regulations, especially in the administration of health care services provided by your local hospital. Government mandated audits for Medicare reimbursement, providing duplicate records, and billing information to outside peer review agencies are enormous and costly tasks. Some hospitals estimate these mandates require up to an additional 20 staff just to keep up with the required paperwork.

Sequoia Hospital in San Francisco estimates that their cost associated with the paperwork runs approximately \$7.8 million annually. So while their inpatient admission rate is the same today as it was in 1966, they require 175 percent more staff today than they needed 24 years ago.

State mandated coverages, coverages that must be offered by anyone who writes health insurance, also adds to the tab of

...as many as 25 percent of the estimated 33 million people without health insurance have none because of costly mandates. In 1970 there were only 30 mandated coverages, today there's 800...

premiums. Chiropractors, drug addiction treatment and mental illness treatment generally fall under mandated coverages. While these coverages seem reasonable on the surface, some mandates border on the ridiculous. Five states mandate coverages for in vitro fertilization ("test tube" babies), three states mandate coverage for hair transplants.

The National Center for Policy Analysis found that as many as 25 percent of the estimated 33 million people without health insurance have none because of these costly mandates. A more startling fact is that in 1970 there were only 30 mandated coverages in the United States. Today there are at least 800, including legislation passed by every state in the union.

A Proud Tradition

When John Engler drives his Oldsmobile to Mackinac Island this summer, he'll have to park it on the peninsula because the long standing prohibition against horseless carriages is still in effect on Mackinac Island -- and the governor is no exception.

Although petitions for special permits and outright challenges to the ban are quite routine -- so is the response: If the job can be done with horses, then a vehicle permit won't be issued. Medical, fire and utility company vehicles are the only exceptions granted.

Dr. Bill Chambers, veterinarian and an officer of Mackinac Island Carriage Tours Company, says the ban on cars and trucks has been on the books for nearly 100 years. Back at the turn of the century, the new fangled horseless carriage was seen as both unsafe and a threat to the established horse transportation industry. On Mackinac Island the carriage and freight company owners formed an association that petitioned

for, and were granted, the prohibition on automobiles that has remained in effect since 1897.

Dr. Bill's family was among those who joined the carriagesmen's association five generations ago. The Chambers, he says, have run horse teams and carriages to serve the changing island economy from fur trading and frontier outpost to fishing and now tourism. Even today, Carriage Tours is much more than a seasonal tourist conveyance. "We are in operation 365 days a year," says Dr. Bill. "Throughout the winter we maintain 18 horses on the island to provide transportation services to our freight line." Considerably less glamorous than the fancy, private carriages that grace the summer weddings and parties on Mackinac Island, the winter freight wagons bring food and other supplies to the island's year-round residents and provide "public services" such as garbage hauling.

But the winter stable is just a small part of this company's horsepower. Carriage Tours total herd of standard bred draft

horses, Belgians, Percherons and Clydesdales numbers about 320 horses, with most of the in-season use coming in the weeks between mid-July and late-August. With the tourist season in full swing, nearly 260 horses are needed to pull fancy wedding carriages, horse drawn taxis, sightseeing wagons and the supply wagons.

The herd build up on Mackinac Island is gradual, peaking in mid to late summer, and then dwindling in the fall as the animals are moved to the winter farm. Activity begins around the first weekend in May, says Dr. Bill, when about 100 head of horses are brought to the island from the Chambers' home farm near Ste. Sault Marie. Light tourism in the early weeks of spring means light work for the animals and few carriage fares, but as the weather warms and the tourism trade increases, so does the size of the working herd on the island.

"Our average herd size is about 260 horses, but the largest number of horses we ever used in one day was 287," says Dr. Bill. Carriage Tours wagons and carriages include 10 fancy, private carriages used for weddings and private parties. Fifteen open air taxis serve the docks, airport, downtown business and hotels; and 20 freight wagons. The largest segment of the Carriage Tours livery is sightseeing wagons: 30 sixteen passenger wagons and 16 thirty-five passenger wagons.

Winter and summer, the animals are under constant observation by experienced horse people and veterinarians. Everything from feed to vaccination schedules to harnessing equipment is continually checked and adjusted. And, in-season, the horses work in four to five hour shifts before returning to the stables for cooling down and "loafing."

As Labor Day approaches, the fall pastures of Jim Chambers' Upper Peninsula

Dr. Bill Chambers, DVM, crosses the four-mile ice bridge to the mainland.





Each pair of horses represents a total animal weight of 1800 lbs. to as much as 2800 lbs., the skill of the driver and the temperament of the horses are critical factors.

farm await the animals, where over 1,100 acres in small parcels provide open land and grasses for the horses. By mid-October, most of the horses have been moved off the island by ferry. Carriage Tours horse handlers move the horses in teams of eight to 16 horses at a time. In the milder fall weather, most of the horses are turned out to pasture.

But come winter, the Chambers farm becomes the horses' winter vacation resort with barn shelter and stalls, feedlot/exercise areas, and a special high calorie grain and hay diet to give fat protection.

Jim, president of Mackinac Island Carriage Tours and farm operator, is the acknowledged expert on horse care, management and training. "It's Jim who has assembled the herd," says Dr. Bill. "My brother knows, raised or has bought every horse the company owns. He knows each animal right down to how it needs to be hitched and what side of the pole it works on." Jim's knowledge of the animals extends to matching horse teams and drivers -- a sensitive combination of heavy horsepower and driver skill, which is "an art," according to Dr. Bill.

The drivers, or teamsters as they are called, must complete a training course, apprenticeship and three years experience with the teams before he or she is considered a fully qualified driver by Carriage Tours.



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Food Buy-Line

1991 Consumer Price Index for Food

A 2 to 5 percent increase in U.S. food prices is predicted for 1991 by the U.S. Dept. of Agriculture (USDA), compared with the larger actual increase of 6 percent in the consumer price index (CPI) for food in 1990. The CPI is the most widely used tool for measuring changes in retail prices. The USDA admits that there are uncertainties surrounding this forecast, mainly in regard to the state of the general economy and the Persian Gulf crisis.

Larger supplies of some major food commodities will work to keep retail prices lower. The 1991 farm value of food -- that portion of the consumer dollar which goes to farmers -- is expected to average nearly 6 percent below the 1990 figure. If the decline in farm value were to be totally passed through to consumers, the food CPI would actually decline by almost 2 percent. Predictions for individual food items include:

KNOW THE FARM TO CONSUMER PRICE SPREAD?

Statistics recently compiled by the American Farm Bureau show that farmers are getting a smaller share of the consumer food dollar. In 1989 the farm value of a dollar's worth of food consumed at or away from home declined to 24 cents.

Different commodities return various values to the farmer. Last year the farm value of a one pound loaf of bread was about five cents out of the 61 cent retail value. A dozen eggs brought a farmer 65 cents, but cost \$1.00 at the store, while a half-gallon of milk had a farm value of 59 cents and a retail value of \$1.27. Fresh California oranges returned 11 cents a pound to the producer, but cost consumers an average of 56 cents a pound in 1989.

From the meat freezer, producers received \$1.55 a pound for choice beef while consumers paid \$2.70. Pork returned 70 cents a pound on the farm, but fetched \$1.83 at the store, while broiler chickens earned farmers 51 cents a pound and cost shoppers 93 cents.

Beef and Pork

Retail prices for beef and pork are predicted to rise 1 to 4 percent and -1 to 2 percent respectively. This is substantially below the 7 percent increase in retail beef prices and the 14 percent increase in pork prices during 1990. Retail poultry prices actually declined in 1990 and are expected to decline another 5 percent in 1991.

Eggs

Retail egg prices were on a roller coaster most of 1990. Prices, going into 1991, are much steeper than predicted, eliminating the likelihood of a 5 to 10 percent price reduction predicted by the USDA.

Dairy Goods

Processed dairy products saw strong demand throughout 1990, while stocks were replenished. Look for dairy prices to decline slightly, reflecting a sharp drop in producer prices for milk as milk production continues to expand during 1991.

Fruits

Fresh fruit and processed fruit prices increased 12 percent and 9 percent respectively in 1990, due primarily to the 1989 December freeze that caused prices for oranges, grapefruit and orange juice to rise sharply. Fruit prices for 1991 are not expected to make such jumps, as ideal growing weather has produced a bumper crop, much of which has already been harvested. However, recent freezing temperatures throughout major portions of California's fruit and vegetable growing areas, mean seasonal increases are likely for navel oranges and selected vegetables.

Vegetables

The CPI for fresh vegetables is heavily weighted toward potato prices which have been up in recent years due to short crops, strong processor demand and export demand for french fries. The 1990-91 crop was 5 percent larger than a year ago, helping to ease the supply situation and creating expectations of a -1 to 3 percent price increase during 1991 for fresh vegetables.

Snap beans, sweet corn, green peas and tomatoes, the four principal processing vegetables, are expected to see price increases of 3 to 6 percent in light of a larger crop for all four items.

Bread

Cereal and bakery products are expected to see a 4 to 6 percent price rise in 1991, lower than year-earlier increases, in response to lower wheat prices on the farm and slower demand growth.



Editor's Note: "Food Buy-Lines" is compiled and written by Ada Shinabarger, Food Marketing Specialist of MSU's Cooperative Extension Service. Shinabarger, who specializes in food marketing education, currently researches and writes a marketing outlook for over 200 newspapers throughout Michigan and other states. This is the first of a regular column planned for the Rural Living magazine.

Concerned About Agricultural Issues?

To the ever-growing non-farm public, news sensationalism such as the ill-conceived Alar story on CBS' s 60 Minutes, can raise doubts and concerns about agriculture, without ever hearing from the farmer or the scientific community.

In addition to uninformed "Hollywood and news experts," a recent comprehensive research study commissioned by the American Farm Bureau Federation of consumers showed a general distrust for government regulatory activities and that no amount of testing would make consumers feel safer or better.

That survey did point out loud and clear, however, that consumers perceive farmers as credible but unheard from. In fact, the research indicated that consumers are quite eager to hear from the farm community.

environmental protection
consumer food safety
ground water safety
farm chemical use
animal cruelty
biotechnology
family farms
soil erosion
food costs
hormones

Call Farm Bureau Speakers!

Michigan Farm Bureau's Speakers Bureau is tackling that challenge head-on, with over 80 speakers from across the state trained thus far, according to Julie Chamberlain, Promotion and Education Department manager at Michigan Farm Bureau.

"Farm Bureau Speakers are people in the business of agriculture who are dedicated to using their talents, experience and knowledge to communicate the importance of agriculture and the role that it plays in everyone's lives," said Chamberlain. "These speakers have gone through public speaking training and have resource material that allows them to speak to a wide array of groups and organizations."

Contact Chamberlain to make speaker arrangements at **1-800-292-2680, ext. 3213**, if your group or organization would like to learn more about the following issues:

The Business Of Agriculture

Learn about management practices, daily seasonal life on the farm, and how specific agricultural commodities are produced and used.

Farmers Care...About The Land, Animals, and People

People in agriculture depend upon the land for crop and animal production. Learn how caring for the soil and ensuring healthy, happy animals is critical to successful farms. Farmers also produce high quality, healthful foods for their own families and for consumers. Farmers carry on many traditions and one of those is caring.

Agriculture - An Important Industry in Michigan

Learn that Michigan ranks among the top ten states in the number of agriculturally related jobs in the food and fiber industry. Michigan also ranks second in the United States in the diversity of crops grown, generating \$16 billion annually for our state's economy.

Agriculture Contributes to The Environment

You'll learn that the U.S. farmer feeds and clothes 114 people while the agricultural industry generates jobs for one of every five Americans. Learn how farmers are developing environmentally safe products, such as ink from soybeans, plastics from corn, and much more.

Farmers...Professionals From The Ground Up

Learn how farmers grow wholesome food and are continually searching for ways to improve quality. Learn how farmers gain the skill and knowledge in using farm chemicals safely.

RECORD CAR-DEER ACCIDENTS

In 1989

Nearly 47,000 car-deer accidents, the highest ever for a single year, were reported in Michigan during 1989, injuring 1,857 and resulting in the death of six people, according to Michigan State Police statistics.

Michigan's deer herd, estimated at 1.8 million head, is among the top three in the nation, constantly exposing Michigan motorists to the threat of deer, especially during the fall rutting season, when deer are on the move.

"There are two things every Michigan driver should know about car-deer accidents," says Lt. Dan Smith, of the Michigan State Police Traffic Services Division. "First, they can occur anywhere in the state of Michigan; and second, when you see one deer, be alert for all the others that are nearby but cannot be seen."

In the event that you do hit a deer, Smith advises that you never approach the deer, adding that it may only be stunned, and could suddenly leap up, causing injury to you.

Farm Bureau Insurance Offers Warning Device at Discount

For the third consecutive year, Farm Bureau Insurance is offering an animal warning device at discounted prices, starting at \$6, to Michigan motorists. The device, available from Farm Bureau Insurance agents and county Farm Bureau offices throughout the state, is manufactured by Sav-A-Life, Inc., the largest maker of the product.

Tests indicate an 80 percent effectiveness rate for the device which will fit all bumpers. The alerts must be cleaned periodically to maintain their effectiveness. Many law enforcement agencies, company fleets, and major corporations require the device on all their cars and trucks.

1989 Car-Deer Accidents By County

County	Total Accidents	Persons Injured	County	Total Accidents	Persons Injured
Alcona	580	14	Leelanau	279	9
Alger	144	7	*Lenawee	527	27
Allegan	700	28	Livingston	944	39
Alpena	378	12	Luce	100	2
Antrim	399	5	Mackinac	431	17
Arenac	422	15	Macomb	458	21
Baraga	186	5	Manistee	345	10
Barry	880	35	Marquette	458	18
Bay	258	12	Mason	472	27
Benzie	299	12	Mecosta	1,028	31
Berrien	501	20	Menominee	1,059	49
Branch	692	23	Midland	871	24
Calhoun	1,383	57	Missaukee	351	6
Cass	602	23	Monroe	243	22
Charlevoix	525	21	*Montcalm	1,306	50
Cheboygan	350	15	Montmorency	226	5
Chippewa	295	16	*Muskegon	572	19
Clare	659	36	Newaygo	715	26
Clinton	627	32	Oakland	777	48
Crawford	327	9	Oceana	485	19
Delta	832	21	Ogemaw	626	22
Dickinson	658	17	Ontonagon	255	12
Eaton	695	27	Osceola	779	28
Emmet	374	18	Oscoda	284	8
Genesee	728	27	Otsego	268	8
Gladwin	562	32	Ottawa	719	27
Gogebic	134	10	Presque Isle	464	16
Grand			Roscommon	378	9
Traverse	389	11	*Saginaw	606	31
Gratiot	461	27	St. Clair	622	27
Hillsdale	681	36	*St. Joseph	600	30
Houghton	103	1	*Sanilac	780	28
Huron	722	34	Schoolcraft	217	4
Ingham	765	27	Shiawassee	659	30
Ionia	848	24	Tuscola	730	21
Iosco	600	30	Van Buren	592	33
Iron	526	16	Washtenaw	897	62
Isabella	771	27	Wayne	193	9
Jackson	1,255	59	Wexford	327	16
Kalamazoo	938	17	TOTALS	46,784	1,857
Kalkaska	249	2			
Kent	1,541	52			
Keweenaw	11	1			
Lake	259	8			
Lapeer	832	46			

* Indicates counties with one death as a result of a car deer associated accident.

Source: Department of State Police



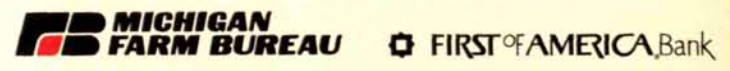
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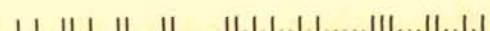


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Present Employer				Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number ()	Position	Time at Present Employment Yrs. Mos.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

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

CREDIT REFERENCES

Credit References	Monthly Payments	Balance Due	<input type="checkbox"/> Own/Buying Home <input type="checkbox"/> Other <input type="checkbox"/> Rent	Monthly Payment \$
	\$	\$	Mortgage Holder or Landlord	Mortgage Balance \$
	\$	\$	<input type="checkbox"/> Checking Account (Bank Name)	Estimated Value \$
	\$	\$	<input type="checkbox"/> Savings Account (Bank Name)	Have You Ever Declared Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No
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I/we agree that if this application is accepted and a card or cards are issued that any use of the card(s) will be governed by the terms and conditions of the Bank's VISA/MasterCard Agreement and Disclosure provided before or with delivery of the card(s). I/we assume, if more than one jointly and severally, liability for all charges incurred in any use of the card(s).

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NEW Products/ Services

Michigan Farm Bureau members can now receive unlimited free mileage with guaranteed flat rates through Alamo Rent A Car, according to Member Services Dept. Manager Doug Fleming. "Our member service surveys indicated a real interest by members for such a program. Alamo met our requirements for a dedicated service that provides great rates and exceptional service nationwide."

Discouted rental rates for popular winter holiday locations such as Florida start at

\$25 per day or \$89.95 a week; Hawaii, also at \$25 per day or \$94.95 a week. Nationwide rental rates start as low as \$31 per day or \$99.95 a week.

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According to Fleming, Farm Bureau members must be sure to use Farm Bureau's membership identification number "BY 223212" in order to qualify for the discounted rates and show their Farm Bureau Alamo discount card at the actual time of rental pickup.

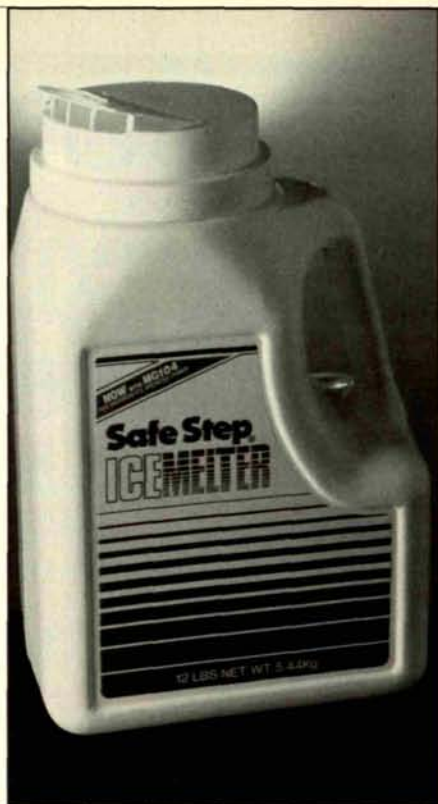
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For a free card contact your county Farm Bureau or Michigan Farm Bureau's Member Services Department at 1-800-292-2680, ext. 3236.

KOOS, Inc. has been granted a new patent for Safe Step, produced from a unique formula utilizing a corn by-product of methly glucoside. The new product can melt ice at lower temperatures than conventional salt, while also increasing its ability to break up ice and prevent refreezing.

According to the manufacturer, the granular product dissolves completely leaving no chalky chemical residue which can coat sidewalks, stain shoes or be tracked into buildings. In addition, when used as directed, Safe Step won't harm grass, trees, shrubs or other vegetation.

Safe Step is available in bags, and boxes of varying size as well as the innovative 12 lb. easy-to-grip jug with the flip-top cap. Users can regulate the exact amount of granules needed eliminating over application and waste. Safe Step is available in most major hardware outlets in Michigan.



ENFORCER Products, Inc. has introduced Septic Tank Treatment, an environmentally safe, biological line product that effectively helps reduce sludge buildup in septic tanks.

According to Enforcer Products, waste that goes into sewage systems today includes chemicals such as bleaches, detergents, and disinfectants which destroy naturally occurring sewage bacteria. When this happens, the biological decomposition is slowed or halted altogether.

The bacteria, grown on 100 percent bran, help reestablish the system's delicate balance and destroy harmful chemicals as well as fats, oils, greases and household wastes that build up over time.

The treatment, available at most homecare and hardware centers, can also be used as a compost starter. By sprinkling on a pile of clippings and adding water, the product accelerates the decomposition process.



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