

MICHIGAN FARM BUREAU

RURAL

Living

Spring 1993





"CLINTON ENERGY TAX HURTS ALL OF US"

A major goal of our 33rd annual Washington Legislative Seminar, held March 23-26, was to try to help Michigan's congressional delegation understand just how hard all rural residents will be slapped by President Clinton's proposed energy tax.

So we hit lawmakers with the facts. We told them that Farm Bureau estimates that the tax, when phased in by 1996, will boost the cost of gasoline by 7.5 cents a gallon and diesel by 8.3 cents a gallon. Since we as rural people must drive farther than city and suburban dwellers to work, shop, get medical care and take children to school, this increase in fuel costs clearly adds up to a significant economic burden for all of us.

We told the congressmen that boosting agricultural transportation and handling costs can't help but trim farm prices, too. Markets respond to national and international demand. Farm prices, we explained, reflect international prices minus the transportation and handling costs of moving farm goods to centralized markets. With increased marketing and transportation costs, farm prices will tend to decline to offset these margins. The slender profits of the agricultural economy are about to get pared even further.

That adds up to lower farm income, hitting us at a time when we're also facing reduced farm price supports, a highly competitive world economy and increasingly shaky world trade talks. Lower farm income will further depress general economic activity in Michigan's small towns and cities.

By and large, the Michigan congressional delegation was receptive to our information. I think that our credibility was boosted by the fact that Farm Bureau offered a logical and sound alternative to the president's tax plan. We suggested controlling expenditures rather than boosting revenues as a way to cut the deficit.

Farm Bureau's plan to do that involves the goal of a freeze in total federal spending, including entitlement programs, at the previous fiscal year's level. We call for the president to be given line-item veto power and write-down authority in appropriations bills. We support fundamental reform in federal entitlement programs and cost-of-living adjustments and we support a constitutional amendment to restrict the spending authority of the federal government.

In my opinion, the refreshing thing about our annual lobbying trip to the nation's capital is that Farm Bureau is recognized as not just another pleading special interest group. We back our proposals with facts and figures and offer sound alternatives. As our Michigan lawmakers debate the president's economic plan in the months ahead, I hope they'll remember the logic of our suggestions.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

HOUSEHOLD HAZAR



HAZARDOUS WASTE CHART

If you use household products, there probably is hazardous waste around your home. This guide will help you establish the most effective means of disposing of household quantities of typical hazardous wastes.

- ◆ **Flush Down Drain With Lots Of Water!** If you have a septic tank additional caution should be exercised when dumping these items down the drain. Read the labels to determine if a product could damage the septic system.
- ◆ **Place In Trash For Safe Disposal In A Sanitary Landfill.** Be certain the material is properly prepared before it is put out for collections or carried to the landfill. Solidify with an absorbent material if necessary.
- **Recycle!** If there is a recycling location in your area, take the materials there. If not, encourage local officials to start such a program.
- ★ **Save For A Household Hazardous Waste Collection Day.** Or give to a licensed hazardous wastes contractor.

Miscellaneous

- ◆ Ammunition (call local police or fire department)
- ★ Artists' paints, mediums (● if solidified)
- ★ Dry cleaning solvents
- ★ Fiberglass epoxy (● if solidified)
- ★ Gun cleaning solvents
- ★ Lighter fluid
- ◆ Mercury batteries
- ★ Moth balls
- ◆ Smoke detector (photoelectric)
- ★ Smoke detector (ionizing)
- ★ Photographic chemicals (unmixed)
- ◆ Photographic chemicals (mixed and properly diluted)
- ★ Shoe polish (solidified)
- ★ Swimming pool/spa chemicals

Bathroom

- ◆ Alcohol-based lotions (aftershave, perfumes, etc.)
- ◆ Bathroom cleaners
- ◆ Depilatories
- ◆ Disinfectants
- ◆ Permanent lotions
- ◆ Hair relaxers
- ◆ Medicine (expired) (★ if antibiotic)
- ★ Nail polish (● if solidified)
- ★ Nail polish removers
- ◆ Toilet bowl cleaners
- ◆ Tub and tile cleaners

Kitchen

- ◆ Aerosol cans (empty) (★ if product remains)
- ◆ Aluminum cleaners
- ◆ Ammonia-based cleaners
- ★ Bug sprays
- ◆ Drain cleaners
- ★ Floor care products
- ★ Furniture polish
- ★ Metal polish
- ★ Oven cleaners (lye base)

Workshop

- ★ Paint brush cleaners with solvent
- ◆ Paint brush cleaners with TSP
- ★ Cutting oils
- ★ Glue (solvent based) (● if solidified)
- ◆ Glue (water base - if solidified)
- ◆ Paint - latex (solidified, dry paint only)
- ◆ Paint - latex (containing mercury)
- ★ Paint - oil based, auto or model
- ★ Paint thinners and strippers
- ◆ Paint strippers (lye base)
- ★ Paint strippers (solvent based)
- ★ Primers
- ★ Rust removers
- ★ Turpentine
- ★ Varnish
- ★ Wood preservatives

Garage

- ◆ Antifreeze
- ◆ Automatic transmission fluid
- ◆ Auto body repair products (if solidified)
- ★ Battery acid
- ◆ Brake fluid
- ◆ Car wax with solvent (● if solidified)
- ★ Diesel fuel
- ★ Fuel oils
- ★ Gasoline
- ★ Kerosene
- ★ Metal polish with solvent
- ◆ Motor oil
- ★ Other oils
- ◆ Windshield wiper solution

The Garden

- ★ Fungicides
- ★ Pesticides/herbicides
- ★ Rat poisons
- ★ Weedkillers

Reprinted from "How to keep your home from becoming a hazardous waste site" created by Merco, Portland, Oregon



Photo: Michigan Travel Bureau

Rural Living



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Young farmers and ranchers are more optimistic about farming, and are better off financially than they were five years ago. But their lives are far from worry-free.

Concerns about the availability of financing, profitability, regulations, and taxes weigh heavily on their minds today, according to a survey conducted by the American Farm Bureau Federation.

The survey of 226 young farm and ranch leaders from 35 states was conducted Feb. 13, during AFBF's 1993 Young Farmers and Ranchers Leadership Conference in Dearborn, Mich. The survey tracked the attitudes and choices of young farmers and ranchers on issues ranging from the environment, to off-farm employment.

When asked about their present attitude toward the future of farming, 67 percent said they were more optimistic, while 33 percent said they were less optimistic than they were five years ago. A total of 77 percent said they are financially better off than they were in 1988.

When asked about their three greatest concerns, the young farmers and ranchers said overall profitability was the top concern, receiving 26 percent of the combined ranking. Availability of financing was also a primary concern, with 23 percent of the vote. Other top issues of concern include: the freedom to farm, in light of government regulations, red tape and urban encroachment (18 percent); the burden of taxes (13 percent); the availability of land and facilities

(10 percent); competition from larger farms (5 percent); the willingness of parents to turn over the operation's reins (4 percent); and the availability of adequate support services such as schools, services, and social/cultural activities (1 percent).

Given those concerns, when asked to rank the top three steps they'd like to see government take on behalf of agriculture, young farmers and ranchers said opening international markets was the most important, with 17 percent of the combined ranking. Government reform of health-care was second at 16 percent. On a related topic, 87 percent of the young farmers and ranchers said they were covered by health insurance.

OPTIMISTIC, BETTER OFF, BUT NOT WORRY-FREE

Y O U N G



Malburg Family Farm

It's a new approach to agricultural education, and it takes place "down on the farm." The Malburg family farm, located in Macomb County and started by Michigan Farm Bureau's 1992 Outstanding Young Agricultural Leader, Lori Malburg and her husband, Thomas, provide a unique hands-on atmosphere for teaching children about agriculture.

The 38-acre family farm is a host to as many as 400 students a day during the summer. The Malburgs give tours of the farm, and let the children pet the various animals. Children take hayrides to visit the apple and plum orchards, watch videos in the "Hayloft Theater" on where food comes from, or can test their skills at milking the family farm cow, Elsie. The farm has picnic facilities for lunch and an innovative play area made of different levels of tires. After lunch, students can feed baby calves or orphan deer in the nursery.

Malburgs' farm was originally a polled hereford operation owned by Tom's parents. After Lori and Tom purchased the farm, they needed to find an alternative way to bring income into the farm without compromising the atmosphere.

"We've always been very committed to teaching children and being a good example of agriculture," Malburg said. "So we decided to show them some things so that they can see how we're feeding America, and how agriculture is providing their food."

In addition to providing an atmosphere for educating children about agriculture, the Malburg family farm hosts family reunions, company picnics and wedding receptions. The farm also operates a horse boarding facility and manages 200 acres for a family member.

"There's always room for improvement and expansion," Malburg said. "I'm not sure quite where yet."

Lori continues her commitment to education as the co-developer of the TAC-2000 program, a pilot program in schools where they teach students about agricultural careers for the year 2000.

"We've done it in conjunction with 4-H and our county Extension and it's a really, really good program," she said. "Hopefully, we'll have this for implementation in other schools."

Lori was recently selected as MFB's Outstanding Young Agricultural Leader for 1992. She serves on the Macomb County Farm Bureau Promotion and Education Committee, Young Farmer Committee, county Farm Bureau Board of Directors, chairs both the county Policy Development Committee and the Armada Fair Booth Committee, and is a current participant of Michigan Farm Bureau's intensive leadership building program, ProFILE.

Two additional top recommendations for government action included the strengthening of private property laws and sounder fiscal policies, which each gained 15 percent of the vote.

Other government actions young farmers would like to see include: reducing the burden of Social Security taxes on the self-employed (11 percent); more consideration of economic factors by regulators (9 percent); developing cost-share programs for environmental compliance (7 percent); and more emphasis on rural development programs, and increasing farm program payments, (5 percent each). Government officials are advised to pay attention to the wishes of young farm and ranch leaders, especially in light of survey results that indicate 91 percent of the respondents voted in the last presidential election, and 43 percent communicated at least once with their elected officials during the previous year.

When asked how they felt about the profession of agriculture, 66 percent of those responding said they chose farming because of its lifestyle values, while 25 percent said their decision to farm was based on lifestyle and business aspects, while just 9 percent said that to them farming was "just a business."

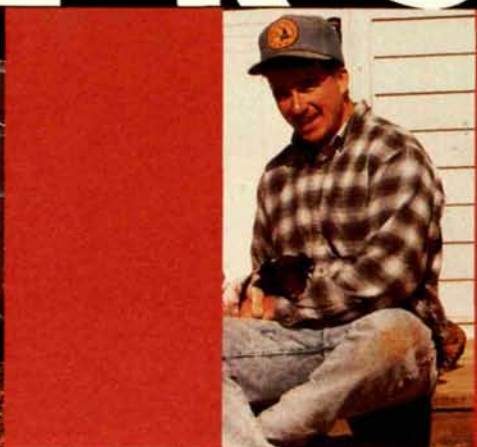
While most choose to farm for lifestyle reasons, even more young farm and ranch couples supplement farm income through off-farm work. Ninety-eight percent of the respondents said they, their spouse or both work off the farm. In 24 percent of the total operations, both spouses work off the farm. Only the wife pursues off-farm employment in 54 percent of the operations, while only the husband brought in off-farm income in 19 percent of the operations. Despite the need to supplement their farm income, 95 percent of the total respondents said they see themselves as "life-long farmers." On a similar note, 81 percent of those responding said "yes" they wanted their children to follow in their footsteps as farmers.

Only 12 percent said "no," while 7 percent said that decision should be left totally up to their children.

While recognizing the importance of economics and the environment in agriculture, 62 percent of the respondents said they base their voluntary farming practices on both, with an emphasis on economics, and 33 percent said both, with an emphasis on the environment. Four percent said they equally balance economics with environmental considerations, while only 1 percent said they considered only economics or the environment.

The stewardship ethic of young farmers and ranchers is on the increase. Results of the survey indicate that these young farmers have doubled their overall use of stewardship practices in the last five years. The most widely used practices today, in order, include: reduced tillage, regular soil and tissue analysis, field scouting, other types of integrated pest management, and buffer strips for wildlife.

FARMERS



MFB 1992 OYF Wagner

The title of Michigan Farm Bureau's "Outstanding Young Farmer" for 1992 awarded to James B. Wagner of Marcellus, Cass County, is just the latest of many accomplishments for this young farmer. With a "can-do" attitude and initiative, Wagner, along with his wife Michelle and daughter, Alysia, owns and operates an 80 acre farrow to finish hog operation. Wagner started from scratch when he was 13 years old through Farmers Home Administration's youth program. He came from a non-ag family background, but developed the interest when he was young by working for area farmers.

"I developed an interest in agriculture from the time I was just a toddler practically, and I just grew from there and worked for other farmers," Wagner said. "That was how I gained knowledge." Wagner's operation consists of 350 sows and handles nearly 5,000 hogs per

year. Wagner must work closely with the Soil Conservation Service to handle manure disposal and runoff.

Currently, the farm uses strips and lagoons for runoff. Wagner has signed up 300 acres of land through the SCS for spreading manure, and is looking into possible composting options.

All the feed for his operation is purchased. Wagner said that it would take 600-700 acres of land to grow enough corn to supply his needs, and that much land isn't available.

Wagner does his purchasing from area growers and doesn't use a broker.

"I'm concerned about quality, and I won't just buy through a broker and not know where the corn originated," he said.

In the future, Wagner hopes to be able to diversify and keep up with the changes in the industry.

"We're trying to change right now and conform more to the way the hog industry is going," he said.

Wagner sees vertical integration in the packing industry, animal welfare and the environment, all as key concerns for the future because they are issues out of his hands.

The Wagners are key players in the promotion of their product and education of youth. Wagner serves on both the Michigan Pork Producers Board and the Cass County Soil Conservation District. Wagner's wife, Michelle, runs the Cass County Pork Producers Restaurant at the Cass County Fair. The restaurant is completely staffed by volunteers, and sends its profits to assist with 4-H projects and build 4-H facilities.

Wagner joined Farm Bureau in 1986, and was the state semi-finalist as well as Cass County winner in the Discussion Meet. Wagner is also a member of the county Young Farmer Committee.



AGRICULTURE

Through the help of agriculture, Muskegon County has been successfully treating its waste water for over 15 years, using fewer chemicals and discharging cleaner water than other treatment facilities.

In the early to mid 1970's, Muskegon County was having problems managing their waste stream. Many of the county's treatment plants at that time were not completely treating the waste and much of it ended up in area lakes, according to Tim Westman, director of the Muskegon County Wastewater Management System.

"A lot of partially treated waste water ended up in those lakes and the water quality got to the point where it had really lost its recreational value," said Westman. By the use of agriculture, the treatment facility is able to naturally remove many nutrients that, in other waste treatment scenarios either remain in the water or are removed by chemical treatment. The treatment facility covers 11,000 acres on which they manage their own farm. The crops are irrigated with partially treated waste water and help to remove most of the nutrients from the water.

The use of agriculture makes Muskegon's waste treatment facility unique. In addition, the treatment facility serves the entire county for waste treatment.

"We're actually treating the waste streams from all the sewer portions in Muskegon County," said Westman.

The waste is collected from sites around the county and transported to a main pumping station. It is then pumped through a 66 inch force main and enters the treatment plant in the pre-treatment area. The waste is measured and begins the first process of the waste water treatment, pre-aeration.

During pre-aeration, the waste water is agitated and air is blown through it to make it less septic after the 14-hour journey in the force main from the pumping station to the site. At this stage, the waste has been without oxygen for so long, the bacteria in it become anaerobic, giving off unpleasant odors.

"What we are trying to do is strip those anaerobic bacteria out of the water, which are breaking down the waste and forming compounds like methane and hydrogen sulfide," said Westman.

The odorous gases that the treatment facility manage to strip off are treated in an earth filter and the water moves on to the aeration process, where it is actually exposed to the open atmosphere for the first time in the treatment process.

The water is placed in an eight-acre surface cell where it is mixed by 18 large aerators. The waste water is mixed by the aerators, which expose it to the air in order to pick up oxygen to support the aerobic bacteria.

TREATING WASTE WATER IN MUSKEGON COUNTY



"We are attempting to induce the aerobic bacteria which use free oxygen for respiration and break down biodegradable wastes into carbon dioxide and water," said Westman.

The next step is a process called aerated settling, where the water is placed in a 16-acre cell to help separate some of the solids. The waste water is provided with only enough oxygen to keep the bacteria from going anaerobic, so the bacteria are unable to form any type of biomass.

"In the aeration process, the bacteria are so happy with the food source and conditions we have given them, that they actually grow and form a biomass that adds to the solids that are in the waste water," said Westman.

After three days, between 70 and 80 percent of the solids that are in the waste water have been removed. The effluent goes to a storage lagoon where it stays between three and six months until it is applied to the fields through irrigation.

"The original purpose behind the storage lagoons was to provide us with an area to store the waste water during the time of the year when we couldn't irrigate," explained Westman. "The storage lagoons have enough oxygen present that in the slow months, the aerobic bacteria continue to break down the wastes even more."

Due to the Michigan weather, the waste treatment plant can only irrigate from mid-April to mid-November. Once the treatment facility begins to irrigate, they do so every day, some fields receiving up to an inch per day.

"There are 10 different soil types on this 11,000 acre treatment facility, so we tend to manage by area and soil type," said Westman. "Some of our soils will receive literally 180 inches of water in a single application season, while some of our heavier soils may only see 20 to 30 inches."

Westman enjoys the flexibility of having the 5,200 acre farm under the waste treatment facility's management.

"We have to keep in mind that we are not only here to grow crops, we are here to treat waste water, and while they can complement each other, there are occasional conflicts," said Westman. "For example, during our summer season, regardless of the amount of rainfall, we must be assured by the end of the year that the storage lagoons are empty. There may come a time that it is less than ideal for us to irrigate, but

we do so because we have to continue to treat the waste water."

Although some of the soils at the treatment facility are sandy and not very good for crop growth and at times the crops are over-irrigated, yields are near average. The farm produces 1,600 acres of soy beans with a 35 bushel per acre average and 3,200 acres of corn at 90 bushels per acre. Michigan averages close to 33 bushels per acre for soy beans and around 105 bushels per acre for corn. The farm also grows 400 acres of alfalfa as part of the crop rotation to increase yields and eliminate insects. The only major difference between the waste facility farm and other Michigan farms is that commodities produced at the site must be used as livestock feed.

"There's a policy established by the Water Resources Commission in Michigan that anything we grow under waste water irrigation can't be used directly for human consumption," said Westman.

Since the treatment facility began, the facility, U. S. Department of Agriculture (USDA) and the Michigan Department of Agriculture (MDA) have been testing crop quality. In the beginning, both the USDA and the MDA did extensive testing of the crops. Finding no special contamination or anything unusual, both stopped monitoring. "We have continued to monitor our crops on an annual basis to ensure that we don't have a contaminated crop, and so far, we haven't found any contamination associated with our operation," said Westman.

Agriculture is the key to the success of the waste water management system in Muskegon County. Once the waste water has been stripped of most nutrients by the crops, between 80 and 85 percent of the water is recaptured by a drainage system and discharged into the Muskegon River and Black Creek, which flow into three inland lakes and eventually into Lake Michigan. With the exception of some of the salt that the soil plant matrix is unable to remove, the water is very close to the water quality in the lakes and rivers in the area.

"I think the recreational potential of all three lakes has increased dramatically, since we've diverted the partially treated waste water to the site, away from the lakes and did a better job of treating the waste," said Westman.

The treatment facility in Muskegon County currently has the most stringent standards for waste treatment in Michigan. In addition, the revenue from the crop that is grown on the site helps to keep the cost of the extensive waste treatment process down. The current charge for waste treatment in Muskegon County is around 45 cents per 1,000 gallons, one of the lowest in the state. On average, waste treatment costs between 80 cents and one dollar in the state. "Our costs are extremely competitive with other treatment facilities," said Westman.

"That's with really no comparison with the quality of the water discharge of other treatment plants. When you combine that, I think we're doing a better job than the others."



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MFB Policy on Property Tax/ School Finance Reform

MFB member-developed policy regarding school finance and property tax reform calls for the following:

Under Property Tax:

- It be balanced and equitable
- Continue allowing exemptions and credits
- Designate additional taxes for a specific purpose and time
- Continue local assessing

Under School Finance Reform:

- Provide equal educational opportunities
- Reduce the current 50 mill limit
- Equalize per pupil spending
- That funding consist of 50 percent local and 50 percent state and lottery funds
- Phase in additional funding
- State funding for state mandated programs be provided
- Earmark revenue for school aid
- Reduce property tax with shift to other sources to replace lost revenue.

According to MFB Legislative Counsel Ron Nelson, the initial analysis of the legislative package approved for the June 2, 1993 vote carries out most of the MFB member policy recommendations.

School Finance and Property Tax Reform Face June 2 Vote

During the final week of session before Easter recess, the Michigan Legislature approved legislation to substantially change the way Michigan finances its schools. The package also includes a June 2 election to make a significant change in the Michigan Constitution and thereby protect the funding, according to MFB Legislative Counsel Ron Nelson.

"The June 2 election will give voters the power to reduce property tax and increase sales tax by 2¢, which would be dedicated to the funding of K-12 education," explained Nelson. "This is significant since the Legislature cannot change that which the people decide. The people, by amending the Constitution, protect those changes from any legislative changes in the future."

Nelson said the proposal would include a number of features, including the allocation of up to 18 mills for school operating which could be levied by local school boards. The state would guarantee \$4,800 per pupil for those school districts levying 18 mills.

In addition, voters in school districts could vote an extra 9 mills for school operation. The state would guarantee at least \$100 per mill in those areas. Schools would be limited in the Constitution to a maximum of 27 mills, 18 allocated and 9 extra voted for operating. The Constitution would limit total millage to 40 mills instead of the current 50 mill limit.

Starting in 1995, the state would pay 1/2 of the additional cost of FICA and teacher retirement. The \$4,800 which the state would guarantee to any school district levying the 18 mills would be inclusive for most programs, excluding adult education.

Property tax assessment increases would be limited to the rate of inflation, or 5 percent, whichever is less. The assessments would be rolled back to the level during the freeze and increase from that value. New construction and sales would be valued at the sale value or the assessment based on the new construction.

According to Nelson, the June vote is important because if approved by the voters, the changes would be implemented prior to the summer tax bills being calculated based on the higher assessments.

"With an average statewide property tax assessment increase of 10 percent, with some increases as high as 100 percent, the question becomes critical and timing is of utmost importance," Nelson said. "If assessments can be reduced to levels prior to the increases, property owners will experience significant property tax relief."

Schools are also assured a higher level of funding with 100 percent of the funds generated from the 2¢ sales tax increase going to educational funding. In addition, the current portion of the sales tax and lottery funds allocated to school finance, will continue to go to K-12 education.

In addition, Nelson said, there is finally a significant reduction and a cap on future increases in property tax as a source of funding for schools, which will provide relief for property owners and businesses in Michigan. That should translate into a better business environment that will maintain and attract new businesses and jobs to Michigan.

"Most importantly, this issue will be presented to the voters at the June 2 election," said Nelson. "It's important to remember that upon approval by the voters, it locks into the Constitution significant changes which can only be adjusted or changed by a vote of the people, and not by the Legislature."

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THE NEW DODGE

1993 DODGE TRUCK LINEUP



TAKING THE NEXT STEP IN POWER & PERFORMANCE

Dodge Truck is taking the power war to the next level for 1993. Following the tremendous market response to the successful Cummins Turbo Diesel in the Ram truckline and the Magnum V-6 and V-8 engines launched across the truckline in 1992, Dodge adds more power for 1993 with a new Magnum 5.9-liter V-8.

Providing the truck industry's strongest and most dependable powertrain offerings, plus an unrelenting focus on engineering and convenience features, Dodge continues to back up its offerings with a "Simple Promise."

"Overall, today's Dodge Trucks, gas and diesel, can deliver more payload, towing and horsepower than Ford, Chevy or any import. Period."

Underscoring that contention is the 1993 introduction of a new Magnum multi-point fuel-injected (MPI) 5.9-liter V-8 engine that produces considerably more horsepower and workload capability than the powerplant it replaces in Dodge Ram pickups, Ram Vans/Wagons and Ramcharger.

Compared to the former throttle-body injected (TBI) 5.9, the MPI 5.9 engine's overall horse-

power is increased from 205 to 230, its 0-60 mph acceleration and wide-open throttle travel distance are improved by some 20 percent.

Gradability—an indication of a vehicle's ability to do work when fully loaded to its gross-vehicle-weight rating (GVWR)—is increased by as much as 33 percent with the new Magnum 5.9-liter (360 CID) V-8.

Joining the world-class Cummins Intercooled 5.9-liter Turbo Diesel model for 1993, along with a Magnum 3.9-liter V-6 and Magnum 5.2-liter V-8 introduced a year ago, the new Magnum 5.9 underscores Dodge Truck's reputation for performance.

The Dodge Ram/Cummins Turbo Diesel exemplifies that capability. It has a higher-rated trailer towing capacity—up to 17,000 gross combined weight—than any other pickup truck.

To harness this power, Dodge is the only truck builder to offer heavy-duty transmissions, 5-speed manual or 4-speed automatics—across the board.

Dodge Truck, for the first time in 1993, offers four-wheel, anti-lock brakes on mid-sized Da-

kota models, rear wheel, anti-lock brakes on Ram 50 small pickups, redesigned styled steel wheels, as well as outboard unbelt restraints with free running cinch adjustments.

Other Highlights:

- The Magnum 3.9-liter V-6 engine is rated at 180 horsepower at 4,800 rpm with a peak 225 pound feet of torque at 3,200 rpm.

- The Magnum 5.2-liter V-8 engine has a peak 230 horsepower at 4,800 rpm, along with 280 pound feet of torque at 3,000 rpm.

- Dodge Truck's heavy-duty 4-speed automatic transmission has a broader model application for 1993, including becoming a standard feature on Ramcharger models.

- Larger exhaust systems—now fully stainless steel—with reduced exhaust back pressure enhance performance of both the Magnum V-6 and the Magnum 5.2 and 5.9-liter V-8 engines.

- For cold weather, an engine block heater is now available on all Ram pickup models, as is a heavy duty snow plow prep package for the 5.9 diesel engine.

1993 Dodge Dakota Pickups Focus On Comfort, Performance Refinements

Coming off the most successful model year ever, in which its new, more powerful powertrains created record sales, the Dodge Dakota pickup truck for 1993 has its product focus on across-the-board performance refinements.

The first mid-size pickup truck available, the Dakota offers more power, more standard payload, the largest cab, the largest pickup box and a higher trailer-tow rating than any compact truck. Dakota continues its unique market advantage as the first mid-size pickup designed with the power and chassis to handle the 10,000 pound GCWR-plus load range of 1/2 ton pickups.

Dakota is available in two-wheel-drive and four-wheel-drive models with Conventional Cab or Club Cab (extended cab) versions. The 1993 Dakota receives a smoother shifting 5-speed manual transmission with its standard 2.5-liter 4-cylinder engine, while four-wheel anti-lock brakes are available throughout the lineup. Also for 1993, a full stainless steel exhaust system has been added on all models, along with the availability of a work package (power steering, 22-gallon fuel tank) on two-wheel drive models with long pickup boxes.

Both premium split bench seats and bucket seats have been designed for greater comfort. Power window and power lock switches are now more accessible, as are passenger grab handles. Outboard unbelt passenger restraints with free-running cinch adjustments also have been added.

Major redesigns of the Dodge Magnum 3.9-liter V-6 and the 5.2-liter V-8 engines in 1992, as well as significant improvements to the drivelines supporting these powerplants, were immediate favorites with Dakota's buyers.

The Magnum 3.9-liter is rated at 180 horsepower at 4,800 rpm with a peak 225 pound feet of torque at 3,200 rpm. The Magnum 5.2-liter has a peak 230 horsepower at 4,800 rpm, along with 280 pound feet of torque at 3,000 rpm.

With the Magnum V-8, the Dakota can achieve 0-60 MPH in approximately 8.3 seconds. With the Magnum V-6, Dakota can go from 0-60 MPH in 9.3 seconds.

The Magnum 3.9-Liter V-6 is standard on four-wheel-drive Dakota bodystyles and optional on two-wheel-drive models. The Magnum 5.2-liter V-8 is optional across the line.

A 2.5-liter, electronically fuel-injected, 4-cylinder engine is standard on two-wheel-drive Dakota Conventional Cab and Club Cab models.

Horsepower and torque output from the Magnum V-6 and V-8 engines is accommodated by Dodge's heavy-duty, 4-speed automatic transmission, as well as the new 5-speed manual.

Conventional model Dakota pickups are built either on 112-inch wheelbase with a 6-1/2-foot cargo box or a 124-inch wheelbase with an 8-foot box. The Club Cab has a 131-inch wheelbase and features the 6-1/2 foot box. Both boxes are double-walled construction and feature two-tier loading access.

Dakota boasts a large 2,550-pound payload capability in conventional 2WD models and 2,000 pounds in Club Cab models. Trailer tow ratings of 6,400-pounds on the Magnum V-8 Club Cabs and up to 6,900-pounds on Conventional Cab models are available. Standard features on Dakota include power front disc brakes, rear drum with anti-lock brakes, 15-inch wheels and tires, cargo box with stake pickets, lighter, dome light, full gauges and dual outside mirrors.

Options include air conditioning, power remote outside mirrors, power door locks and windows, power steering, sound systems, two-tone paint and several equipment packages.

DODGE TRUCK DISCOUNT AVAILABLE TO FARM BUREAU MEMBERS EFFECTIVE IMMEDIATELY

Michigan Farm Bureau members can now save an additional \$500 on the purchase of several Dodge truck models, including the popular Ram Pickup with the Cummins Diesel and the mid-size Dodge Dakota pickup, according to MFB members Services manager Doug Fleming.

"This program is available to all MFB members who have paid their membership for 1993 including new and renewed members," said Fleming. "Members need to pick up an incentive certificate from their county Farm Bureau office to take advantage of the program." According to Fleming, the county Farm Bureau will verify the individual's membership, and then call Dodge for a certificate validation number that will be placed on the incentive certificate. Members can then visit their local Dodge dealer, negotiate their best deal and then present the Farm Bureau certificate for an additional \$500 savings. This savings is in addition to any national promotion, (except certain employee purchase, physically handicapped, or college graduate programs).

The Dodge trucks available through the program include the following:

- Dakota - Regular Cab (4x2 and 4x4)
- Dakota Chassis Cab - Longbox (4x2)
- Ram Pickup - Regular Cab (gas and Cummins diesel engines 4x2 and 4x4)
- Ram Chassis Cab - (gas or diesel)
- Ramcharger - Sport Utility (4x2 and 4x4)
- Ram Vans - All models (cargo or conversion)
- Ram Wagons - All models
- Caravan C/V - Cargo Vans only (passenger vans not included)



RESEARCHERS ENLIST FUNGUS TO HELP CONTROL GYPSY MOTH

A fungus brought to the U.S. more than 70 years ago may eventually help hold the gypsy moth population in Michigan to tolerable levels.

Entomophaga maimaiga can be deadly to the gypsy moth caterpillar, the destructive stage of the gypsy moth. A naturally occurring pathogen (disease causing agent), *E. maimaiga*, may become an effective counterpart to nucleopolydros virus (NPV), another natural gypsy moth control mechanism.

David Smitely, Extension and research entomologist at Michigan State University, says NPV tends to develop when gypsy moth caterpillar populations are high. By the time it starts killing the gypsy moth caterpillar, however, they (the gypsy moth) have already stripped the trees of their leaves.

E. maimaiga, on the other hand, works at low population densities, Smitely says. He seeded the fungus last year at test sites in Roscommon and Wexford counties. If it becomes well established there, he will collect samples from the experimental sites and distribute the fungus around the state.

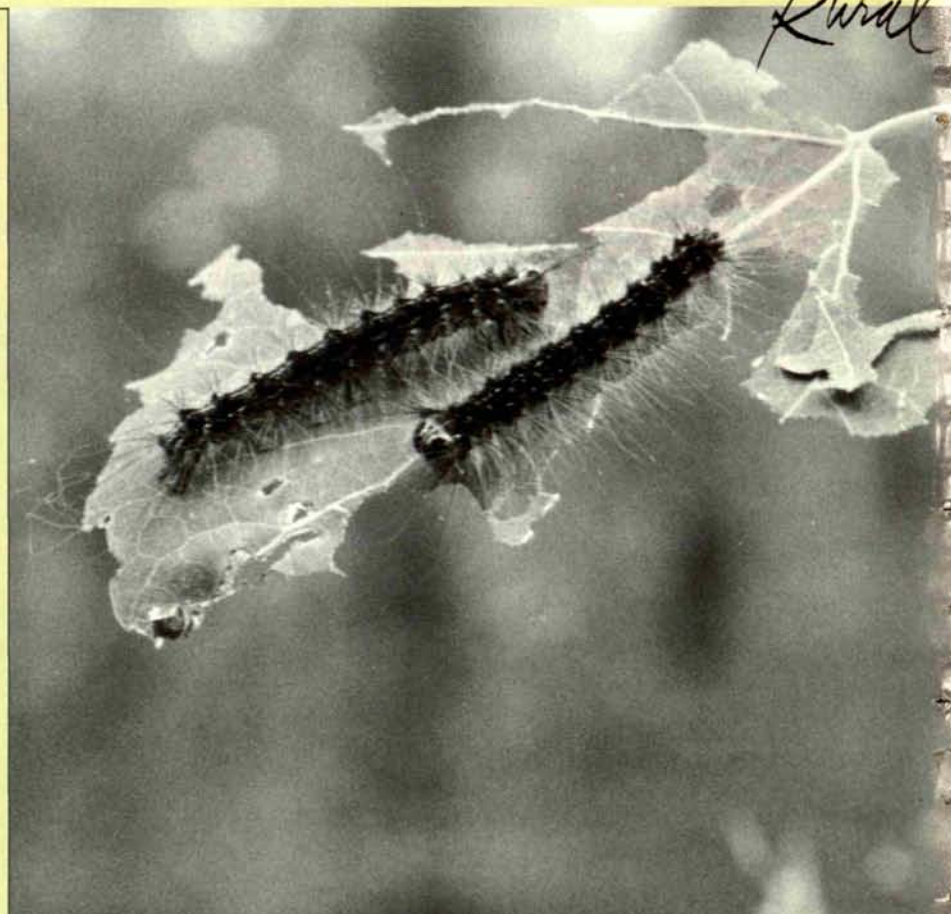
Establishment will take 5 to 10 years, he surmises. The fungus will be considered effective if it, along with NPV and other natural controls, can keep the gypsy moth population to tolerable levels. It's very unlikely, Smitely says, that *E. maimaiga* or any other control, or combination of controls, will wipe out the gypsy moth entirely.

"The gypsy moth has been on the East Coast since the early 1900s," Smitely explained. "They've had heavy defoliation since 1930, and it will be the same here in Michigan. This year at least a million acres of woodland will be 50 percent defoliated, with damage at its peak during June and July.

Though the gypsy moth is still spreading in Michigan, Smitely says the cycles of infestation at its worst are already lengthening. "As time goes on, peak periods won't occur as often," he said. "Now they're every three to four years, but I expect they will spread out to every seven or eight years. The peaks won't be as bad either, but we're not going to get rid of the gypsy moth — it will likely be a permanent resident in Michigan.

E. maimaiga has been in the U.S. since 1910, when it was introduced from Japan by two New England researchers who released it around gypsy moth-infested areas in urban Boston. The fungus had no immediate effect.

In 1989, however, the fungus was found to be killing large numbers of gypsy moth caterpillars in Massachusetts and Connecticut. Smitely and his colleagues obtained samples of the fungus, increased in volume in the laboratory, and then introduced it to the test sites.



HOMEOWNERS HELPING REDUCE GYPSY MOTH DAMAGE BY THE GYPSY MOTH

With gypsy moth counts from Michigan Department of Agriculture traps rapidly increasing in Ionia County, homeowners need to watch for areas of gypsy moth damage and decide how to protect their shade trees.

Gypsy moth outbreaks can last two to four years or longer. Why gypsy moth populations skyrocket from time to time is not clear. Outbreaks eventually collapse, usually from natural causes, wildlife that eat the gypsy moth (such as birds or mice) parasites (organisms that live in or on the insect) and diseases. Until the time of the gypsy moth collapse, however, there are several techniques that homeowners can employ to help control caterpillar damage.

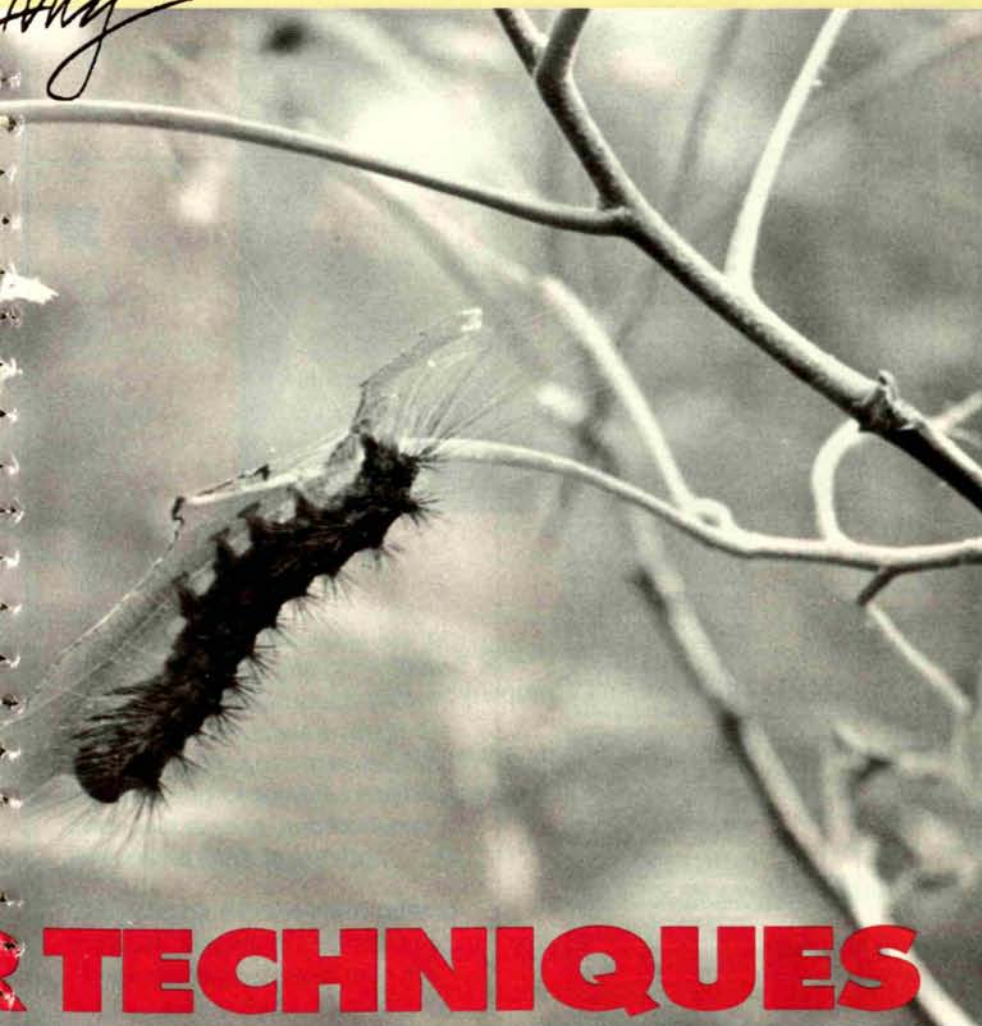
Mechanical Techniques:

Sanitation: Keep the yard as clean as possible. Remove discarded items, dead branches (from the ground and out of the trees), stumps, etc., where the gypsy moth female adult is likely to lay eggs.

Destroy Egg Masses: One way that homeowners can help reduce the gypsy moth population on their property is to hunt for and destroy egg masses each year.

The female gypsy moth generally lays eggs from mid-to-late-July. The female cannot fly, so she will lay the eggs close to the area where she changed from a caterpillar into a moth (pupated). The adult female will live for about a week. Her sole purpose is to lay eggs. She cannot fly, so she emits a chemical called a pheromone to attract a mate. Mating takes about an hour, after which the female will spend about 24 hours laying a mass of fertilized eggs.

Living



TECHNIQUES TO REDUCE DAMAGE FROM GYPSY MOTH

The number of eggs in each mass averages about 400 in Michigan. The egg masses are light reddish brown and from 1/2 to 3/4 inches long, and they are covered by a thick layer of hair from the female's abdomen.

Egg clusters are deposited on tree trunks, stone walls, picnic tables, children's swing sets, eavestroughs, cars, woodpiles, recreational vehicles—on almost anything around the yard. The following year, in May, the larvae begin to hatch, about the time tree buds burst.

Homeowners can search out these egg masses, scrape them from the surface to which they are attached and destroy them, either by burning them or burying them about 6 inches deep in heavy soil.

Spray with Water: Watch for the small caterpillars early in the spring and simply spray them out of the trees with a garden hose and nozzle. At this stage of their lives, the small caterpillars are very sensitive to sudden changes in tem-

perature and mechanical disturbances and hosing them out of the trees and shrubs will kill them. Adding insecticidal soap to the water increases the effectiveness of this tactic.

Barrier and hiding bands: Sticky, slippery or fabric bands (sometimes called barrier and hiding bands) can be placed around tree trunks to help curtail, though not necessarily prevent, the caterpillars' movement in the tree canopy.

Sticky bands can be purchased or made using a non-porous material that can be wrapped around a tree trunk, then coated with a commercially made sticky material such as Tanglefoot, which traps the caterpillars as they make their daily migration up and down the tree.

Sticky bands become less effective after a rain and by weather over time, so the sticky material will have to be reapplied periodically.

Slippery bands, which are relatively new on the market, are also intended to prevent the caterpillar from climbing up into the canopy of the tree.

The caterpillars cannot cross the bands because they cannot get a grip on the slippery surface. Slippery bands may not be completely effective on trees with coarse bark because caterpillars will crawl in the bark crevices under the bands. Cloth, or hiding bands, can be homemade from medium weight dark cloth about 12 to 18 inches wide and long enough to wrap completely around the tree. Fasten each band at about chest level around a tree with twine, cord or wire about midway from the bottom of the cloth. Then fold the top part of the cloth down over the bottom half.

Some of the caterpillars descending the tree after daybreak in search of a shady daytime resting spot will hide under the flap of the band. These caterpillars must be removed and destroyed (burned or dropped into a bucket of soapy water) daily.

Pesticide Techniques

Biological Insecticides: Several biological sprays on the market contain *Bacillus thuringiensis* (B.T.) as an active ingredient. These products (sold under such trade names as Dipel, Thuricide and Bactur) can be applied from the ground or by aerial spraying. These sprays are quite safe because they kill only caterpillars and do not affect honeybees or natural enemies of the gypsy moth. However, they do kill other moth and butterfly larvae.

To be most effective in preventing defoliation, B.T. must be applied when caterpillars are less than 1 inch long. B.T. has a residual activity of 5 to 10 days, so timing and coverage are important. Two applications are often needed.

Biosafe nematodes (*Steinernema cappocapsae*) sold as Biosis are also effective against gypsy moth as a foliar spray (in the evening or early morning) or by spraying cloth bands affixed to trees. Biosafe nematodes are available in some garden centers.

Chemical insecticides: A number of chemical insecticides are available through the local hardware or nursery. They include acephate (Orthene), carbaryl (Sevin), malathion (Cythion) and methoxychlor (Marlate).

OTHER PRECAUTIONS TO TAKE: Don't use home remedies to control the gypsy moth. These may be more hazardous to you and the environment than you might suppose.

Don't be misled by people who promise to protect your property from gypsy moth damage with "insurance spray" or other activities. Be wary of someone who offers to buy trees that have been attacked by the gypsy moth. Consult your county Extension agent before allowing anyone to cut your trees.

If you think your woodlot needs spraying, ask a professional forester, DNR representative or county agent for advice.

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1. Consumer's Guide to Long-Term Care Insurance, HIAA 1989

2. U.S. News & World Report, Aug. 13, 1990

3. Independent analysts of the insurance industry who base their analysis on financial strength and operating performance.

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Membership Services
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Lansing, MI 48909

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County _____

VEGETABLE

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ASPARAGUS					MAY 1- JUN 30							
BEANS (green & snap)							JUL 7- SEP 20					
BEETS								AUG 1- OCT 29				
BROCCOLI							JUL 10- OCT 15					
BRUSSELS SPROUTS										OCT 1- NOV 15		
CABBAGE							JUL 1- OCT 31					
CARROTS							JUL 20- OCT 31					
CAULIFLOWER								AUG 1- OCT 31				
CELERY							JUL 15- OCT 31					
CORN, SWEET								AUG 1- SEP 21				
CUCUMBERS (for pickles)								AUG 1- SEP 15				
CUCUMBERS (salad)							JUL 7- SEP 21					
GREENS (turnip, mustard, collards & kale)						JUN 1- SEP 30						
LETTUCE, HEAD							JUN 15- SEP 15					
LETTUCE, LEAFY (leaf, bibb, Boston, & Romaine)							JUL 1- SEP 15					
MUSHROOMS												
ONIONS									AUG 25- NOV 15			
ONIONS, GREEN							JUN 15- SEP 30					
PARSNIPS									SEP 1- OCT 15			
PEAS, SUGAR						JUN 1- JUN 30						
PEPPERS, GREEN							JUL 15- OCT 15					
POTATOES, WHITE								AUG 1- OCT 31				
RADISHES							JUN 15- OCT 31					
RUTABAGAS									SEP 15- NOV 30			
SPINACH							JUN 15- OCT 15					
SQUASH, SUMMER*							JUL 15- SEP 15					
SQUASH, WINTER**									SEP 15- NOV 30			
TOMATOES (field)								AUG 10- SEP 30				
TURNIPS							JUN 10- NOV 15					

FRUIT

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
APPLES (fall)									AUG 25- OCT 31			
APPLES (summer)							JUL 10- AUG 31					
APRICOTS							JUL 1- AUG 31					
BLACKBERRIES							JUL 1- AUG 31					
BLUEBERRIES							JUL 20- AUG 31					
CANTALOUPE								AUG 7- SEP 20				
CHERRIES, RED TART							JUL 7- AUG 1					
CHERRIES, SWEET							JUL 1- JUL 31					
GRAPES									SEP 1- OCT 15			
NECTARINES												
PEACHES								AUG 1- SEP 15				
PEARS								AUG 25- SEP 20				
PLUMS								SEP 1- SEP 30				
RASPBERRIES							JUL 1- JUL 31		AUG 25- SEP 30			
RHUBARB (field)					MAY 1- MAY 31							
STRAWBERRIES						JUN 15- JUN 30						

DATE PEAK AVAILABILITY (Usual peak harvest date is noted within solid bar)

LIMITED SUPPLY

*soft shell
**hard shell

Cooperative Extension Service
Michigan State University
Extension Bulletin E-1942 (New) February 1986

Availability Guide For Michigan Grown Fruits & Vegetables

This chart is a buying guide for fruits, vegetables and other food and horticultural products grown in Michigan. It shows a range of availability because the season for fruits and vegetables vary from year to year, and from one area of the state to another.

The solid bars in the chart refer to the peak periods of availability. These dates are longer than the actual harvest dates when a significant portion of the crop is stored and marketed after harvest. Usual peak harvest dates are shown within the bar.

To take full advantage of Michigan's bountiful growing season, be sure to order a copy of the Michigan Department of Agriculture's "Farm Market and U-Pick Directory," by calling (517) 373-1058. The directory, with over 300 listings of farm markets and U-pick operations, is available at no charge.



ANNUAL YPCS STUDENT SEARCH ON



Outstanding high school students attending the Michigan Farm Bureau Young People's Citizenship Seminar (YPCS), June 14-18 at Calvin College in Grand Rapids, will be participating in the one of the finest programs offered to young people in Michigan.

YPCS "graduates" return to their communities with the knowledge, commitment and enthusiasm for participating in the democratic process.

During the conference, over 200 young men and women will participate in mock voter registrations, political party conventions, campaigns, and voting. Dynamic speakers, recognized experts in the fields of economics, world cultures, government, and personal growth, will background students on their roles as citizens of the United States and the world.

Eligible students are:

- High school juniors and seniors in the 1993-94 school year.

- Interested in government, social and economic issues and/or politics.
- Potential leaders or those who participate well in large group settings.
- Articulate and willing to speak to groups during and after the seminar.
- From either a farm or non-farm background.

The selection process varies from county to county, according to program manager Julie Chamberlain. "Some students may be asked to prepare a written essay or take part in a personal interview," she explained.

County Farm Bureaus generally pay the registration fees with the support of local businesses, leaving only transportation costs to be covered by the students themselves.

For application and program information, contact your county Farm Bureau office. But hurry! Registration deadline is April 30, 1993.

Food Consumption Up, Price Increases Slowed in 1990

The 1990 per capita food supply increased six percent from 1970, as consumption of crop-derived foods out-paced consumption of foods from animal products (see Table 1). Retail food prices rose 2.9 percent in 1991, only half the 1990 price increase (5.8 percent) and the lowest since 1985. Americans spent \$570 billion for food in 1991 and another \$85 billion for alcoholic beverages. Away-from-home meals and snacks captured 45 percent of the U.S. food dollar in 1991, up from 39 percent in 1980, and 34 percent in 1970.

Food Consumption Trends

A trend having significant nutrition implications is the steadily increasing importance of crop-derived foods compared with foods from animal products. Between 1970 and 1990, consumption of crop-derived foods increased 17 percent while animal based foods decreased two percent on a per capita basis.

Consumption of foods in most crop categories has risen steadily in the last 20 years, especially frozen potatoes, flour and cereal products, fresh and frozen vegetables, peanuts and tree nuts, fresh and processed fruits, vegetable fats and oils, and sweeteners. Crop products whose consumption declined between 1970 and 1990 are fresh potatoes, coffee, sweet potatoes, dry beans and peas, and vegetables for canning.

Americans used less whole milk, animal fats, eggs, and red meat. Increased consumption of lowfat milk, cheese, poultry, cream products, and fish and shellfish moderated the decrease in animal product consumption.

The U.S. Department of Agriculture's Economic Research Service annually calculates the amount of food available for human consumption in the United States. The U.S. food supply historical series measures national aggregate consumption of several hundred foods. It is the only source of time series data on food and nutrient availability in this country.

Restaurant Meals Show Smallest Price Increase Since 1965

The rise in retail food prices slowed dramatically in 1991 under the pressure of large food supplies and recession-weakened consumer demand. Food prices in 1991 rose more slowly at supermarkets and other grocery stores than at eating places, reversing the trend over the previous four years. Food prices in grocery stores went up 2.6 percent, and prices for restaurant meals advanced by 3.4 percent. In both cases, prices increased more slowly than they had the year before. For restaurant meals, the 1991 price increase was the smallest since 1965.

Americans Spend Smallest Share of Budget on Food

In 1989, the latest year for which comparable international information is available, Americans spent only 7.8 percent of their personal consumption expenditures for food to be eaten at home. This compares with 11.3 percent for Canada, 12.5 percent for the United Kingdom, and 13.4 percent for Luxembourg. In low-income countries, such as the Sudan, India, and the Philippines, at-home food expenditures often account for more than 50 percent of a household's budget.

Americans do not have the highest per capita income. Yet, in relation to total per capita personal consumption expenditures, Americans spend the least on food. Other factors besides income influence food expenditures in developed nations. Thanks to abundant arable land and a varied climate, Americans do not have to rely as heavily on imported foods as do people in some other nations. The American farmer-to-consumer distributions system is highly successful at moving large amounts of perishable food over long distances with a minimum of spoilage or delay. American farmers have a tremendous wealth of agricultural information and state-of-the-art farming equipment at their disposal, allowing them to produce food efficiently.

E. COLI



E. coli is one of the most common bacteria in the world. This group of bacteria include thousands and thousands of different strains, most of which are harmless to humans.

Enteropathogenic escherichia coli is a recently recognized group of harmful bacteria and an important cause of foodborne illness. A specific serotype, 0157:H7, is the principal organism in this group. First identified in 1982, 0157:H7 has been associated with 11 outbreaks of foodborne illnesses.

Symptoms of E. Coli 0157:H7 Infection
E. coli 0157:H7 is the etiologic agent of hemorrhagic colitis, a disease with symptoms of bloody diarrhea and severe abdominal pain. Vomiting and nausea may occasionally be accompanied by low grade fever. Hemolytic uremic syndrome (HUS) is another manifestation of the E. coli 0157:H7 and is the leading cause of acute renal failure in children. HUS may progress to thrombotic thrombocytopenic purpura (TTP), a central nervous system disease characterized by seizures and coma. Patients with TTP often develop blood clots in the brain, usually resulting in death.

Sources of E. Coli 0157:H7 Bacteria and Infection Outbreaks

The group of bacteria called *Escherichia coli* are normally found in the intestines of warm-blooded animals such as food animals and humans. Slaughter and milking procedures can contaminate meat and milk. Contact with feces can also cause contamination. Poultry may be a reservoir for the organism but, as yet, has not been associated with an outbreak of infection.

Sources of E. coli 0157:H7 outbreaks have included raw (or undercooked) meat, water, unpasteurized milk and low-acid apple cider.

Examinations of retail raw meats and poultry identified E. coli 0157:H7 in 3.5 percent of ground beef, 1.5 percent of pork, 1.5 percent of poultry and 2 percent of lamb. The organism was isolated in pork chops, ground pork, ground beef, ground venison, roast beef, chicken legs, turkey drumstick, lamb loin chop, venison steak and unpasteurized milk.

How People are Infected by E. Coli 0157:H7

E. coli 0157:H7 infection occurs when a contaminated food or other substance is ingested. It can also be transmitted from person to person. An example of how this might occur would be if an infected person touched food that another person then ate.

Infectious Doses of E. Coli 0157:H7

The infectious dose of E. coli 0157:H7 for humans has not been determined. Low numbers of E. coli 0157:H7 can produce infections in infants, young children, the elderly and the immune-compromised.

E. Coli 0157:H7 Response to Cold and Heat

Though E. coli 0157:H7 can survive both refrigeration and freezer storage, it is not heat resistant, and is completely destroyed by proper food cooking.

Why Foodborne Illnesses Occur

According to the Centers for Disease Control, 77 percent of all foodborne illness outbreaks are due to improper cooking and handling in food service establishments; 20 percent are due to improper cooking and handling in the home. Only three percent are attributed to manufacturing defects.

Destroying E. Coli 0157:H7 and Other Bacteria
Bacteria are inherent in raw meat and other products. The most important thing for consumers to know is that proper cooking completely destroys bacteria.

BEEF

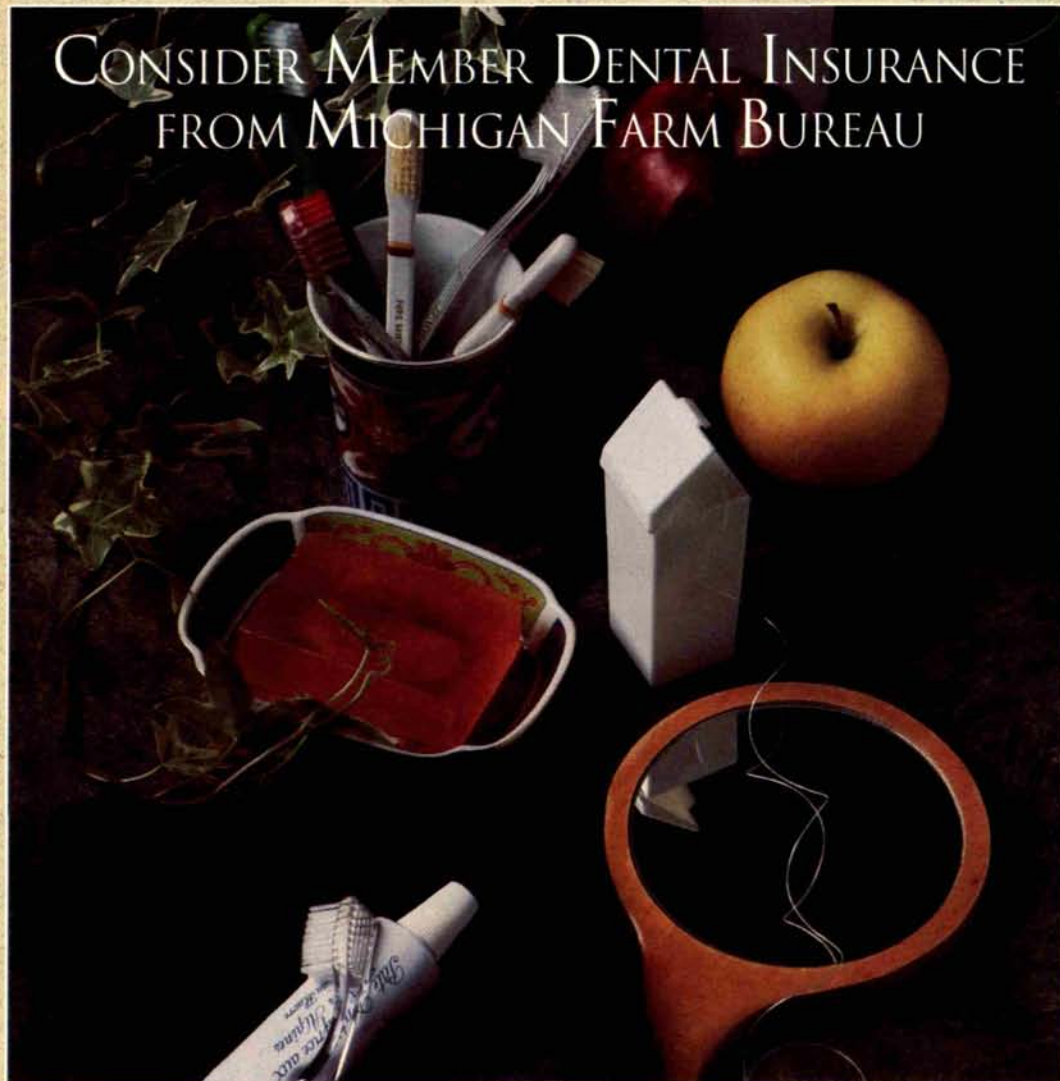
HANDLING & STORAGE TIPS

The National Live Stock and Meat Board promotes the following beef handling, storage and preparation tips:

- Refrigerate or freeze meat immediately after purchasing.
- Be sure to keep hot foods hot and cold foods cold.
- Avoid cross-contamination of raw foods and cooked foods.
- Cook beef to an internal temperature of 160 degrees F, or until the middle is light grey and the juices run clear.
- Do not hold meat at temperatures above 40 degrees F for more than two hours.
- Store meats below ready-to-eat foods in the refrigerator. This will prevent contamination caused by the dripping juices from raw products onto prepared foods.
- Thaw frozen meat in the refrigerator for 15 to 24 hours. Do not thaw meat at room temperature, on a counter top or in warm water.
- If time constraints prevent the use of proper thawing techniques, meat can be defrosted in a microwave or during cooking.
- Never refreeze ground beef.
- Cook ground beef as soon as possible after thawing. Cook without interruption; partial cooking may encourage bacterial growth.
- Do not eat raw ground beef.
- Keep kitchen work areas and utensils clean.
- Wash hands well with hot, soapy water before and after handling fresh meat.

TAKE THE BITE OUT OF DENTAL CARE COSTS

CONSIDER MEMBER DENTAL INSURANCE FROM MICHIGAN FARM BUREAU



Member dental insurance is the affordable way to assure that you and your family receive the dental care services you require — even when sudden and costly needs arise.

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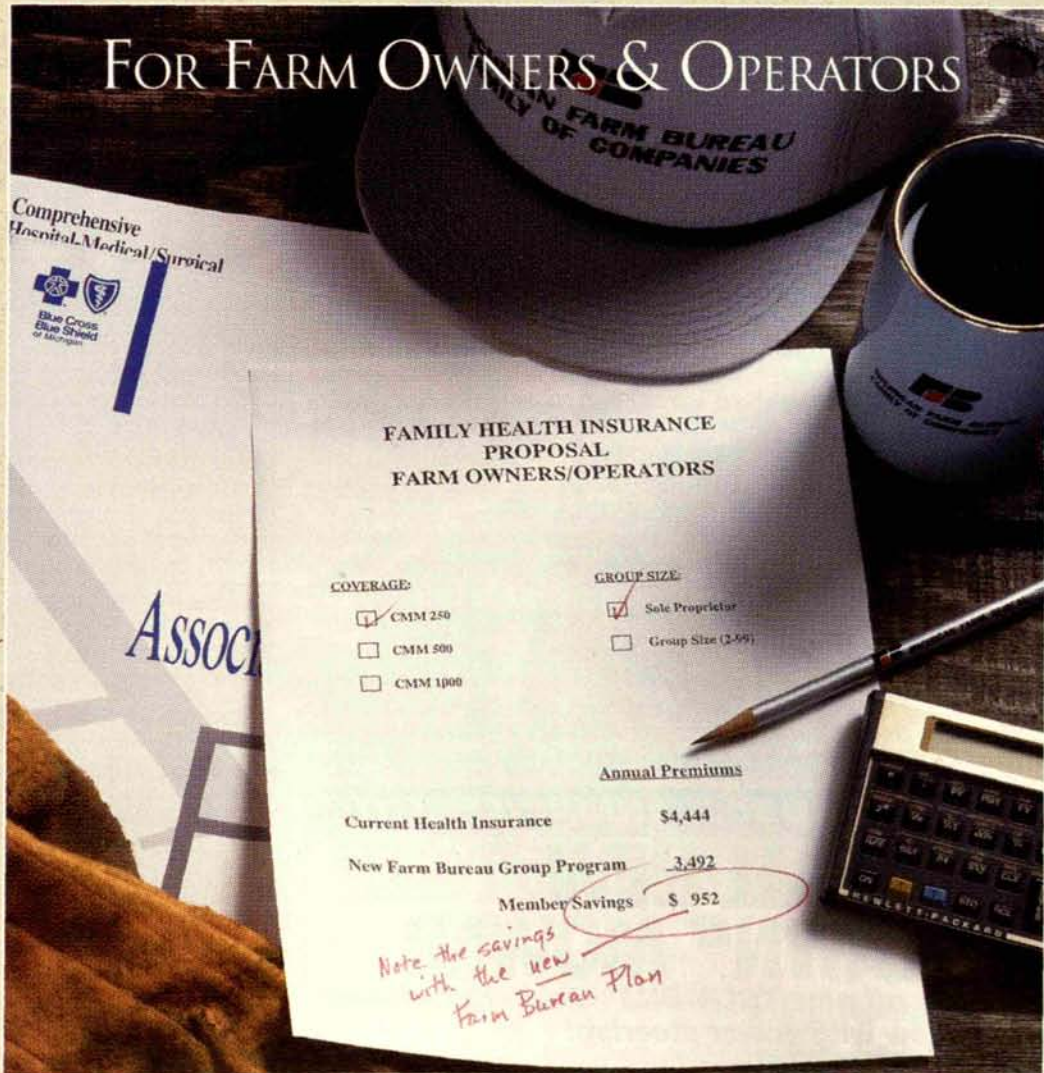
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A NEW MONEY SAVING HEALTH PLAN

FOR FARM OWNERS & OPERATORS



In these tough economic times all business owners are looking for ways to improve their bottom line. Now Farm Bureau can help with a new money saving group Health Plan from Blue Cross Blue Shield of Michigan.

These new plans are guaranteed issue no matter what your health history, locally serviced by our 69 county offices and 400 agents statewide, and competitively priced to save farm owners and operators hundreds or even thousands of dollars off their health insurance bill. So, if you're a sole proprietor or if you have one or more employees, you should call Farm Bureau today for benefit and rate information.



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 10-24 25 and over



G Master Gardener

If you love getting dirt under your fingernails and want to share your gardening ideas and expertise with others, the Master Gardener program may be for you.

Master Gardeners are teaching and training children, friends, neighbors, and communities new ways to garden. Established in 1972, the program is designed to train volunteers to share their knowledge of gardening with others and currently has more than 675 active Master Gardeners.

The Master Gardener Program is a self funded program, run by county Extension offices, and coordinated by the state CES. The program consists of a 10 week training program that's comprised of classes and 40 hours of commu-

nity service. Upon completion of the course, participants become certified Master Gardeners and can then opt to participate in the Advanced Master Gardener Program which focuses on more in-depth training.

Mary McLellan, state coordinator, said enrollment in the program has grown tremendously. "Master Gardeners like getting dirt under their fingernails," she said. "They enjoy learning, laughing and making life a little more pleasant for others by sharing their gardening knowledge."

The course is taught by county Extension agents, Extension specialists and university professors. Participants complete their 40 hours of community service by conducting community beautifi-

cation projects, answering county consumer hotlines regarding gardening, or conducting gardening programs at nursing homes and with elementary students.

Master Gardeners have also started an Idea Garden at MSU's new Horticulture Demonstration Gardens. The Idea Garden has 12 garden plots where Master Gardeners design and maintain their own plots to give home owners ideas.

The Master Gardeners also work with people in alternative sentencing programs, where the participants plant and care for a plot, growing food for community food banks.

According to Gary Heilig, horticulture Extension agent for Ingham County, most people participate in the program because they want to become involved in community service projects and have an interest in learning about plants. "It's a growing program," Heilig said.

"We've had to turn people away. It's very popular."

Paul Koleda of DeWitt, Mich., read about the Master Gardener program in a newspaper and decided to enroll. "I've always enjoyed gardening," Koleda said. "I was interested in what I could learn about woody ornamentals."

Koleda completed his community service hours working on a flower bed and vegetable garden at Noah's Ark Day Care Center in Owosso, Mich. Koleda prepared the beds and then taught the children how to plant and care for them.

Koleda said that people who participate in the Master Gardener program will benefit from the extensive amount of material covered. "The thoroughness of the program surprised me the most," he commented. "The tremendous variety of things we studied was the best part of the course."

As an offshoot of the Master Gardener program, a Master Composter program was started and is currently running in Ingham, Oakland, and Otsego counties. The program is similar to the Master Gardener program. Its objective is to provide individuals with current, correct knowledge on composting. The program is designed to train people to be able to educate neighbors, kids or the community through presentations or demonstrations on composting their yard waste.

For more information on the Master Gardener Program, contact your local Extension Service office.

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HOW DO YOU DEAL WITH HOUSEHOLD HAZARDOUS WASTE?

Hazardous waste: If you think it's just a problem for industry to deal with, think again. Right in your home are a number of substances — automotive products, pesticides, household cleaners and solvents, waxes, paints, and more — that can threaten your health and the well-being of your community unless you treat them with special care.

It is estimated that the average household contains between three and ten gallons of materials that are hazardous to human health or the environment. Amy Roda, resource recovery agent for Michigan State University Extension in Eaton County, says homeowners need to learn how to properly use, store, handle, and dispose of hazardous substances. And there's a first, simple step to take: Don't purchase what you don't need.

"People can handle a lot of problems through their buying choices," she says. "Don't buy the extra large size, or two for one. Buy what you need and use up what you buy, or find somebody else who might need what's left over."

By reading the package to figure out how much you need before you buy, Roda says, you'll stop hazardous waste problems in your home before they begin. Here are other helpful household waste guidelines from MSU Extension:

READ THE LABEL BEFORE YOU BUY. Make certain you're buying the product for its intended use. The label specifies the proper applications.

Buy only as much as you'll use.

STORE THE PRODUCTS PROPERLY. A cool, dry place is usually suitable. Prevent toxic or explosive reactions: Don't allow chemicals to spill or mix together. Keep them away from food. Keep all chemicals out of reach of children and pets. Be aware of what you have on hand to eliminate duplication and more waste.

KEEP UNUSED PRODUCTS IN THEIR ORIGINAL CONTAINERS. The label directions and list of contents are important. You'll need them for future use of the product — and in the event of accidental poisoning.

DON'T OVERUSE. More is not better. Twice as much doesn't mean twice the results.

DON'T MIX DIFFERENT PRODUCT TYPES IMPROPERLY. Explosive or poisonous chemical reactions may occur if you do. For example, don't mix bleach with other cleaners. Bleach, when mixed with acidic substances such as ammonia, toilet bowl cleaners, drain cleaner, or vinegar, forms toxic gases that can cause coughing, loss of voice, a feeling of burning and suffocation, and even death.

DISPOSE OF WITH CARE. Many Michigan communities have begun holding special collection days for hazardous household products. Find out when one will be held in your area. Here are

disposal guidelines: Solidify liquid wastes. Paint, for example, can be disposed of in landfills if it is allowed to dry out. Dispose of solid waste in its original container whenever possible. Wrap empty containers in several layers of newspaper and dispose of with other household garbage.

Contact proper authorities if you are not certain what to do. Give leftover products to others who can use them — but only if the products are in the original, labeled containers, and only if precautionary statements accompany them. Be sure to recycle. Used motor oil, transmission fluid, anti-freeze, rechargeable batteries, and automobile batteries can all be recycled.

And here are the DO NOTS of disposal: Don't bury containers or leftover chemicals or products in your yard or garden. Don't burn containers or leftover chemicals. Don't dispose of liquid chemicals as household waste. Never reuse any pesticide or chemical containers yourself. Don't mix wastes together. Don't collect various containers and leftover chemicals to dispose of at one time. Don't dump leftovers into soil, drains, sewers, or septic tank systems. Don't burn treated wood scraps. Proper disposal of household hazardous waste is vital to your community's wellbeing, Amy Roda says, and household hazardous waste collection programs are effective and important — but they're also very expensive, and can't deal completely with the problem. The best way to handle household waste is not to accumulate it. "I foresee the time when people will realize, through their buying choices, that they can prevent the problem in the first place," Roda says. "Prevention is the key."

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Auto Insurance Reform Will Benefit Michigan Consumers

Michigan Farm Bureau is supporting the auto insurance reform legislation recently approved by the Michigan Legislature. According to Darcy Cypher, legislative counsel for MFB, consumers won't see auto insurance savings until late 1994 unless the legislature agrees to make the bill effective immediately. Without two-thirds support from both the House and Senate, the legislation will not become law until April 1994 and cost savings will not be seen until August 1994.

Irregardless, consumers will eventually be able to save money on their automobile insurance. Under the present law, rural and suburban drivers pay a subsidy for drivers in higher risk urban areas of the state. The new law reduces these subsidies.

"Under current law, every licensed driver must purchase unlimited medical protection," Cypher said. "We're convinced that the high cost of this unlimited coverage makes it unaffordable for many and increases the number of uninsured drivers, resulting in increased costs for everyone."

The reform legislation allows drivers to select the amount of medical coverage they need and can afford. Drivers could purchase from \$1 million up to \$5 million of medical protection. The mandatory \$1

million medical coverage still provides Michigan drivers the highest level of protection in the nation.

An Analysis of H.B. 4156

Requires an overall average 16 percent rate reduction for drivers selecting the mandatory \$1 million medical coverage.

Allows consumers to select PIP medical coverage limits from \$1 million up to \$5 million. Present law requires that consumers purchase unlimited PIP medical coverage.

Enacts modified comparative negligence standards which prohibit drivers more than 50 percent at fault from collecting for pain and suffering damages.

Reduces subsidies to high-risk parts of the state by lower risk communities. Eliminates existing rate controls.

Restores Cassidy standards for determination of "serious impairment of body function" and allows a judge, not a jury, to determine whether an injury has met the threshold.

Prohibits recovery for non-economic damages by illegally uninsured parties.

Enacts controls on medical and rehabilitation costs. Medical service reimbursements would be based

on the workers' compensation fee schedule or 113 percent of the Blue Cross schedule.

Permits discounts for policyholders who are free of at-fault accidents.

Requires discounts on Personal Injury Protection (PIP) coverage for safety features such as anti-lock brakes and air bags.

Requires rate surcharges for driving with suspended/revoked license.

Ends the Michigan Catastrophic Claims Association (MCCA) and establishes a new mandatory mechanism for losses exceeding \$250,000.

Requires insurers to offer waiver for work loss benefits to persons 60 or older.

Requires insurers comprising the top 85 percent of market to have an agency representative in all territories in their rating plan, except those which do not use agents.

Creates a special fraud unit within the Michigan Insurance Bureau.

Requires all insurers to establish an anti-fraud plan. Increases mini-tort liability limit to \$500.

Eliminates insurers' ability to require that applicant have insurance for the past six months.

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JOE SOLITRO

1992 Distinguished Management Award

For the second time, Joe Solitro has been named our top agency manager in Michigan. An outstanding recruiter, trainer, and motivator, Joe manages 17 agents serving Berrien, Cass, and VanBuren Counties. His agency is a consistent leader in sales and service.



DALE VAN FLEET

1992 Elton R. Smith Award

Dale Van Fleet, an agent in Frankenmuth for over 25 years, received this honor for his dedication to his profession, his community, and Michigan Farm Bureau. The award recognizes Dale as a highly-regarded leader in Farm Bureau and the community.



MARGARET DZIADZIOLA

1992 Michigan Farm Bureau Membership Award

For the second year in a row, Wayne County agent Margaret Dziadziola has earned this major award for leading the state in new Michigan Farm Bureau memberships. As our top membership producer, Margaret signed up 251 new members last year.

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