

MICHIGAN FARM BUREAU

RURAL

Living

Spring 1994

- Eating In America Today: Food Consumption Study
- Lawn Care: Helpful Hints on Lawn Care Service
- Michigan Milk Goes Overseas
- Top Young Farmers Awarded
- Insights; Helpful Tips from Farm Bureau Insurance





HEALTH CARE: "PROMOTING CONTROL FOR INDIVIDUALS"

More than 100 Michigan farmers went to the nation's capital in mid-March for Michigan Farm Bureau's 34th annual Washington Legislative Seminar. They talked with congressmen about a variety of issues, but topping the list of concerns was health care reform.

Rural people have a tremendous stake in the health care debate. Many farmers, and other independent business persons in rural areas, must purchase health care insurance instead of receiving it as a benefit of employment. So, more than most, they are very aware of the high cost of coverage. Likewise, farmers and other people who live in rural Michigan know about the problems involved with availability of health care services. Unfortunately, President Clinton's proposal, with its emphasis on centralizing health care under government control, does little to address these cost and availability concerns.

Farm Bureau believes there should be improvements in our health care system. But those changes should be made in such a way as to promote the responsibility and control of the individual for his or her health care decisions. Federal tax policies should be used to encourage individuals to prepare for their own health care needs through programs such as "Medisave" accounts. And there should be a minimum of government interference in decisions between providers and receivers of health care.

Sen. Patrick Moynihan has pointed out there is no general health care crisis in the U.S. In fact, very, very few people in our country today go completely without health care of any kind. But there are real and urgent problems with the health insurance system. To address those problems, our Farm Bureau policy favors legislation to permit a 100 percent federal income tax credit or deduction for those who self-finance their health insurance, the reduction of state and federal mandates which require certain provisions to be included in all health insurance policies and the periodic review of unnecessary regulations that force up the cost of health care.

Farm Bureau also calls for greater efforts by medical schools to train additional qualified family physicians who intend to practice medicine in rural areas, and economic incentives at the state and local levels to encourage doctors to practice in rural areas.

President Clinton has tried (and in my opinion, failed) to make a persuasive case for undertaking a massive reform of our nation's health care system. It remains to be seen whether the president and his advisors are motivated by genuine concern about the availability of health care, or are merely trying to find a great "social crusade" to support the president's re-election.

Fanning hysteria about a "health care crisis" is not going to be a winning political strategy in the long run. That's because most people are beginning to see beyond the rhetoric about so-called greedy insurance companies and doctors. The American public is beginning to realize that true health care reform lies in enhancing the ability of individuals, not government, to make crucial health care decisions.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

MICHIGAN'S 1993 FRUIT PRODUCTION RANKS FIRST & SECOND IN MAJOR CROPS

The eight major fruit crops in the Great Lakes State emerged from dormancy without frost damage, according to the Federal/State Michigan Agricultural Statistics Service. Below normal temperatures in late May and early June resulted in slow fruit development. Pollination of some fruit was hampered; however, by windy cool weather. Insect infestations were low, but fungal and bacterial damage was substantial.

Apple production reached one billion pounds, down 8 percent from 1992. The farm-level value of the crop was \$90 million, up 1 percent from 1992. The yield estimate was 18,300 pounds per acre. Michigan ranked second among all states in apple output. The quality of the 1993 crop was excellent. Washington, New York and California orchards produced 5.0 billion, 870 million and 850 million pounds of apples, respectively.

Tart cherry production hit the 270 million pound level. The utilized production of 220 million pounds constituted 84 percent of the national total. The estimated 50 million pounds of unutilized production was attributable to low prices and poor quality. The yield in Michigan leaped to 8,180 pounds per bearing acre, up from 7,230 pounds in 1992.

Michigan was also the leading state in cultivated blueberry production. The 87 million pound output was over half of the U.S. total. The farm-level value of this fruit was about \$35 million. About 78 percent of Michigan blueberries were frozen or canned. New Jersey growers produced 34.5 million pounds.

Peach production dipped 4 percent from 1992 to 48 million pounds. Michigan pear output fell from 6,000 to 5,500 tons; prune-plum tonnage slipped 22 percent to 7,000. The production of grapes rose 17 percent to 55,000 tons. There were, however, 6,000 tons that were not used, because frosts ended the weather-delayed harvest. Sweet cherry production rose 67 percent from 1992 to 30,000 tons; 10 percent of the crop was not utilized.



Photo: Michigan Travel Bureau



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Eating in America Today

Study Reveals Actual Food Consumption

What's really on America's plate?

A recent dietary consumption survey of 2,000 households found that Americans aren't really eating by the book — or by the Food Guide Pyramid.

The new study, *Eating in America Today (EAT)*, was conducted by Market Research Corporation of America (MRCA) Information Services for the National Live Stock and Meat Board. MRCA surveyed 2,000 households matched to U.S. Census statistics to ensure accurate representation.

The study was conducted to evaluate consumers actual food intake (eating habits) compared to their attitudes. The research examined the nutritional contribution of all foods and took a close look at meat's role in the diet.

The EAT survey found Americans consumed an average of 1,669 calories a day, with 37 percent of total calories coming from fat - 7 percentage points above the 30 percent fat recommendation. Saturated fat accounted for 13 percent of calories, versus the 10 percent recommendation. The survey also found that, on average, cholesterol intake was 253 milligrams per day, which is less than the 300 mg. per day limit.

In general, the EAT survey found that all segments of the population were under-consumers of foods in the vegetable, fruit, bread and milk groups and over-consumers of fats, oils and sweets. On average, the population consumed at the high end of recommended servings for the meat group.

Fat: Where We Get It

Fat from the milk group and hidden fat in the bread and vegetable groups contribute 45 percent of the total fat to the daily diet, although these foods are not being consumed at recommended levels. The meat group (meat, poultry, fish, dry beans, eggs, and nuts) contributed 41 percent of the fat to the total diet. Fats, oils and sweets contributed 13 percent of the total fat.

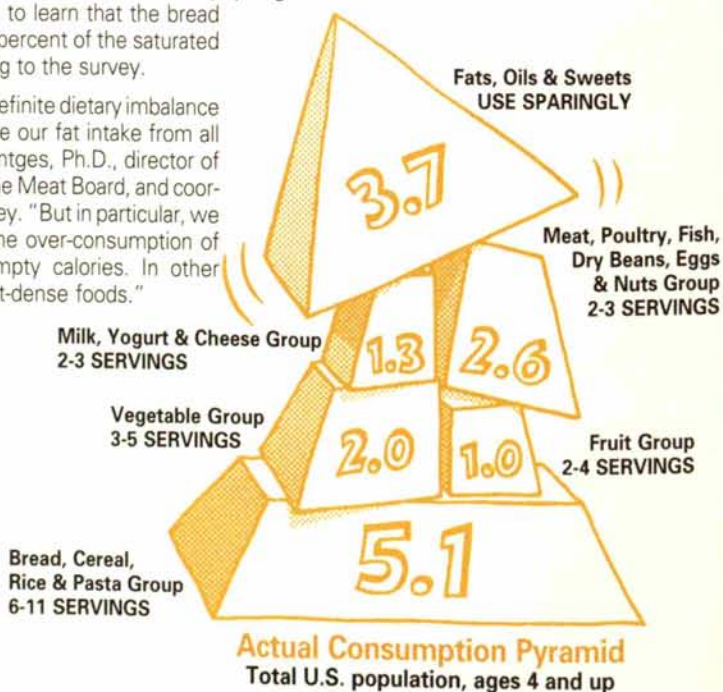
While consumers understand that the milk and meat groups contribute saturated fat, many people were surprised to learn that the bread groups contributes 19 percent of the saturated fat to the diet according to the survey.

"The study showed a definite dietary imbalance and a need to decrease our fat intake from all sources," said Eric Hentges, Ph.D., director of nutrition research for the Meat Board, and coordinator of the EAT survey. "But in particular, we need to cut back on the over-consumption of foods that provide empty calories. In other words, choose nutrient-dense foods."

Reducing Fat in the Diet

The study found consumers who trimmed their meat saved about 7 grams of fat per day, which is equal to 63 calories.

"Selecting lean cuts, using low-fat cooking techniques and eating appropriate portions could further reduce fat from the meat group," Hentges explained. "Consumers also can cut fat by selecting low-fat choices from the bread and milk groups and by not adding fat to their vegetables."



Quiz

Eating in America Today

A Dietary Pattern and Intake Report by the National Live Stock and Meat Board

Please take a few moments to answer the following questions, taken from "Eating in America Today: A Dietary Pattern and Intake Report." Then turn this page upside down to determine how well you know the eating patterns of today's American consumer.

1. Which of the following represents the least consumed food group on the USDA Food Guide Pyramid?

- a. Vegetables
- b. Fats
- c. Fruit

2. What is the average daily consumption of meat (beef, pork, lamb, veal, game, processed meats and variety meats) by adults?

- a. 4 ounces
- b. 6 ounces
- c. 8 ounces
- d. 16 ounces

3. What percentage of total fat do meat, poultry and fish collectively contribute to the average daily diet?

- a. Less than 30%
- b. 31% - 50%
- c. 51% - 70%
- d. More than 70%

4. What percentage of iron in the diet is contributed by meat?

- a. 20%
- b. 35%
- c. 50%
- d. 80%

5. What percentage of Americans are true non-meat eaters?

- a. Less than 1%
- b. 5%
- c. 10%
- d. 25%



Eating in America Today
A Dietary Pattern and Intake Report

1) c. Fruit, Fats, Oils & Sweets (the tip of the pyramid, which is not considered more often than any of the food groups except the Bread Group.)

2) a. 4 ounces. On average, Americans eat about 4.1 ounces of meat (beef, pork, lamb, veal, game, processed meats and variety meats) each day. Adding poultry and fish consumption to that of meat brings the average up to 6.6 ounces per day.

3) b. 31% to 50%. By itself, meat contributes just under 30% of the total fat in the average American's daily diet. All food from the Meat Group — meat, poultry, fish, dry beans, eggs and nuts — contributes approximately 41% of the total fat to the average diet.

4) a. Less than 20%. Although about 80% of iron is contributed by other sources, the iron in meat is 2-4 times more absorbable. Furthermore, the body can absorb iron from non-meat sources more effectively when meat is included in a meal.

5) a. Less than 1%. According to the research data presented in *Eating in America Today: A Dietary Pattern and Intake Report*, approximately 6% of consumers believe they avoid meat. The menu census diaries of those same consumers, however, reveal that less than 1% of consumers actually eat no meat (beef, pork, lamb, veal, game, processed meats and variety meats).

Low Food Price Inflation in '94

Mary D. Zehner, Dept of Agricultural Economics, MSU

Food prices have not recorded much inflation over the past few years, and 1994 should not be much different, according to the U.S. Department of Agriculture.

The Consumer Price Index (CPI) for food in 1993 will average about 2 percent above 1992. While the 2 percent increase last year was greater than the 25-year record low of 1.2 percent in 1992, it was still a relatively small increase. The food price increase compared with a 3 percent increase in the CPI for all goods and services. These increases are small compared with the increases between five and six percent only four years ago (1990).

Cold, wet weather throughout the first half of 1993 caused higher farm prices for fresh vegetables and meats and also caused retail prices to rise. These food categories carry a large enough weight in the food CPI to be responsible for most of its 2 percent rise in 1993. The cold

weather also affected production of cattle and hogs.

The floods last summer had a minimal impact on the CPI for food in 1993. Most of the damage involved corn and soybeans. However, some vegetables for processing were lost in Wisconsin and Minnesota. Shoppers may find higher prices for canned and frozen peas, green beans and sweet corn. Higher prices for these vegetables alone will have negligible effect on the CPI for food.

1994 Food Prices

In 1994, the general economy is expected to continue to expand at a somewhat faster pace than in 1993. The employment situation will improve slightly, signaling only a slight improvement in consumer confidence. As a result, consumer demand will strengthen little from current levels. The general inflation rate is expected to remain near 1993 levels.

The CPI for all food in 1994 is expected to rise 2 percent to 4 percent above 1993, and food sold in grocery stores, up 1 percent to 3 percent. Costs of processing and distributing goods will rise modestly and may not totally be passed on to consumers, considering the relative weakness in consumer demand.

The farm value of food will have a price impact on a few major food categories because of the outlook for shorter supplies in 1994. While consumer demand will remain lackluster for most of the food industry, some recovery in the away-from-home market will likely lead to increased menu prices.

Operating costs inched up slowly last year, (yet) prices remained relatively stable. Therefore, margins have been eroding. Any increase in demand will likely mean some higher prices in restaurants. Competition will continue to keep price increases moderate among fast food firms. The food away from home component of the CPI is expected to rise 2 percent to 4 percent this year.

Meats

Beef production is expected to rise 3 percent to 4 percent in 1994, resulting in a 2 percent to 4 percent decrease in CPI for beef and veal. In contrast, pork production will remain near 1993 levels, and the CPI for pork will increase 2 percent to 4 percent.

Poultry broiler production will continue to grow near the 5 percent rate in 1994. Returns to broiler producers have been favorable and are expected to remain so despite the outlook for higher feed prices. Turkey production, however, was lower last year and is not expected to grow significantly in 1994, as producers look for higher prices and improved returns. The CPI for poultry will likely decline slightly in 1994, considering large supplies of broilers, and larger supplies and lower prices for competing meats.

Vegetables

A smaller U.S. potato crop in 1993 will mean tighter supplies of potatoes and higher prices in 1994, even though Michigan's potato crop was up 9 percent. Lower prices for tomatoes, lettuce and other fresh salad vegetables will partially offset higher potato prices. The CPI for fresh vegetable is expected to rise 2 percent to 4 percent in 1994, following a more than 6 percent increase last year.

Fruits

Smaller crops of apples, oranges and other fruits will lead to higher retail prices for fresh fruit in 1994. The 1993 fall apple crop harvest was down 2 percent from the year earlier (Michigan's harvest was down about 7 percent). Lower total production and good quality will mean higher retail prices for fresh apples in 1994.

Orange production was also down in 1993 from 1992. Smaller supplies last year will mean higher retail prices for orange juice. While the total orange crop was down last year, it was still 23 percent larger than the crop two years ago. The CPI for both fresh and processed fruits is expected to increase 3 percent to 5 percent from 1993 levels.

Dairy Products

Milk production in 1994 is expected to increase slightly from 1993. While farm prices will likely average below 1993 levels, retail prices will average 1 percent to 3 percent higher. Increased export demand for processed dairy products will keep per capita domestic supplies at or slightly below 1993 levels. Domestic demand for dairy products is expected to remain stable. Therefore, the expectation of slightly lower domestic supplies will cause retail prices to also rise modestly.

Cereal & Bakery Products

The CPI for cereals and bakery products will rise at a slightly faster rate than other food categories in 1994. Demand for cereal and bread seems to strengthen, even when demand for most other products is lower.

In addition, the shelf price of a box of cereal may not be the actual price. Couponing and double couponing in some markets can reduce cereal prices considerably. Most of the costs to produce breakfast cereal and bread products are for processing and marketing, more than 90 percent in most cases.

These costs usually change more with the general inflation rate, leaving the farm ingredients relatively a minor consideration. The CPI for cereals and bakery products is expected to rise at a rate of 3 percent to 5 percent in 1994.

Fats and Oils

The flood in the Midwest and the drought in the Southeast damaged the soybean crop. Oil production, however, will be down only about 0.4 percent from 1993. The CPI for fats and oils increased less than half a percent last year, and it declined 1.4 percent from the year earlier, all because of large oil supplies. With smaller supplies in 1994, some increase in fats and oil prices is expected, in the 2 percent to 4 percent range.

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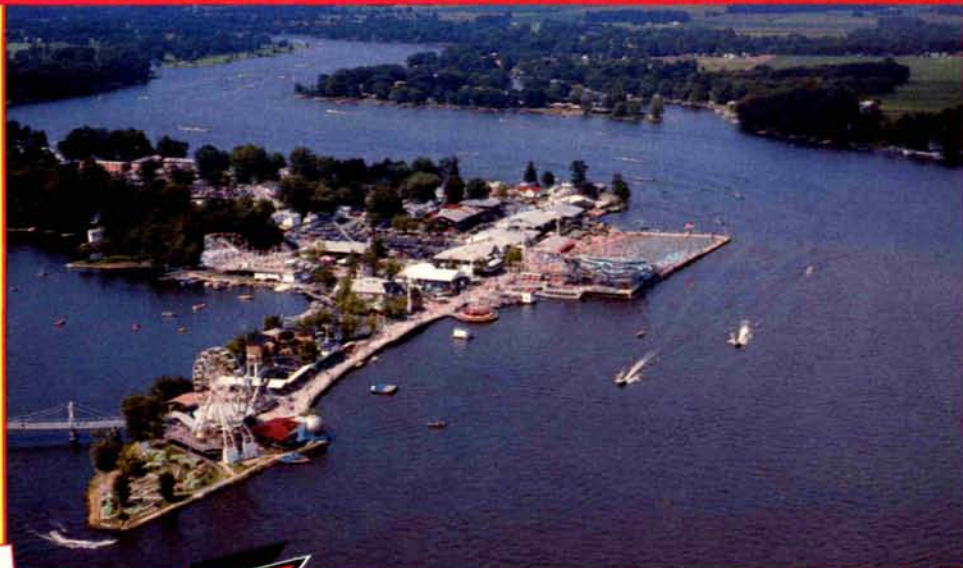
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Thinking about



Stressed for time to enjoy family and summer fun let alone have time to provide adequate lawn care? Tired of feeling like you're the hands down winner for the "ugliest lawn in the neighborhood" contest? If so, you're not alone! However, before you rush out to hire a lawn care service, make sure you consider some very important tips.

According to Dr. Bruce Branham of Michigan State University, when selecting a lawn care service, be sure to select a company that will be flexible and do the job the way you want it done. Make sure they also provide some evidence of agronomic training.

"I caution against selecting a company based solely on price," said Branham. "My experience has shown better lawn care companies do not always have the lower price ... the consumer needs to get a feel for quality service."

Tom Smith of Grass Roots, Incorporated in East Lansing explains, there are a lot of other factors that should be considered when selecting a lawn care service. "There are a lot of differences between fertilizer programs and lawn care programs; you pretty much get what you pay for," he said. "If you're looking at a less expensive program, it's likely going to use less expensive materials and it's not going to be structured for your particular lawn. It's important that any fertilizer recommendation is based on a soil test."

Chuck Koll of Chuck's Landscape Management, Incorporated in Grand Rapids, suggests consumers inquire about what kinds of products the company is using and why. Though the average homeowner may not be familiar with the product, this will give them some insight on the philosophy of the company.

"There is a lot of awareness about fertilizers, pesticides, and insecticides right now," Koll said. "Personally, we just don't go out and blanket spray everything with herbicides and pesticides ... I think consumers would be interested in knowing, especially if they have children and what not around their house."

According to lawn care representatives, there are no "average" prices for services. Prices vary depending on the services requested. Consumers should shop for service to meet their needs.

"Consumers want somebody that's going to stand behind the work they do. It is very difficult to guarantee that you will redo or reapply, because in some cases, that's not appropriate," said Smith. "I think if you're looking for a professional and you develop that relationship, that professional is going to stand behind the work that is done."

When selecting a lawn care company, Smith reminds consumers to ask questions. Not all



lawns are created equal and one lawn may need something another lawn does not. "When you are getting answers like 'well all lawns need it,' and 'it's something we always do,' I think that's a red flag that maybe you should ask some more questions," Smith cautioned.

What can you do for your Lawn?

According to Gary Slisser of True Green, the two most important things that homeowners can do for their lawn is to make sure it is mowed properly and that the turf, trees and shrubs receive the right amount of water.

"Whether they fertilize or not, mowing and watering are two of the biggest things homeowners can do on their own," said Slisser.

Your lawn generally needs one to two inches of water per week, Slisser advises. This moisture is vital in very hot periods of the summer. "The plant does have a reserve system that it will use as needed, but if we run into drought situations, the reserve is used up before it can be replenished," he said. "Therefore, the homeowner sometimes needs to supplement normal rainfall."

In addition, Slisser says, when mowing your lawn, a good rule of thumb is to never cut more than one-third of the grass blade off at one time. In Michigan, it is recommended your lawn be no shorter than 2.5 to 3 inches tall.

Slisser goes on to recommend homeowners let grass blades fall to the ground, because they decompose very quickly and do not create a thatch build-up as often assumed. However, if you leave a three inch clipping on the lawn, this will often suffocate the grass.

Gardening This Year? Prepare Your Soil First!

All you who are ready to get out there and start planting - back up. Give your soil some attention first.

Soil scientists say soil is kind of like us: It works best when it's in good physical shape. How do you "pump up" your soil? Spade it to a depth of at least eight inches, turn it over, break it up and bolster it with organic material.

Deep spading creates room in the soil for air, water and future plant roots. Thorough turning and breaking separates soil particles, exposing them to lots of oxygen. This creates the ideal environment for plant roots and beneficial soil microorganisms, both of which need oxygen to live.

Adding organic material, however, is the most important part of your soil's workout. The stuff is truly amazing. In clay soils (which have tiny, tightly packed particles, remember?), organic material acts as a buffer, preventing the tiny clay particles from cementing together. This increases the space between soil particles making for better drainage and aeration and an easier time for plant roots. (What root wants to grow through a cement wall?) In sandy soils (which have large, loosely packed particles), organic material "fills the gaps," improving the soil's ability to hold moisture and nutrients.

The good news about organic material doesn't end there, however. In the soil, worms, insects, bacteria and fungi convert organic material into humus particles - the most important part of soil for plant growth. Humus particles, which are negatively charged, attract and hold positively-charged soil nutrients such as calcium, potassium, magnesium and ammonium and release them - as needed - for plant growth.

Are you ready to run right out and start digging organic material into your garden? Wait. If you work your soil when it's still wet from melting snow and spring rains, it will come back to haunt you. It will become so gummy and compacted, you won't be able to do a thing with it.

How will you know when it's time to work your soil? Here's a tip: On a sunny day, go to your garden site, pick up a handful of soil and squeeze it into a ball. Touch the ball with your other hand. If the ball falls apart easily, the ground is ready. If it doesn't, wait.

In the meantime, go out to a garden center and buy some organic material. Composted manure and peat moss are old standbys. When the time is right, start digging. Do the initial spacing, turning and breaking. Then apply three or four inches of organic material to the surface and work it into the soil with your shovel.

continued on page 21

Lawn and Garden Care: Use Chemical Pesticides Wisely

Spring brings visions of healthy green lawns and productive gardens. It also brings the need to plan for control of the pests that may threaten your plants.

Chemical pesticides can prove most effective - but for health and environmental reasons, they must be used with care. It's good to remember that you can control many lawn and garden pest problems without chemicals.

For instance, promoting thick turf helps reduce lawn weeds. Handpicking can control such vegetable garden pests as tomato hornworms. And careful selection of hardy landscape ornamentals with pest and disease resistance can lessen the need for chemical use.

But some pest problems aren't as easy to control without chemicals. Cabbage worms are one - and they can ruin entire heads of cabbage and broccoli. Black spot on roses and apple maggot on apple trees are also difficult to control without pesticides.

Larry Olsen, pesticide education coordinator at Michigan State University, offers these tips for safe and sensible pesticide use:

Identify the pest. Doing so is essential to control. For assistance in identifying weeds, insects, plant diseases, or other pests, contact your local Cooperative Extension Service.

Consider various methods of control: mechanical (such as cultivating or mulching to control weeds in flower and vegetable gardens), biological (using biological pesticides with specific effects), chemical, or some combination.

Read pesticide labels. Each label tells what pests the product controls and gives instructions for avoiding harm to non-target organisms and water sources.

Buy the least-toxic material that will control the pest. Chemicals labeled *caution* are the least toxic and pose the least hazard when used as directed. Those labeled *warning* are moderately toxic. And those with *danger* on the label are highly toxic.

Use recommended safety equipment when mixing, applying, and cleaning up after application.

Store and dispose of pesticides and pesticide containers according to label directions. Keep them in their original containers so that proper use and first aid instructions are readily available. Buy only as much as you can use, and mix only as much as you need for one application.

For more information on safe pesticide use and storage, contact your county MSU Extension office.

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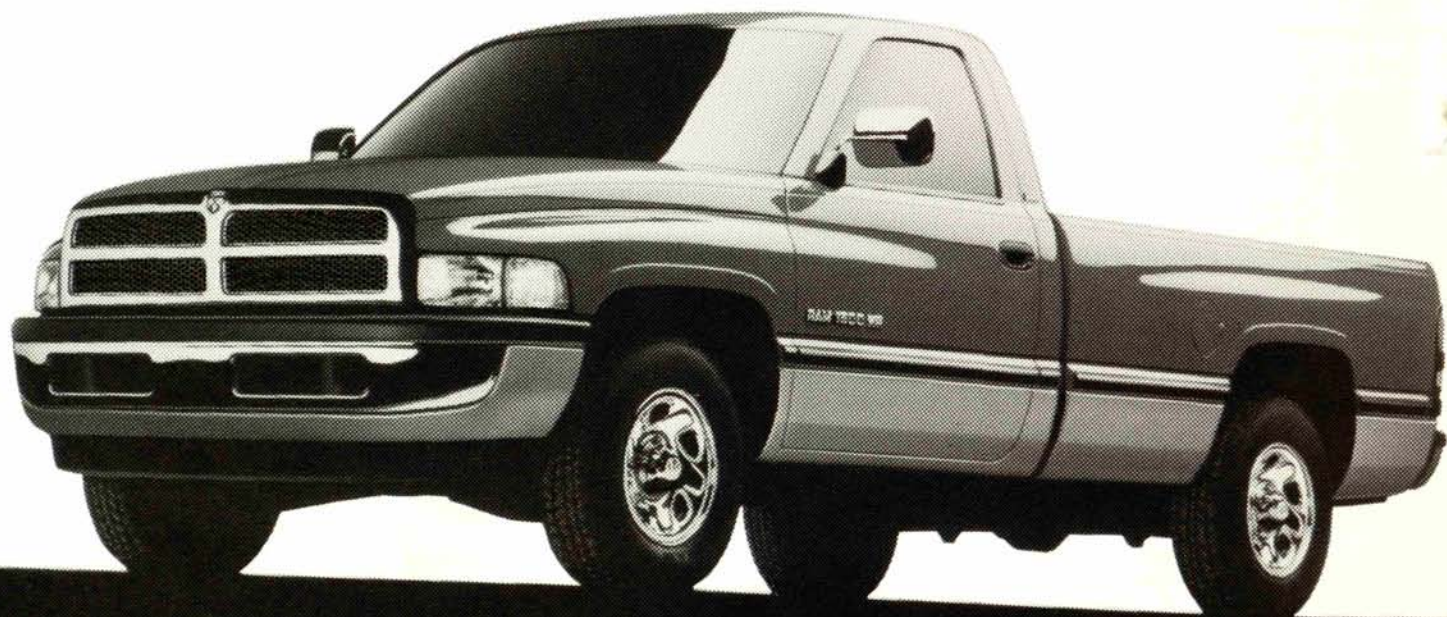
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It's looking like another good year for American farmers. First we introduce the new Ram Pickup, "The Truck Of The Year" according to *Motor Trend*. And now the truck that changes all the rules also comes with a special \$500 cash incentive.

Available to Farm Bureau members only, on all '94 5.9L Magnum gas and Cummins diesel Ram models. We've added cash back to most '94 mid-size Dakota pickups, too, along with all full-size Ram Vans and

Ram Wagons. And your cash back is on top of any other national offer.* Or if you prefer, select up to \$1,000 in quality DeWalt tools. All you need is a certificate from your state's Farm Bureau before you see your Dodge dealer. Cash back or DeWalt tools – expect a record harvest.

*This cash back offer is valid for members of participating Farm Bureaus, expires 12/31/94, and may not be used in combination with any other Chrysler Corporation certificate program or certain other special programs. Ask for restrictions and details.



THE NEW DODGE
A DIVISION OF THE CHRYSLER CORPORATION

Insights

**American Cancer Society
and Farm Bureau Insurance**

A golf match.

We're proud to announce that Farm Bureau Insurance will be teaming up with the Michigan Division of the American Cancer Society to sponsor the state's premier amateur golf championship program.

The American Cancer Society golf program is widely recognized as the outstanding program of its kind, and its national finals tournament is the largest amateur championship in the country. Proceeds are used to support the fight against cancer.

Farm Bureau Insurance will sponsor 11 local tournaments and the Michigan state finals in 1994, and over the next four years will sponsor more than 30 local tournaments along with the statefinals.

Here is the schedule of 1994 Farm Bureau Insurance-sponsored tournaments:

Saginaw - Men's	May 12
Traverse City - Combined	June 1
Ann Arbor - Men's	June 7
Marquette - Combined	June 9
Jackson - Women's	June 14
Oakland - Men's	June 18
Kalamazoo - Men's	June 21
Eaton - Combined	June 28
Midland - Men's	August 3
Muskegon - Combined	August 5 & 6
St. Joseph - Combined	August 7
State Finals - Three divisions: men's and women's	September 9-11

You can join us as a competitor by calling your local American Cancer Society office or 1-800-ACS-2345.

DON'T TRUST YOUR MEMORY

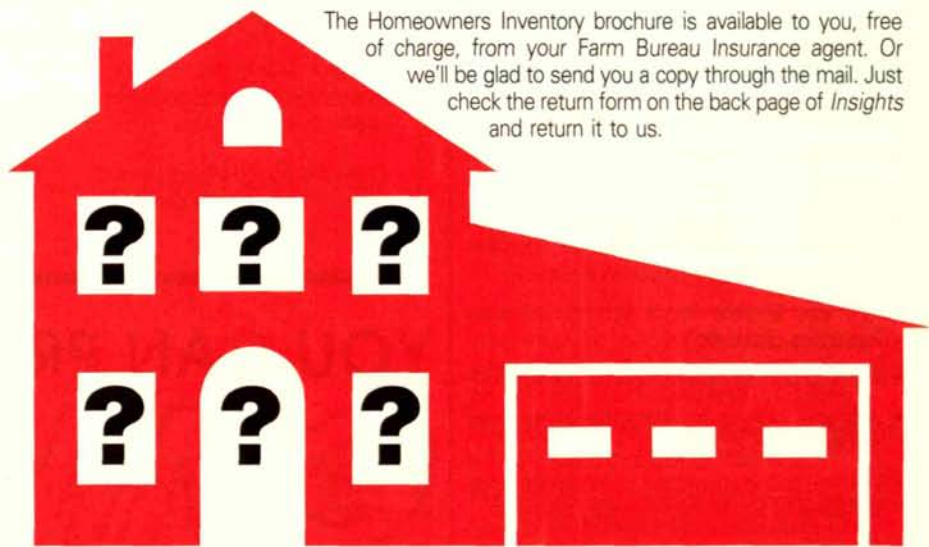
Take a household inventory

Furniture, electronic equipment, musical instruments, appliances, and more - you've accumulated many valuable items over the years. If your home were ever damaged or burglarized, it would be important for you to remember all those items and their values to help us settle your loss properly.

That's why we've developed our Homeowners Inventory brochure for you. It gives you the opportunity to list, room by room, the items you own, their value, and their replacement cost.

There's something else you can do, too: Take photos of your valuables and keep the prints in a safe deposit box, somewhere else away from your house, or in your deep freeze. Or, if you have a video camera, use it to make a visual record - and then keep the cassette at another location.

The Homeowners Inventory brochure is available to you, free of charge, from your Farm Bureau Insurance agent. Or we'll be glad to send you a copy through the mail. Just check the return form on the back page of *Insights* and return it to us.



Home Insurance: Are You Getting All the Discounts You Deserve?

If you are a homeowner, you could qualify for special discounts that will help keep your home insurance costs down.

For example, Farm Bureau General Insurance Company of Michigan offers discounts if you have smoke detectors, fire alarms, and burglar alarms. You also earn discounts if you are a non-smoker or age 55 and older.

Your agent can also tell you about replacement cost coverage on your home and contents. Farm Bureau Insurance specializes in protecting Michigan homes and has developed policies that provide top quality coverage for Michigan homeowners.

Take Time for an Insurance Review

As time goes by, our circumstances change – and so does our need for insurance. Take a look at this checklist. Are you due for an insurance review? Now is a good time to make a careful assessment of your current coverages and needs.

- Have you built a garage or a deck? Added a family room or an extra bath?
- Have you recently remodeled any parts of your home?
- Do you own recreational vehicles – mopeds, motorcycles, ATVs, campers, and the like? Have you purchased any new ones?
- Have you purchased a cottage, land, or income property?
- Have you installed safety and security devices that qualify you for homeowners insurance discounts? Smoke detectors, fire extinguishers, deadbolt locks, sprinkler systems, and security systems can make a difference in the cost of your insurance.
- Are you age 55 or older? You may be eligible for a 25 percent discount on your homeowners insurance.
- Do you own any sterling silver, valuable antiques, paintings, or other fine art?
- Would your total jewelry and furs be valued at more than \$2,500?
- Would you suffer a financial loss based on your current liability limits if a large judgment were rendered against you in a lawsuit?
- Are you eligible for a safe driver auto insurance discount?
- Are you putting away funds for retirement?
- Are you looking for attractive alternatives to certificates of deposit?
- Are you taking advantage of the tax benefits available to you through annuity plans?
- Do you have enough life insurance to cover your mortgage? To continue your monthly income? To assure your children's college education?
- Does your spouse have sufficient life insurance?
- Have you made adequate plans for your estate?

Your Farm Bureau Insurance agent is standing by to help you conduct a confidential insurance review – and help you make your future more predictable. Call your agent today.

Certificate



Single Premium

Features	Certificate of Deposit	Single Premium Deferred Annuity
Is the interest tax-deferred?	No	Yes
Is the interest excluded from calculation in determining whether/how much Social Security benefits are taxed?	No	Yes
Guaranteed lifetime income of both principal and interest?	No	Yes
Do proceeds avoid probate?	No	Yes
Can interest be reinvested without incurring income tax?	No	Yes
Are proceeds protected from attachment by creditors in most states?	No	Yes
Does the period of withdrawal penalties end after a certain length time?	No	Yes

YOU CAN PROTECT AGAINST

If lightning strikes in the vicinity of your home, your appliances and your entire electrical system are at risk.

Computers, VCRs, TVs, refrigerators, microwaves, stereo systems, air conditioning and heating units – all these and more are subject to damage or destruction from the electrical surges a lightning strike can bring.

Fortunately, you can protect against lightning damage. For a moderate cost—usually less than the deductible on your homeowners insurance policy – you can equip your electrical system with an effective lightning arrestor and surge suppressor.

When a lightning surge enters the wiring of a home equipped with a lightning arrestor and surge protector, the device immediately clamps

the voltage to a safe level and dissipates it harmlessly to the ground.

"The typical residence has thousands of dollars invested in electrical equipment," says electrical engineer and consultant Shel Pastor. "By equipping your home with this type of device, you protect yourself and your electrical system against the danger, damage, and aggravation that can result from a lightning strike."

Pastor points out that a lightning arrestor and surge suppressor will also lengthen the life of the electrical equipment you depend on – everything from large appliances to light bulbs – whether or not you're the victim of a lightning strike.

That's because electrical systems are subject to frequent power surges that wear electrical

of Deposit

3. Deferred Annuity

Here are other benefits of a Single Premium Deferred Annuity, as well:

- With an Single Premium Deferred Annuity (SPDA), you can withdraw up to 10 percent of your previous anniversary's cash value, including principal and interest. You can receive this sum in monthly, quarterly, semi-annual, or annual installments. A CD can provide income of interest only and is generally paid annually or at the maturity of the CD.

- An SPDA has a decreasing seven-year surrender charge, beginning with seven percent of the balance over and above a ten percent window so that there are no penalties in years eight and later. CDs generally allow penalty-free withdrawals for a seven-day period after each maturity date. Withdrawals at any other time are generally subject to an interest penalty which usually equals six months' interest. Assuming the CD crediting rate is eight percent, the early withdrawal penalty remains at four percent, regardless of how long the money has been in the bank CD.

With an SPDA, your interest accumulates on a tax-deferred basis. The interest you earn in your SPDA is excluded from the calculation when you determine if your Social Security benefits are to be taxed. When you decide to begin receiving the proceeds from your SPDA, you are guaranteed a lifetime income.

Your funds in your Certificate of Deposit are a good foundation on which to build your retirement plans, and an SPDA from FB Annuity is a safe and secure way to maximize the benefits of this foundation.

Does it make sense for you to keep your Certificate of Deposit or place those funds in a Single Premium Deferred Annuity from FB Annuity?

You decide . . .

LIGHTNING DAMAGE

devices down over time. Surge suppression controls those fluctuations and helps prevent premature appliance failure.

"By putting suppression and arresting technology into your system," Pastor says, "you're going to extend the useful life of your appliances."

Installation by a licensed electrician is recommended. More information on suppression and arresting technology for home or business is available from Engineered Maintenance Corp., P.O. Box 250363, West Bloomfield, MI, 48325. Telephone: 810-737-9020.

FINANCIAL TIP\$

You buy life insurance to protect your family and annuities to protect your retirement.

But did you know these policies offer tax advantages, too? In fact, life insurance policies and annuities are among the few financial products left that still earn tax-deferred interest.

The Wall Street Journal recently reported that "the ability to defer taxes is one of the most attractive features" of annuities and cash-value life insurance.

Your Farm Bureau Insurance agent can tell you more about how life insurance and annuities can make a big difference in your financial future.

Start a Legacy for Your Children

What would be the best gift for your children or grandchildren? If you ask the kids, you might get answers like clothes, toys, or money.

How about the gift of life insurance – a gift that will help them throughout their lives.

This gift will help pay for their college, finance a new home, or help build a retirement fund.

There are several advantages to buying a policy for a young child:

- Premiums are lower.
- Insuring them now, while they are young and healthy, assures they will have the protection. Later on, because of illness or injury, they might not be able to buy life insurance.
- It's a gift the child can use for a lifetime.

Don't shop around for the perfect gift. It's as close as your Farm Bureau Insurance agent's office.

Renters Insurance

is a Good Idea

If you rent a house or apartment, remember that you face some of the same risks that a homeowner does.

You could lose your possessions to a burglar; a fire could destroy everything you own; or you could be sued if someone is injured in your home.

That's why renters insurance is such a good idea. You can get a lot of coverage for a relatively low cost.

A survey by the Insurance Information Institute reports that three out of four renters do not carry renters insurance. It's an oversight that could cost them dearly.

FREE: Early Indians Booklet for you

The Early Indians of Michigan are the topic of a popular Farm Bureau Insurance publication used each year by teachers, students, libraries, and civic groups all across the state.

The booklet highlights the four primary tribes of Michigan – the Huron, the Ottawa, the Chippewa, and the Potawatomi – with color illustrations depicting the Native Americans' appearance. Also included are descriptions of each tribe's history and lifestyle.

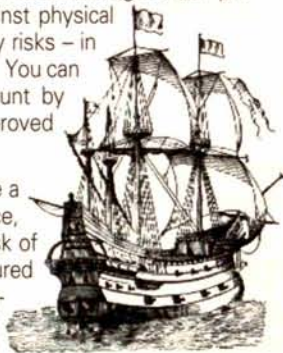
You can obtain copies for yourself, your children, or community group free of charge by checking the response form you'll find on the back page of *Insights* and returning it to us.

For Smooth Sailing, Make Sure Your Boat is Covered

Before you put your boat in the water this summer, ask your agent to review your insurance coverage. Michigan has more registered boats than any other state in the nation, but, unfortunately, not all of them are properly insured.

Your Farm Bureau Insurance agent can protect your boat against physical damage and liability risks – in or out of the water. You can even earn a discount by completing an approved boating class.

You wouldn't drive a car without insurance, so why take the risk of operating an uninsured boat? Carefree summer boating starts with an insurance checkup now.



Keep In Touch . . .

We hope you enjoyed this first issue of *Insights*. We would like to hear from you. Use this coupon to suggest story topics, request more information, or to order free items.

I. READER INTEREST

What insurance topics would you like to see covered in upcoming issues? _____

II. FINDING OUT MORE

Please let us know if you'd like an agent to contact you about:

- Free Insurance Review
- CD Alternatives
- Homeowners Insurance
- Life Insurance
- Other: _____

III. FREE

Check the free material you would like mailed to you:

- Early Indians of Michigan booklet
- Homeowner's Inventory brochure

IV. YOUR NAME AND ADDRESS

Name _____

Address _____

City _____ State _____ ZIP _____

County _____ Phone # _____

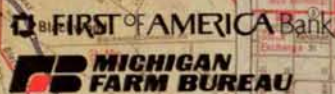


MAIL TO: **Insights**

Communications Dept.,
Farm Bureau Insurance
PO Box 30400
Lansing, MI 48909-7900

Going Places?

Now there are even better reasons to carry a Farm Bureau MemberLine VISA or Gold MasterCard!



Customized Trip Routing!

It's new, it's free and it's designed especially for Farm Bureau MemberLine VISA and Gold MasterCard holders on the move. Simply tell us where you're going, whether you want to take the scenic route or get there fast... and we'll do the rest! Within three days you'll receive detailed maps to your destination — custom fit to your specifications and travel plans. It's a convenience you can use as you enjoy the many other benefits and advantages you receive with a Farm Bureau MemberLine VISA or Gold MasterCard.

Better Variable Interest Rates

The Gold MasterCard has a 12.9% APR* — one of the lowest interest rates available! The interest rate on the MemberLine VISA is a low 14.4% APR*. In addition, you pay no interest on new credit card purchases when your full balance is paid by the due date.

The MemberLine VISA has no annual fee and the annual fee for the Gold MasterCard is \$20, which is rebated every year that you make \$3,000 or more in net purchases.

Better premiums

Both the MemberLine VISA and the Gold MasterCard offer a wide array of complimentary features and options for your protection and peace of mind. And when you carry a Gold MasterCard, you'll enjoy the added advantages of a higher credit line, executive travel privileges, emergency road assistance, purchase protection insurance and a warranty extension program — valuable "extras" you and your family can depend on.

Convinced?

Simply remove this page from the magazine and fill out the application on the reverse side. Letterfold and staple the form with the mailing address on the outside. No postage necessary!

CLASSIC 14.4% Variable A.P.R. and GOLD 12.9% Variable A.P.R. effective October 1, 1993 based on September 15, 1993 Prime Rate.



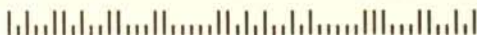
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Postage will be paid by addressee

FIRST OF AMERICA BANK
REVOLVING CREDIT DIVISION
ATTN: FARM BUREAU MEMBER SERVICES
P.O. BOX 2349
KALAMAZOO, MI 49003-9917



CARD PREFERENCE (choose one design only)

- Scenic VISA** CTL VR 6400 09 PL1
 Standard VISA CTL VR 6400 09 PL2
 GOLD MASTERCARD CTL MP 5600 0100 PL1



If I do not qualify for the Gold MasterCard, consider my application for the regular VISA.

APPLICANT (please print)

NAME AS YOU WOULD LIKE IT TO APPEAR ON CARD

First Name _____ Middle Initial _____ Last Name _____

Social Security # _____ Date of Birth / /

Home Phone () _____

Address _____ Years There _____ Mos. _____

City, State _____ Zip Code _____

- Mortgage Rent
 Own (Free and Clear) Other (Describe) _____ Monthly Payment \$ _____

Previous Address (if less than 2 years at present address) _____

Employer or DBA _____ Years There _____ Mos. _____

Position _____ Business Phone () _____

Previous Employer _____ Years There _____

Annual Salary \$ _____ Other Income \$* _____

Source of Other Income* (Alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.) _____

- Do You Have:
 Checking (Bank)
 Savings (Name)

Nearest Relative (not living with you) _____ Phone () _____

Address _____

I/we hereby certify that each of the answers on this application is true and correct, and is made for the purpose of obtaining a loan or credit from the First of America Bank-Central (Bank). I/we hereby authorize the Bank to investigate my/our credit record to the extent it deems necessary and to verify my/our credit, employment and income references. I/we further authorize and instruct any person or consumer reporting agency to furnish the Bank any information that it may have or obtain in response to such credit inquiries. I/we further agree that this application shall become property of the Bank, whether or not it is approved.

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).

X _____ / /
 Applicant's Signature _____ Date _____

X _____ / /
 Co-Applicant's Signature _____ Date _____

OPTIONAL GROUP CREDIT INSURANCE

Optional Group Credit Insurance

To enroll in Chargegard, you must be under age 70 in all states except age 71 in AZ, FL, MI, MO, and OK. In CA, CT, HI, ID, IN, MA, NJ, RI, VT, WA, WI, and WY, maximum enrollment age is through age 64 (age 65 in IA, MN, OR, and TX), and coverage ends at age 65 (age 66 in MN, OR, and TX; age 70 in NY). You, the applicant, are eligible for this coverage if you are employed full-time in a non-seasonal occupation. (Non-seasonal restriction does not apply in AZ, MI, NM, NY, OR, and RI.) Unemployment and disability coverages begin after 30 consecutive days of unemployment or disability, and are retroactive to the first day of loss. All benefits are based on the outstanding balance as of the date of loss and will continue until your balance is paid off, you return to work, or you reach the limits of the master policy, \$10,000, whichever occurs first. Life benefits are available to the applicant and joint applicant (spouse, if no joint applicant). Benefits are not payable on purchases or advances made while claims are being paid.

Unemployment Benefit: If you become involuntarily unemployed, Chargegard will make your scheduled minimum monthly payments, subject to the master policy limit. Retirement is not covered. In NY, unemployment benefits are not payable for pregnancy and other medical conditions. (Coverage not available in CT, MA and MN; labor disputes/strikes excluded in AR, IL and NY.)

Life Benefit: If you or your joint applicant (spouse, if no joint applicant) die, Chargegard will pay the outstanding account balance as of the date of death, not to exceed your credit limit or \$10,000. (Suicide excluded except in MD and MO.) At age 65 (age 66 in IA), Life benefits convert to Accidental Death in HI, IN and VT. (Single Life coverage only in MA.)

Disability Benefit: If you become disabled, Chargegard will make your scheduled minimum monthly payments as long as you are under a doctor's care and unable to work, up to your credit limit or \$10,000, whichever is less.

Chargegard Costs: The monthly premium for Chargegard is 66¢ per \$100 of your average daily balance on your account in all states except as follows: 28.9¢ in MA; 29.3¢ in MN; 38.8¢ in NY; 46.9¢ in NH; 48.1¢ in CT; 56.7¢ in VT; 64¢ in NM; 65.8¢ in AZ; 57.6¢ in SC; 46.6¢ in TX; 57.5¢ in HI; 59¢ in WI; 60¢ in CA, IA, ID, IN, MO, NJ, OR, RI, WA, and WY. The monthly premium will be charged to your credit card account.

Coverage will be obtained by First of America and is underwritten by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, Florida 33157-6596. In NY, Life and Disability coverage is provided by Bankers American Life Assurance Company. TX Certificate numbers AD9139CQ-0791, AC3161-CB 3.50 & 3.53 R.A. and B2754EQ-1089.

Yes, I want First of America's Chargegard Insurance. I have read and understand the important eligibility and cost disclosure information provided. Consumer credit insurance is not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. Whether credit insurance is obtained is not a factor in the approval of this application for credit.

Applicant's Signature (Your signature constitutes acceptance of this coverage.) _____ Birth Date _____

CO-APPLICANT (please print)

NAME AS YOU WOULD LIKE IT TO APPEAR ON CARD

First Name _____ Middle Initial _____ Last Name _____

Social Security # _____ Date of Birth / /

Employer _____ Years There _____ Mos. _____

Position _____ Business Phone () _____

Previous Employer _____ Years There _____

Annual Salary \$ _____ Other Income \$* _____

Source of Other Income* (Alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.) _____

Complete the following information if different from applicant

Home Phone () _____

Address _____ Years There _____

City, State _____ Zip Code _____

- Mortgage Rent
 Own (Free and Clear) Other (Describe) _____ Monthly Payment \$ _____

- Do You Have:
 Checking (Bank)
 Savings (Name)

There are costs associated with the use of this account.

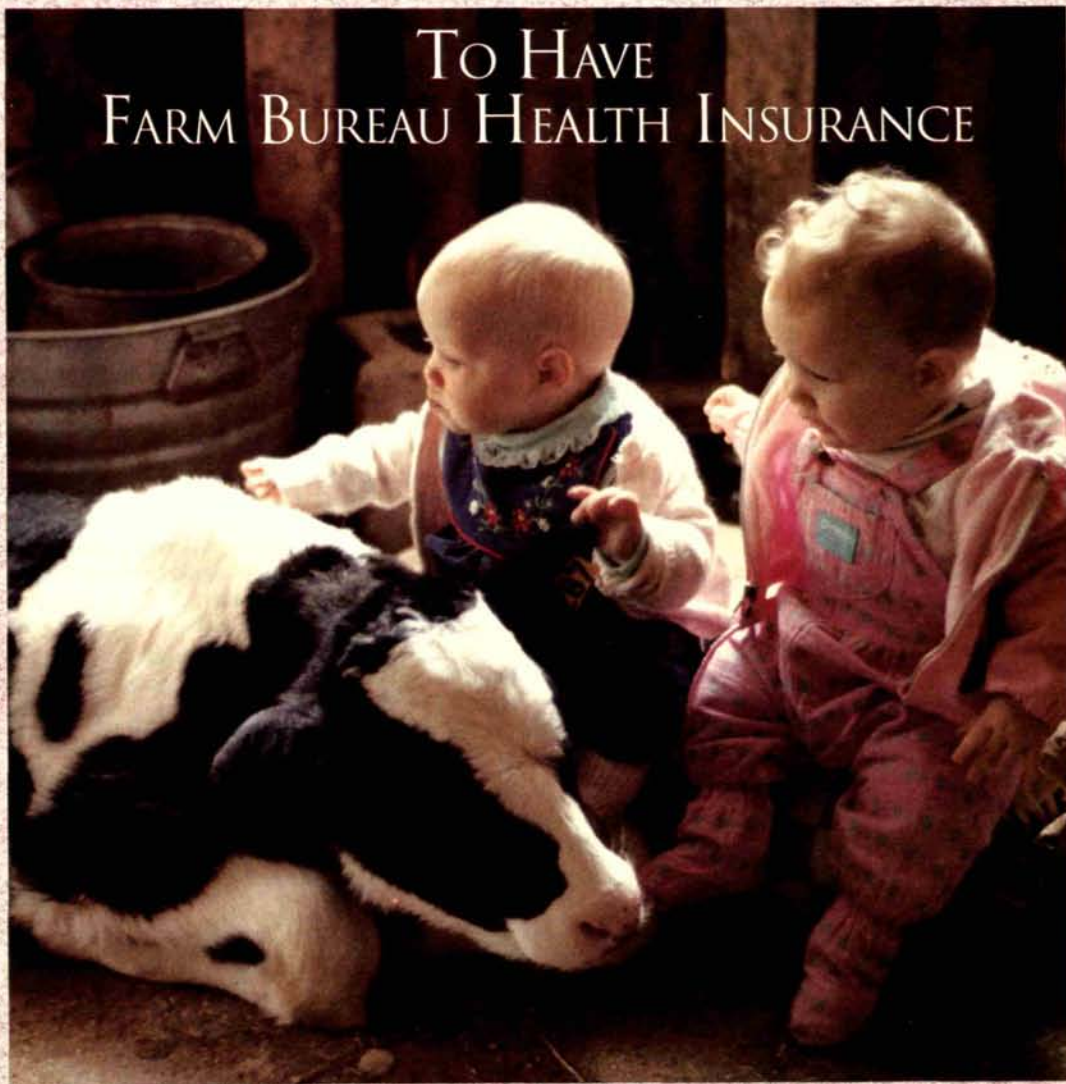
For a complete listing of these costs you may call us at: 1 800 423-3883 or write us at P.O. Box 2349 Kalamazoo MI 49003

Variable Annual Percentage Rate	Balance Calculation Method	Annual Fee	Grace Period for Repayment of the Balance for New Purchases	Other Fees
Classic = Prime + 8.4% Gold = Prime + 6.9% Based on Wall Street Journal Prime	Two cycle Average Daily Balance (excluding new purchases)	None for scenic or standard VISA \$20 for Gold MasterCard (rebated every year net annual purchases exceed \$3,000)	25 Days, starting with the billing date on statement	Cash Advance Fee – none Transaction Fee – none Late Fee – \$0-\$12 Over Limit Fee – \$0-\$10 Dishonored checks – \$0-\$15 Minimum Finance Charge – none

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

A FEW SMALL REASONS

TO HAVE FARM BUREAU HEALTH INSURANCE



For over forty years, Farm Bureau and Blue Cross Blue Shield have teamed up to provide quality health care at competitive group rates with the personalized service you would expect from a Farm Bureau family membership.

No matter what your needs...
small business, sole proprietor, or individual coverage for you or your family —
we have the right plan at the right price.

Blue Cross Blue Shield quality and Farm Bureau's personalized service provide an unbeatable combination that you can't afford to be without when protecting the "small" things in life that are of big importance to you.

For information, call 1-800-292-2680 or contact your local Farm Bureau agent.



Michigan Produced Milk Going Overseas as Dry Ice Cream

Michigan dairy farmers will soon be sending a portion of their milk production to China, Japan and other Pacific Rim countries in the form of ice cream, thanks to the development and marketing of Michigan Milk Producers Association's dried ice cream product ShurBlend. The product is manufactured and packaged at the MMPA's Ovid processing plant.

"We have made our first shipment to the foreign market and plan to pursue other outlets for the product," said MMPA General Manager Walt Wosje. "We hope to sell somewhere in the neighborhood of 3 million pounds in 1994, for the most part, in international markets."

To produce 3 million pounds of the ice cream powder will require 32 to 33 million pounds of milk, according to Wosje. Exported ShurBlend will be packaged and shipped in 50 pound bags. Product for the domestic consumer market will be packaged and sold in one pound bags under the White Mountain label.

According to Wosje, convenience, ease of transporting a powder versus liquid, and a long shelf life are key to the future of ShurBlend in international markets. "China, for example, doesn't have access to ready refrigeration or the infrastructure to handle frozen products as well as we do, so this product seemed to fit their needs. It's a dry product kept in a bag, it has a shelf life of eight to 10 months," he said.

In 1993, MMPA also entered into a partnership with TEACO International, of Novi, Mich. The company is responsible for marketing ShurBlend and, according to Ed Morris, executive director for the company, has already landed several contracts with China, Malaysia, Indonesia, Taiwan and Singapore.

"We just felt that the Pacific Rim countries are strong growing economies that can pay us in U.S. dollars," said Morris. "We've also got a number of local McDonalds that we think we can make some progress with since they've indicated an interest to market it. You'll also see the product in K-mart, Walmart, and Meijer stores through a relationship with Rival Manufacturing."

According to Morris, Rival Manufacturing sells ice cream machines, and will be selling the ShurBlend product with their machines. One obstacle to selling the product through commercial institutions was removed during MMPA's annual meeting, when Gov. John Engler signed legislation allowing the sale of a properly pasteurized ice cream powder.

A minor technicality was discovered after MMPA had spent three years developing ShurBlend, according to Wosje. "We were notified by the Michigan Department of Agriculture that technically, this product didn't meet the definition of ice cream, because every single particle has to

be pasteurized. Even though our product was pasteurized, the water that's added is not, therefore, the end-product was not pasteurized," he explained.

According to MFB Legislative Counsel Ron Nelson, the new legislation allows that if the water were otherwise suitable for public consumption, then the product would be legal. "Milk is a highly regulated commodity," Nelson said. "However, this legislation could indirectly benefit other commodities that are dried and/or powdered and reconstituted with water in the future."



Environmental ISSUES

Prompting Changes in Michigan Farming Practices

A national poll conducted by the Gallup Organization reveals that farmers in Michigan and other midwestern states see water quality as the top farm-related environmental problem and "safer" pesticides as part of the solution.

According to the results of the 1993 Sandoz National Agricultural Poll, three out of five farmers say they are more concerned about farm-related environmental problems today than five years ago.

"It's clear that farmers everywhere share the public's concern for the environment," said Dale Miller, CEO of Sandoz Agro, the agricultural company that commissioned the study. "This is especially true in the midwestern states like Michigan, where the three major concerns of farmers are water quality, soil contamination and soil erosion."

Miller also said the poll indicates U.S. farmers are embracing positive changes in their farming practices.

Among the findings:

- The majority of U.S. farmers say they already have made some changes in their farming practices as a result of public opinion about the environment, mostly in the areas of pesticide use and conservation tillage. Midwestern farmers are slightly more likely to be practicing conservation tillage. Midwestern farmers are slightly more likely to be practicing conservation tillage because of public opinion than farmers in other parts of the country.

- Ninety-two percent of U.S. farmers say they are very or somewhat likely to use safer pesticides in the future. According to the poll, Midwest farmers are even more likely to use safer pesticides in the future than other farmers nationwide.

Other findings of the study:

- Sixty-six percent of U.S. farmers favor tougher enforcement of penalties for misapplication of pesticides. Forty-one percent favor mandatory education and certification for those who apply pesticides. However, less than half of all farmers say that pesticides are knowingly misapplied.

- Thirty-nine percent of U.S. farmers believe they should have primary responsibility for fixing environmental problems associated with agriculture. This is almost three times the percentage of farmers placing responsibility with government and almost five times the percentage placing responsibility with agricultural manufacturers.

- While most U.S. farmers think they are viewed as responsible stewards by their urban neighbors, 43 percent think their image has slipped. In the Midwest, only 39 percent say the image of the farmer has gotten worse. In fact, 28 percent believe their image is improving due to positive media coverage and better informed consumers.

"The majority of farmers believe consumers are more concerned about environmental issues because they are more aware of environmental issues, not because the problems are

getting worse," said Dr. Max Larsen, executive vice president with the Gallup Organization. "Four of five farmers believe current safeguards are sufficient to protect people and the environment, but almost as many think the public doesn't understand these safeguards."

Overwhelmingly, farmers believe the key to reducing public concerns about farm-related environmental issues is education. Most feel they share responsibility for that education with government, teachers, manufacturers and others. More than one-third of U.S. farmers say they have personally participated in efforts to educate the non-farm public.

The 1993 Sandoz National Agricultural Poll was fielded following the presidential election and included a cross-section of grain, cotton and vegetable growers. The study has a margin of error of plus or minus 2.8 percent.



Marshall area farmer Doug Myers (right), pictured with his father Grant, exemplifies the findings of the poll. Last year, in his search for "greener" alternatives, he agreed to participate in government sanctioned tests of an experimental herbicide on part of his 2,100-acre cash crop farm operation. "Farmers work and live in the environment and are concerned with protecting everyone's health," Myers said. "Since I live and farm in the Great Lakes area, water quality is a major concern as water is linked to everything we do."

Top Young Farmers

Receive Titles and Prizes

Three young farmers were honored during the MFB 74th annual meeting for earning top spots in competition for state titles and prizes.

Robert Lynn Mayer of Bronson, Branch County, was selected as "Outstanding Young Agricultural Leader" and presented with \$1,000 in Great Lake Hybrids products, a Carhartt jacket from Blue Cross/Blue Shield of Michigan, and an expense-paid trip to Ft. Lauderdale, Fla. for the annual meeting of the American Farm Bureau Federation in early January.

Mayer is vice president and part owner of Lynn Mayer's Great Lakes Glads, Inc., a family-owned and operated agribusiness specializing in the production and marketing of gladioli and other cut-flowers throughout North America. The operation, which includes 1,000 acres in Bronson and 500 acres in Mexico, is the largest producer of gladioli in the world. The family also custom farms 1,000 acres of soybeans, navy beans, hay, seed corn and field corn.

Mayer attended Hope College majoring in political science and business. He is active in the Branch County Farm Bureau and in local organizations, including the Branch County Community Foundation, a non-profit organization created in 1991 to address the long-term needs of the community.

Runner-up in the Outstanding Young Agricultural Leader contest was Tamara Craig-Walton of Sturgis in St. Joseph County. Walton, who holds a degree in agricultural communications and advertising from the University of Illinois, and her husband, Larry, operate a 600-acre farm specializing in livestock and cash crops. She is also a sales representative for the Monsanto agricultural chemical company.

Winner of the "Distinguished Young Farmer" title was Jeffrey Earl Horning of Manchester in Washtenaw County. Horning is the fifth generation on the Horning Farms dairy operation, a centennial farm.

After graduation from Michigan State University in 1989, he became a partner with his father. He is responsible for management of the



*Robert Lynn Mayer
Bronson, Branch County*



*Jeffrey Earl Horning, his wife Lynda
and their daughter Katelyn
Manchester, Washtenaw County*

150-cow dairy herd and all of the replacements, and the forage program.

Horning also received \$1,000 worth of Great Lakes Hybrids products, a Carhartt jacket, plus \$500 cash from Dodge and 80 hours use of a Case-IH Maxxum tractor. His state title also qualified him to represent the Michigan Farm Bureau in national competition at the American Farm Bureau Federation annual meeting in Ft. Lauderdale, Fla., in January.

Horning is active in the Washtenaw County Farm Bureau and was also a participant in Michigan Farm Bureau's ProFILE, an intensive leadership program. He and his wife, Lynda, also a graduate of Michigan State University, have one daughter, Katelyn, 16 months old.

Runner-up in the Distinguished Young Farmer contest was Tom Barends, of Fremont, Newaygo County. Barends and his wife, Jacqueline, are owners-operators of an 80-acre farm specializing in registered cattle, alfalfa and corn.

An Upper Peninsula young farmer, Jim Van Damme, of Rock, representing the Hiawathaland Farm Bureau, talked his way to take top spot in the Discussion Meet.

He received \$500 in cash from Dodge Truck, \$1,000 in products from Great Lakes Hybrids, a Carhartt jacket from Blue Cross/Blue Shield of Michigan, and a trip to the American Farm Bureau Federation annual meeting in Florida.

Van Damme competed against representatives from other state Farm Bureaus in national discussion meet competition at that meeting in early January and placed as a national runner-up.

Van Damme served as the Upper Peninsula representative on the Michigan Farm Bureau Policy Development Committee, which presented the slate of proposed policies to the voting delegates at the organization's annual meeting held at the Westin.

continued from page 9

How Do I Plan a Vegetable Garden?

Afraid your new vegetable garden will turn into a scene from "Attack of the Killer Tomatoes?" Or maybe "Dawn of the Dead?" Avoid the horror of both of these scenarios through careful "scripting."

First, figure out how much gardening space you have. Measure the long side of your gardening area (in feet) and divide by 1-1/2 or 2. That's how many rows will comfortably fit on your plot. (Call this Number A.)

Next, measure the short side of your gardening area. That's how long your rows will be. (Call this Number B.) Multiply A times B to get your total row footage.

The next step is figuring out quantity, spacing and layout. With common vegetables like beans, carrots, cucumbers, green onions, peppers, radishes, spinach, tomatoes and zucchini, you should plan on five feet of row for each person you plan on feeding. (To guard against overplanting, have your family sign up for the vegetables they honestly want to eat this summer!)

Match what your family asks for to your available space. For example, if three people plan to eat tomatoes, plan 15 feet worth of tomatoes.

How many seeds or seedlings are required for each five-foot segment? It depends on the vegetable.

Fruiting crops (tomatoes, peppers, beans) need space and light to develop a lush leaf canopy before fruiting - leaves provide the stored energy necessary for making fruit.

Root and leafy crops (carrots, radishes, spinach) don't need as much space. But never crowd them - crowded plants compete with each other for light, water and nutrients, becoming weak, spindly and more vulnerable to disease in the process.

But that doesn't quite answer the question. Here's the way to figure out how many seeds or seedlings to plant for each five-foot (60-inch) segment of garden. Read the recommended spacing for the vegetable on the back of the seed packet or on the planting marker. (For example, staked tomato plants should be planted 24 inches apart.) Divide that number into 60 (60 divided by 24 equals about 2). That's how many seeds or seedlings should occupy the five-foot segment needed to feed one person. (Remember, not every seed you plant will germinate. Don't be afraid to overseed and then thin your seedlings.)

The last step is plotting your rows on graph paper. When doing this, make sure you put taller plants on the north side of the plot so they won't shade the low-growing vegetables. (When it comes to shadows, gardens are like horror movies - shadows kill!)

Follow this gardening "script" and your first gardening experience will be a love story, not a horror story.

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Small Animals



The College of Agriculture and Natural Resources Student Senate has annually sponsored Small Animals Day, an agricultural literacy-educational event for the community, for the last 38 years. The event, held at the MSU Livestock Teaching and Research Facilities in April, attracts over 6,000 adults and children. They have the opportunity to learn about animal agriculture while directly interacting with the animals by milking a cow, petting beef cattle, holding baby chickens and piglets, and petting horses.

"Small Animals Day is one of many traditional activities at MSU, families attend annually to see the baby animals," said Susan DeRosa, assistant director of academic and student affairs in the College of Agriculture and Natural Resources. "Small Animals Day is a way to open the doors to the community so they can see what we do here at MSU."

According to DeRosa, in addition to interacting with the animals, visitors are able to explore the farm grounds during a directed tour provided by student volunteers. Educational booths are also set up, providing information about how the animals are raised, what types of feed they eat and how the animal provides food and other products for the consumer.

These booths are an excellent example of how agriculture provides for the needs of today's society. In organizing these booths, students use agricultural commodity groups such as the American Dairy Council, Michigan Pork Producers and the American Sheep Producers as a resource to provide educational materials for adults and children. These materi-

als consist of educational coloring books for the children, and recipes and facts of animal agriculture.

Fifteen area elementary schools have an opportunity to participate in special guided tours on the Friday prior to the main event. Over 900 Lansing area third and fourth grade students have the opportunity to explore the farms and interact with the animals as did visitors on Saturday. However, other activities are also organized at each farm that allow students to learn how much water a cow drinks in a day, to where the eggs and bacon they had for breakfast came from.

Jason Griffith, Small Animals Day Student Coordinator, explained, "Nearly 200 student volunteers from the College of Agriculture and Natural Resources and other university-wide organizations work together to educate the community about animal agriculture."

According to Griffith, members of the Small Animals Day Committee begin planning this event several months ahead, spending a great deal of time recruiting the nearly 200 volunteers needed to help on the farm, act as tour guides, work concessions and traffic control.

For more information, contact Susan DeRosa, at (517) 355-0234 or 121 Agriculture Hall, M.S.U., E. Lansing, MI 48823.

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Gayle Forner, an agent in Oceana County for 27 years, earned this honor for his dedication to his profession, his community, and Michigan Farm Bureau. Gayle, one of the company's most honored agents, is a highly-respected leader in Farm Bureau and his community.



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