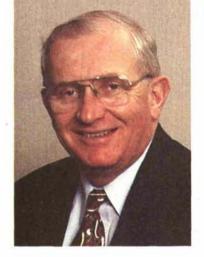
MICHIGAN FARM BUREAU

# RURAL

## Fall 1997

- Michigan's world-class wines
- Muskegon County investigates large-scale cranberry production
- s1 million raised for Michigan FFA Foundation
- Hunter, landowner cooperation means successful whitetail hunt





#### FAST-TRACK TRADING AUTHORITY — GOOD FOR JOBS, GOOD FOR YOU

legislation that is vital to the future growth of the U.S. economy. The legislation, known as "fast-track" trade authority, would authorize the president and future administrations to begin new trade talks or negotiate expansion and improvement of existing trade agreements with other nations.

During the negotiations, the president is required to consult with Congress and industry as trade agreements are negotiated. Once a trade agreement is finalized, the president must submit it to Congress. Public hearings are also held before the U.S. House and Senate vote to approve or disapprove it in its entirety.

Recognizing the tremendous economic benefits for the U.S., the American Farm Bureau Federation voted recently to support legislation authorizing fast-track negotiating authority for the president. Every president, since Gerald Ford, has had fast-track authority with bipartisan support. Congress has consistently recognized that the president must have the authority to break down foreign trade barriers and create markets and jobs.

There is strong opposition by labor unions and environmentalists to renewing fast-track trade authority. Labor unions want to require trade agreements to impose high minimum wage requirements and other strong labor provisions on businesses in foreign nations. Environmentalists want trade agreements to impose rigid environmental programs on foreign busi-

nesses. Unfortunately, these labor and environmental issues are not trade issues and only invite retaliation against the U.S. if included in trade agreements.

So why is renewing fast-track trading authority so crucial? Let's not forget two key points in the ensuing debate on fast-track. First of all, growth in international trade is going to happen, with or without U.S. participation. Secondly, the U.S. accounts for just 4 percent of all the world's consumers, meaning we must rely on exports to sell a growing share of our goods and services.

Since 1992, our competitors have negotiated 20 regional trade pacts without us. In every region of the world, this process continues. The costs of inaction are high. Canada has reached a trade agreement with Chile that will provide an 11 percent tariff reduction on Canadian products. Every time an American company competes to sell to Chile, it will face an immediate 11 percent disadvantage.

Exports create American jobs. Today, more than 11 million American jobs are supported by exports, including one in every five manufacturing jobs — good jobs, paying 13 to 16 percent more than non-trade-related jobs. Over the last four years, one-quarter of our economic growth came from trade. If we are to raise our standard of living, we must continue creating jobs through exports.

Agriculture depends on exports for one-third of all sales. U.S. agricultural exports have more than doubled from \$29 billion in 1984 to \$60 billion in 1996. Much of this growth has been attributed to efforts to open markets through trade agreements and multilateral trade negotiations, increasing per-capita income in the rest of the world, production shortfalls in key regions, a weaker U.S. dollar and greater exports of value-added products. To guarantee the continuation of this trend, international market expansion must continue.

The U.S. has enjoyed the longest period of sustained growth of all of our G-7 trading partners. Over the last four years, we have created 12 million new jobs, more than all the other G-7 countries combined; exports created 1.4 million of those jobs.

I would encourage you to contact your U.S. representative and senators and ask them to support renewal of fast-track trading authority. We would not simply be handing the president a blank check, as some critics would argue. What we would be giving this president, and future administrations, is the opportunity to negotiate trade agreements to make sure all of us benefit from future global trade and economic growth.

Jack Jaurie, President
Michigan Farm Bureau

#### **Global climate change treaty**

Economic analysis: Treaty threatens to impose severe impacts on farms

The higher energy prices that would accompany measures to limit greenhouse gas emissions would severely affect farmers and ranchers. According to an analysis by the American Farm Bureau Federation (AFBF), net farm income nationwide could be slashed by 24 percent if the equivalent of a 25-cent gas tax were imposed and by 48 percent if a 50-cent tax were enacted. (The 25-cent scenario comes from a recent Commerce Department estimate regarding the treaty's impact. The 50-cent scenario comes from several industry estimates. The AFBF analysis used both, calling them the "low" energy price increase scenario and the "high" increase scenario.)

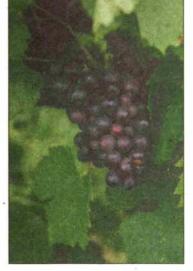
"The high energy increase scenario has the potential for causing an economic downtum in the agricultural sector that would parallel the experience of the mid-1980s," notes Terry Francl. an AFBF senior economist.

Farm income would be sliced and land prices would fall, causing another "mini-depression" in the farm sector, Francl says. Increased production costs would eat into profits and jeopardize farm loan and mortgage repayments. The "low" energy price scenario would be less drastic, he says, but would probably induce stagnation in the farm sector, characterized by low profits and slowly declining land prices over an extended period.

Under both scenarios, the nation would see increased consolidation of agricultural production. Smaller-scale farmers, because of higher production costs, would be forced to sell to larger-scale producers. Younger farmers, or those who have taken on debt, "would probably find themselves in an unprofitable situation and be forced to abandon agriculture," says Francl.

The impacts of higher energy prices vary by commodity. While the increase, by percentage, of a 25-cent hike in fuel costs for wheat and cotton is similar, around 13 percent, it translates into a \$7.29-per-acre increase in production expenses for wheat and a \$35-per-acre increase for cotton.

For hog producers, an increase in production expenses from increased fuel costs seems relatively small, 4.9 and 10.3 percent for the two scenarios. However, that translates into slashed profits of 40 to 84.5 percent, depending on the fuel price hike. RL



# RURAL











#### FALL 1997 FEAT

#### Michigan's world-class wines

Ahh ... the sweet taste of Michigan-grown wine. For many years, Michigan was an afterthought when it came to naming the great wine-growing regions of the world. Today, nothing is further from the truth as vineyards continue to spring up along the coastlines of our state.

5

#### \$1 million raised for Michigan FFA Foundation

Vision2000 is no longer a vision, it is a reality — thanks, in no small part, to the state of Michigan and the generous support of Michigan's agricultural industry and individuals. In a historical move, the Michigan FFA Foundation raised \$500,000 to match another \$500,000 from the state.

#### Large-scale cranberry production for Muskegon County? 6

Fittingly, there's a creek running through southern Muskegon County called Cranberry Creek. Why? Because it runs through a site where a team of experts has formulated a plan to produce 1,000 acres of cranberries and eventually construct a processing plant there.

#### Neighbors unite in time of need

Since a farming accident in early August, Clinton County dairy farmer Mel Pohl and his wife, Pam, have had to face many challenges. Thanks to the generosity of nearly 25 Fowler-area farmers, however, harvesting their corn silage wasn't one of them. A large gathering of neighbors showed up at their place recently to take care of the harvesting work.

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Chateau Grand Traverse vineyard manager and Northwest Michigan Farm Bureau member Jim Thompson used the Traverse City area'a first mechanical grape harvester last fall.

# Michigan wines — World-class quality, but grown near you!

hh... the sweet taste of Michigan-grown wine. For many years, Michigan was an afterthought when it came to naming the great wine growing regions of the world.

Today, nothing is further from the truth as vineyards continue to spring up along the coastlines of our state, fed by the moist air generated by the Great Lakes. It is Michigan's lake climate that keeps vines cool and prevents premature budding in the spring then warms the fruit late into the summer and early fall giving it time to ripen.

The wine produced by our 24 commercial wineries, predominately located in southwest Michigan and the Traverse City area, have pushed Michigan's into sixth in the nation for wine production. The counties of Leelanau, Grand Traverse, Berrien and Van Buren produce the most grapes used for wine.

Last year alone, Michigan had approximately 1,600 acres of wine grapes, compared to almost 11,000 acres of juice grapes. Vinifera (Chardonnay and Riesling are two popular varieties) and French-American hybrid (Vignoles, Seyval and Chancellor) are the primary types of wine grapes grown in this state.

"Michigan wines are dramatically different than they were 25 years ago," explained Karen Wenk of the Michigan Grape and Wine Industry Council.

"Michigan winemakers are concentrating on making fine table wines now and are well educated in both the art and science of wine making."

That certainly was proven by the reaction of the judges at the recent Michigan State Fair wine competition where a total of 131 wines were entered into the competition from 12 Michigan wineries. In addition to the 28 gold medal winners, 36 won silver medals and 31 earned bronze medals.

The judges at this year's competition were pleased with the performance of wines produced from vinifera grapes. They gave especially high praise for Michigan Chardonnay.

Dr. G. Stanley Howell, professor of horticulture at Michigan State University and superintendent of the competition, said, "The '97 Michigan State Fair commercial wine competition was the most interesting and exciting experience in over 20 years of participation with the event. The superb showing of Chardonnay and Riesling wines continue Michigan's history of producing world-class-quality white table wines. The second exciting component is the growing strength of wines in the red table wine category."

"A record number of wines were entered in this year's competition and a record number of gold medals were awarded," Howell said. "I believe this judging validates the premise that Michigan wines have come of age and, at their best, are on par with the world's best."

"Michigan wines have come of age and, at their best, are on par with the world's best."

> — Dr. G. Stanley Howell, professor of horticulture at Michigan State University

According to John Jonna, a retailer with Merchant's Warehouse in Dearborn, "Michigan has a great potential in certain styles of wine. Riesling is wonderful, as well as ice and dessert, sherry and fruit wines. The winemakers can take those grape varieties and do great things with them."

But what does it take to grow great grapes?

"It takes three years once you start growing the vines before you begin to get some production," explained Jim Thompson, vineyard manager for Traverse City's Chateau Grand Traverse. "Full production takes at least five years."

Thompson added that the start-up costs total approximately \$10,000 per acre to establish commercial grape production, starting with vines that cost \$3 each. It takes 800 vines per acre, with the biggest decision revolving around where to grow the plants, guarding them with hills to protect the plants from the elements.

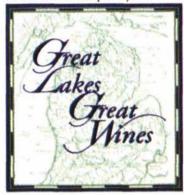
"When you eat a grape you can actually taste nuances of pineapple or a different variety of green or black pepper, red currant, citrus flavors," Thompson said. "These are common flavors used to describe grapes, as the whole picture comes together during the growing season beginning with the vines, the type of soil you have and the water that's available. It will give you grapes a complexity of flavors, rather than just grape.

"That's what makes wine growing interesting," Thompson said. "You cannot control it but you can think you're out there influencing it."

"Three primary things — light exposure on the fruit, soil condition — including proper nutrition and good general horticulture and water availability — are the keys to growing grapes," he added. "In our area, Chardonnay grapes tend to be

high in acid. In California, because they have a hot season, and they have to put a lot of irrigated water on the vines, they have low acids. So you get two different types of Chardonnay."

Once grapes have been harvested, the fermentation process takes over and, according to Thompson, the process is a chemical reaction in which the yeast feeds on the sugar, creating the alcohol. "At that point then the wines would be fined," he said, "which means filtering or adding some sort of a fining agent to the wine that takes the impurities out. It can be bottled as early as five to six months or aged in oak or stainless steel from anywhere between five to six months to a couple of years."



"Grape growing is a medium-impact type of agriculture as far as the ecological issues go," the Northwest Michigan Farm Bureau member concluded. "It's not something that you could just stick in the ground and forget about — it's a very handson labor intensive business."

"A grain farmer might wear out a tractor in five or six years," Thompson said. "We probably put 20 times as much time on the ground, hands on, touching our plants as we do driving the tractor. It's a different kind of agriculture." RL

#### "Best of Show" winners at the 1997 Michigan State Fair

Selected from 28 gold medal winners

- Chateau Chantal's 1995 Riesling Ice Wine
- Chateau Grand Traverse's
   1996 Dry Johannisberg Riesling
- Fenn Valley Vineyard's
   1995 Rogue River Chambourcin

More than 180 FFA members recently attended the Michigan Association of FFA's Made For Excellence workshop, sponsored by Detroit Edison. At the conference, the FFA Foundation announced it had successfully matched a \$500,000 grant from the state of Michigan, therefore raising more than \$1 million to fund the foundation's Vision2000 campaign. Vision2000 will fund FFA programs and bring agriscience and natural resources education to all of Michigan's schools.



### \$1 million raised for Michigan FFA Foundation

ision2000 is no longer a vision... it is reality, thanks in no small part to the state of Michigan and the generous support of Michigan industry and individuals.

In a historical move, the Michigan FFA Foundation raised enough money to match a \$500,000 grant issued to them from the Michigan Department of Agriculture (MDA). The spectacular part about the \$1 million raised is the final \$147,000 was raised completely during the month of September.

"Vision 2000 has been an initiative of Gov. Engler and MDA," explains Bob Craig, MDA's Office of Agriculture Development director. "When we found there were going to be dollars in the agriculture and equine development fund that were going to lapse, we quickly began to put things into motion for use in Vision 2000.

"It was exciting to have a total of \$500,000 offered up from the public," he adds. "But the requirement was that there had to be a one-to-one match in total pledges."

"The money from MDA was secured at the beginning of September," explains Jack Laurie, president of the Michigan FFA Foundation, when we were sure that \$500,000 could come within this budget year — giving us our 30-day September challenge to match it."

"We were pleased to see that the state of Michigan found a way to make public dollars available to help us do the things we do for young people through the FFA," explained recently retired state FFA advisor Rich Karelse, now volunteers with the Michigan FFA Foundation and Michigan FFA alumni. "Once they made the challenge, the only slight twist was that we needed to match it."

"I'm just so amazed and impressed that the private sector not only rose to the challenge," adds Craig. "But came up with dollars and actually exceeded the total of \$500,000, which is great news and in such a short time — that's just incredible to be able to do that.

"It shows the strong support from the agricultural community for the FFA Foundation and all the programs and services that are going to be funded," he adds. "It's an endowment fund, as opposed to the annual operating dollars, it's really an endowment fund to provide security for the financial future."

"When we needed to make that final push of about \$150,000," explains Karelse. "We sat down and looked at the names of people that I've rubbed shoulders with in my tenure as state advisor, parents of former state officers, American Farmer candidates, people I've worked with in communities that we've worked together to

maintain agriscience programs. These folks have seen the benefit of FFA and what it does for young people."

#### How Vision2000 began

Two years ago, the 17-member Michigan FFA Foundation board of directors expanded their idea of agriscience education beyond just the high school FFA programs and the idea of Vision 2000 began.

"The directors expanded their vision to include funding and creating financial security for the Michigan FFA," adds Laurie. "Now we can work to provide K-12 agricultural education experiences to young people throughout the state."

According to Laurie, Vision 2000 is based on the belief that every citizen should have a minimum level of knowledge of the food and fiber segment of Michigan's economy. A second goal is attracting and educating the human resources needed to assure the continued growth and vitality of the agricultural and natural resources industries.

"The \$1 million will be used in terms of communicating with the young people about the importance of the food and ag industry," Craig adds. "There needs to be leadership development for FFA students, and we hope it will increase the understanding of agriscience. There are a lot of jobs in the future, that people need to have the right training and skills for in the food, ag, and natural resource industry."

#### The continuing challenge

#### "We're not done raising money by a long shot."

"All the leadership contests, the skills activities," he adds, "those awards need to continue to be funded, we're going to continue to need some contributions to that operating fund as well." RL



During the Sept. 25 meeting of the Muskegon County
Commissioner's Community Development and Strategic
Planning Committee, county Administrator Frank Bednarke
explains the proposed site's topography. Consumers
Energy Economic Development Director, Doug Buikema
(right) and the first person to advocate cranberry
production at the site Prein and Newhof, Engineer Bruce
Kadzban (center) look on.

# Muskegon County looks to squeeze profits from cranberry production

County commissioners support further investigation into a large-scale cranberry-growing and processing operation

ittingly, a creek running through southern Muskegon County is named Cranberry Creek.

Why? Because it runs through the site where a team of experts have formulated a plan to produce 1,000 acres of cranberries and eventually construct a processing plant on property located at the Muskegon Wastewater Treatment facility.

As part of its long range plan to add further profitability to the land base surrounding its wastewater treatment facilities, the Muskegon County Commissioners began searching for a suitable use for the more than 1,800 acres months ago.

"This one site was being proposed as part of an industrial park," explained Dr. David Skjaerlund, executive director of the Rural Development Council of Michigan. "The Muskegon County commissioners wanted to increase jobs and to look at industrial processing. Phase three of that industrial park would've taken this 1.800-acre site."

"It does have certain complications that would have to be overcome before we'd actually do it," explained Tim Westmann, Muskegon Wastewater facilities manager. "But it doesn't mean there will be application of wastewater to grow cranberries."

According to Skjaerlund, there is sufficient water through the county drain system for use in the cranberry beds. "We're not using any water that comes out of the wastewater facility — this is

all surface water from other ditches, drainage ditches in the area that come from other areas of the county. The water that actually would be used to replenish the reservoirs would not even come from water that came off those fields."

#### Economic development possibilities

"We got looking at the site and realized there was an opportunity to do economic development for Muskegon County, while maintaining productive farmland, Skjaerlund added, even to add value to that land from the standpoint of the county—as an alternative to an industrial park that would've wiped out probably the best site in Michigan for cranberry production.

"The site has very sandy soils that are naturally low in pH with a high water table," explained Skjaerlund. "These are ideal conditions for growing cranberries — a flat topography that's currently being farmed, which means that there's zero state or federal wetland permits needed."

At the Sept. 25 meeting of the county commissioner's Community Development and Strategic Planning Committee, they enthusiastically endorsed the idea of proceeding with the further research into the site and its feasibility for cranberry production. Eventually, planners would like erect a processing plant on the site to handle the estimated 1,000 acres of cranberry production.

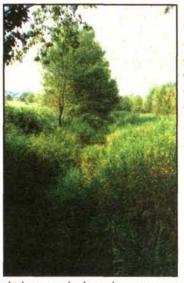
According to Skjaerlund, the initial report by the steering committee is just the beginning of a decision to bring cranberries to Muskegon County. Before the first spade of dirt is moved for the cranberry beds, detailed analysis of the site needs to be done.

"We put together an initial feasibility proposal that basically concluded that it's a great site," he adds. "There's 500 jobs that can be created, 20-plus million dollars in income to the county, but in order to bring this to the stage where we can get investors, we need to do a more detailed feasibility study specific to that site and develop an investor prospectus. We're asking the county to put up the money to do that, the secondary feasibility study, and hopefully through this fall we will have an investor strategy."

"The 500 jobs are just associated with the production and the processing solely," explains Bill Johanson, lake shore area manager for Consumers Energy. "That doesn't include the multiplier effect of new businesses and suppliers that would come into the area."

"The bottom line will be revenue," adds Johanson. "Economic development has a generous payback at times, but it's usually long-term. We have always felt that as the communities





The aptly named Cranberry Creek serves as a backdrop to what could prove to be one of the largest cranberry farms in the country

which we serve develop and grow more prosperous, more businesses come in and that will generate certainly kind of an economic development multiplier factor that will bring more people in, more suppliers, more periphery businesses. Bottom line is there's going to be more electricity sold to this vast audience."

According to Skjaerlund, the cranberry market has exponentially increased during the last 20 years, outpacing domestic supply. "While the production of cranberries has double since 1975, the price of cranberries has increased more than four-fold," he adds. "The industry is currently 40 million pounds short and has sent prices as high as 50 percent more than growers were paid two years ago."

Skjaerlund adds that the cranberry industry estimates another 6,000 acres are needed through the year 2000 to meet current demand alone.

"Cranberry production is a very viable and profitable industry," Skjaerlund adds. "But it's also very capital-intensive —— even though you can get \$12,000 to \$15,000 an acre in income, you need about \$25,000 to start for each acre of cranberries. The payout is great, but it takes money and investment to do it up front."

The 13-member steering committee outlined three important steps for the county commissioners to take in order to move ahead with the cranberry project, including:

- Establish a cranberry steering committee of commissioners to work on the project.
- Participate in a two-day Wisconsin cranberry tour to visit production beds and processing plants during harvest this month.
- Request for proposals to complete a second phase feasibility study, site design and layout to propose to potential investors.

"I think we're pretty optimistic as a team, says Johanson, "This is probably one of the best production sites in the state of Michigan for large-scale production; it looks like all the preliminary soil conditions with the production criteria are there in place. We want to reconfirm that and develop an investor prospectus. That's the reason why we've spent all the work and we felt confident to go to the county commissioners that this is a viable project. But you're looking at a \$25 million investment for a thousand acres of cranberries. That's not a small amount of investment." RL



#### **Neighbors unite in time of need**

ince a farming accident in early August, Clinton County dairy farmer Mel Pohl and his wife Pam have had to face many challenges. Thanks to the generosity of nearly 25 Fowler-area farmers, however, harvesting their corn silage wasn't one of them. A fleet of tractors and dump wagons, and two self-propelled forage harvesters put away nearly 2,100 tons of corn silage in Mel's bunker silo in just 20 hours. In addition to volunteers providing time and equipment, a local fuel vendor supplied all of the necessary fuel to keep everything running. The event was organized by neighboring dairy farmers Ken Halfman and Cliff Thelen.

Pohl, who was injured attempting to start a tractor from the ground when it was in gear, spent two weeks at the Detroit Medical Center to repair the damage to his pelvic area. Although he has returned home, Pohl now gets around with the aid of a walker, while he continues another six months of rehabilitation at home.

The modest volunteers received a great deal of media attention for helping their neighbor in time of need, including a front-page story in the *Lansing State Journal*, and a story on WLNS TV-6, which named the entire work crew their "Unsung Heroes" during their evening news program. **RL** 



It took two packing tractors to keep up with the constant flow of dump wagons and corn silage harvested with self-propelled forage harvesters.



Agriculture and natural resources leaders answered questions at a recent news conference. Pictured are Rick Jameson, MUCC; Dan Wyant, MDA; K.L. Cool, DNR; and Jack Laurie, MFB.

# Hunter, landowner cooperation crucial for successful whitetail hunt

f sportsmen and farmers hope to maximize the potential of several new deer herd management strategies approved by the Natural Resources Commission (NRC) this past summer, they need to start talking with one another now." That was the advice offered by Michigan Farm Bureau President Jack Laurie during a joint news conference in late September with the Michigan De-

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partment of Natural Resources (MDNR), Michigan United Conservation Clubs (MUCC) and the Michigan Department of Agriculture (MDA).

Laurie commended the NRC and the MDNR for the creation of a special antlerless season, Dec. 20 through Jan. 4, and the stand-alone antlerless permits, which he says should help alleviate excessive crop damage in years to come.

"The ball is now in the court of the landowners and the sportsmen," Laurie said. "These management strategies give us new tools to help reduce the deer herd. The crucial link rests between farmers providing access if and when possible, and sportsmen taking the initiative to seek access now, not the day before the start of these new seasons. Hunters also need to be willing to take antlerless deer."

Rick Jameson, executive director of the Michigan United Conservation Clubs, agreed, adding that hunters must be aware of and respect trespass and poaching laws as well as honor specific landowner requests. He predicts that more than 750,000 firearm deer hunters will take to the woods and fields this fall for the firearm deer season. "How hunters pursue their sport is more important than how many deer they bag," Jameson said. "We should all practice and demand zero tolerance on poaching and trespassing."

According to K.L. Cool, director of MDNR, the new management strategies are the result of growing public concern, as evidenced by increased discussions about car-deer accidents, winter-starvation when deer populations exceed carrying capacity of local areas, and agricultural crop damage.

"By working together, we believe we have developed a strategy to address each of these critical areas in the upcoming season," Cool said.

"Department of Natural Resources' wildlife biologists have identified the Deer Management Units where white-tailed populations are above specific population objectives and have determined how many antlerless deer need to be removed," Cool explained.

In addition to helping reduce crop damage and the number of car-deer accidents, Dan Wyant, director of the Michigan Department of Agriculture, expects the anticipated reduction in the deer population to improve overall deer herd quality and health.

"I'm very pleased with the special hunting opportunities and innovative deer management tools that were passed by the NRC," Wyant said. "This effort will maximize the antlerless deer harvest this season, which is crucial to reducing our state's deer herd." RL



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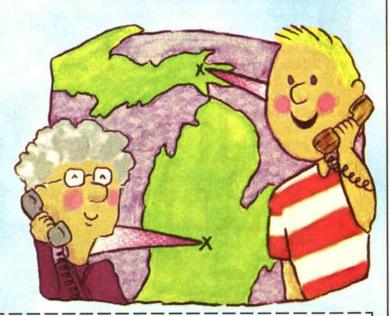


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All enrollees in the Farm Bureau Connection program will be charged a \$1.50 monthly billing fee. Members are also responsible for any one-time switchover fee (average \$5) that may be charged by their local telephone company.

#### Michigan Farm Bureau

Member Services Department PO Box 30960 • Lansing, MI 48909-9934

# INSIGHTS

# Farm Bureau Life named one of America s top 50

Other life insurance companies may be bigger, but none are safer than Farm Bureau Life Insurance Company of Michigan.

For the sixth straight year, Farm Bureau Life has been named one of the 50 most outstanding life insurers in America, based on safety, security and superior financial performance.

"These are companies that have done the best job of consistently balancing financial safety and profitability," says John Ward, chairman of Ward Financial Group, a national investment firm that monitors the insurance industry.

Each insurer named to the Ward's Top 50 must survive a battery of tests that measure safety and consistency of financial performance.

"Failure to pass even one of the many tests will eliminate a company from further consideration as one of the Top 50," Ward says. "We check a company's performance over a five-year period before making our selections."

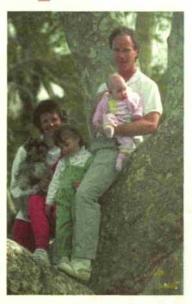
Companies on the list range from one-state operations like

Farm Bureau Life to some of the nation's largest insurers, like Northwestern Mutual, New York Life, Liberty, Lincoln National, Principal and Mutual of Omaha.

A story listing all Top 50 insurers appeared in the August 25, 1997, issue of *Business Insurance* magazine. According to the story, nearly 1,600 life/health insurers were analyzed before the top 50 were selected.

"That puts us in very elite company," says Larry Thomas, executive vice president of Farm Bureau Insurance, "but that's where we feel Farm Bureau Life belongs."

Security, safety and superior financial performance. You can expect the best from Farm Bureau Life. II



#### Auto safety: Let ABS work for you

If you drive a car that is equipped with ABS, it's important to remember how to make your anti-lock braking system work for you. Remember...

- Traditional emergency braking techniques don't apply. With ABS, you should step hard on the brake pedal and maintain steady, firm pressure. Never pump anti-lock brakes. If you do, you'll compromise their stopping ability.
- Don't let the pedal up. Grinding or groaning noises, along with pulsating you may feel, mean the system is working.
- ABS allows you to steer around objects in your path as you

- brake, because your wheels won't lock up.
- If you also drive vehicles not equipped with ABS, be sure you know the appropriate way to use their brakes as well—and keep the differences in mind when you drive them.
- Get a feel for the system. In a responsible way, practice stopping with ABS in a wet, snowy, or icy parking lot when no other vehicles are around.
- Don't let ABS lead to overconfidence or recklessness. It's still up to you to use good driving judgment under all traffic and weather conditions.

#### Buckle up

- Safety belt use is the law here in Michigan, and nationally about two-thirds of drivers buckle up. But we can and should do better.
- One function of safety belts is to keep you in the car in case of an accident. That's important, since ejection from a vehicle is a major cause of fatalities.
- Safety belts also reduce the severity of contact with the interior of the car. And in crashes that involve air bag deployment, safety belts help properly position you for air bag inflation.
- The National Highway Traffic Safety Administration says that properly used lap and shoulder belts reduce the risk of fatal injury to front seat passenger car occupants by 45 percent, and the risk of moderate to critical injury by 50 percent. II

#### It pays to drive safely and to stay with Farm Bureau Insurance

ur Accident-Free, Continuous Coverage Credit is a discount we offer when a customer's auto insurance policy has been in force continuously for at least three years and no eligible driver has been involved in an at-fault accident.

The credit discounts the price of mandatory coverages by 5 percent and collision coverage by 10 percent.

We hope to be able to offer this discount to you. It's a way for us to thank you for being a loyal customer, driving safely, and working with us to make your future more predictable. 11

#### CAREER OPPORTUNITIES:

Do you know someone who has an outgoing personality and a strong desire to succeed? Your local Farm Bureau Insurance agency manager may be looking for a career-minded person in your area.

Contact your local agency manager to find out more about a career as an agent with Farm Bureau Insurance. II

## Fall is the time to care for your gutters

utumn is the best time to clean and inspect the gutters on your house — a job you need to take care of before winter brings ice and snow.

Your gutters play an important role in keeping your home dry and sound. If they are clogged with leaves and other debris, overflowing water may run down the side of your house, damaging siding, causing decay, allowing moisture into interior walls, and harming the foundation.

Make sure your down spouts are clear of debris, too, and that they move water well away from the house.

While you're up there cleaning, check your gutters for holes, low spots, and leaky seams. Use gutter caulk to fix them if necessary. And be sure all the gutter attachments are secure and in good shape.

By the way, be careful with that ladder you'll be using to get up and down. Remember...

- Keep it away from power lines.
- Don't use it on a windy day.
- Be sure the bottom is resting on firm, level ground.
- Keep your hips between the rails at all times, and don't overreach. Climb down and move the ladder instead.
- Use two hands to climb. If you have to bring tools, hoist them in a bucket
- Store your ladder indoors, away from moisture and wouldbe burglars. H

## Fire extinguishers: Know your ABCs

What should you do if a fire breaks out in your home?

- First, get everyone out.
- Second, turn in an alarm for fire-fighting help.
- Third, attack the fire but only if you can do so safely with the extinguishing materials at hand. A portable multipurpose ABC fire extinguisher, which uses a dry chemical — usually ammonium phosphate — as its extinguishing agent can help you.

The ABC designation means that the extinguisher is suitable for attacking these classes of fire:

- A Ordinary combustible materials such as wood, paper, or trash
- B Flammable liquids, gases, and greases
- Electrical equipment.

Portable extinguishers are also rated for the size of fire they can handle — a rating number from 1 to 40 for Class A fires, and 1 to 640 for Class B fires. The larger the number, the larger the fire the extinguisher can put out. But higher-rated models are often heavier, so you should make sure you can hold and operate a particular extinguisher before you purchase it. Manufacturers' recommendations can also help you determine which units will best suit your fire protection needs.

Fire safety experts recommend that you keep at least one fire extinguisher on each level of your home — and that you should never have to move more than 40 feet to reach one. Your kitchen, garage, workshop, and any area with open-flame heating are good places. And if you keep fire extinguishers near the exits you would use to evacuate your home, you may be able to prevent fire from coming between you and your escape route.

You should also store your fire extinguishers in plain view — not in cabinets or closets, and always within reach of all family members. And avoid keeping them above your range or a place where fire might originate. A fire extinguisher won't be very helpful if you can't reach it in an emergency.

Be sure to check your extinguishers monthly. Replace or recharge them as needed.

Finally, remember this: Having fire extinguishers in your home doesn't relieve you of the responsibility for other fire safety and prevention practices. And fire extinguishers are not a replacement for the fire department and the skills of well-trained fire fighters.

#### **Know the PASSword**

If you are in a position to attack a fire with a portable fire extinguisher, remember the **PASS** procedure:

- PULL the pin.
- AIM low at the base of the fire.
- SQUEEZE the lever.
- SWEEP from side to side. II

Protect your children from **DOG BITES** 

f you have small children, take extra care when they are around dogs. Some research suggests that nearly half of all children may suffer a dog bite by the time they are 18.

"Dog bites can be a real problem for Michigan families," said a spokesman for Farm Bureau Insurance. "We handle a lot of dog bite claims, and many of them involve children."

Last year, about 830,000 people in the U.S. needed medical attention after being bitten by dogs. Nearly 70 percent were children under 12 years of age or elderly people.

Dog bites are becoming more common as people buy larger and more aggressive dogs.

But it's not just the big dogs that can

be dangerous. A California study reveals that dogs under 16 pounds are more likely to snap at children, especially as the dog gets older.

Insurance companies in the U.S. pay out \$1 billion a year in dog bite claims, but the emotional toll on the victims cannot be measured in dollars.

Interestingly, in most dog bite cases involving children, the child knows the dog who bit him or her. In nine out of 10 cases, it is usually a dog belonging to the family, the neighbors, or a friend.

What can you do to protect your children against dog bites? Here are some things you can teach them:

Stand perfectly still if approached by a dog and avoid any eye contact with the animal. Dogs regard eye



contact as a challenge to them.

Before approaching any dog, know who the owner is and ask the owner to be nearby to monitor the situation. Never approach any dog if you do not have the owner's permission and if the owner is not with the dog.

If you are the owner of a dog, make sure the animal learns basic obedience commands so that you always remain in control. II

#### For homeowners: More savings, more ways

ur quality homeowers insurance comes with a few extras, including a variety of discounts to cut your costs. You can benefit from our competitive rates—and from the many discounts available to homeowners like you, including:

- Discounts for homes with smoke alarms, fire extinguishers, and fire alarms
- Discounts for homes with burglar alarms and similar protective devices
- A non-smoker's discount
- Reduced rates for homeowners age 55 and older.

Other discounts may apply to you, too. Your home deserves the best coverage money can buy. But why spend more than necessary? Call your Farm Bureau Insurance agent to find out more. II

#### How ready are YOU for retirement?

hree in 10 of the Americans closest to retirement say they have saved less than \$10,000 for the years they are no longer working. Baby boomers appear to have fared even worse.

According to a survey conducted by the research group Public Agenda, one-third of the respondents believe Social Security's funding problems are so severe that they do not expect to to receive any benefits from the system.

But the heightened anxiety and the strong economy of recent years don't appear to have prompted people to save more for their retirement. Overall, nearly half the respondents — 46 percent — said they have stashed away less than \$10,000 for their retirement. That included 30 percent of those closest to retirement, now aged 51 to 61, and 40 percent of baby boomers aged 33 to 50.

"People know they should be saving more for retirement," say Farm Bureau Insurance retirement specialists. "We offer programs that will get people back on track and guarantee them a lifetime retirement income." Of the survey respondents, 76 percent said they feel they should be putting aside more money for retirement.

Your Farm Bureau Insurance agent can help by setting up a retirement plan that pays a high rate of return, grows tax-deferred, and guarantees you an income for life. Call your Farm Bureau agent today for a confidential review of your retirement needs. It's the easiest way to prepare for retirement. 11



#### YOU CAN DEPEND ON US for life

hy do so many thousands of families stay with Farm Bureau Life Insurance Company of Michigan year after year, decade after decade?

Because Farm Bureau Life has the financial strength and stability to guarantee family stability for generations to come.

We offer a variety of outstanding life and annuity products to help you make your future more predictable. When you want to protect your family, build a college fund, fund charitable gifts, or create a lifetime retirement income, just call your Farm Bureau Insurance agent.

We're the company you can depend on for life. II

#### Free for you

- Early Indians of Michigan, a popular Farm Bureau Insurance publication used each year by teachers, students, libraries and civic groups all across the state.
- Reflections on America, a collection of ideas and ideals expressed by Michigan eighth-graders who have entered our America & Me Essay Contest.
- Our Homeowners Inventory brochure, which will help you list, room by room, the items you own, their value and their replacement cost.
- Wood Heat: The Safe Way a guide to the safe and efficient installation and operation of wood heating appliances.

To order any of these publications, check the response form below and return it to us. II

#### At your service:

### Your Farm Bureau Insurance agent, quality products

our Farm Bureau Insurance agent is standing by to help you meet your insurance needs with quality products and quality service.

To protect your family, home, life, business, retirement, possessions, and everything else you value, ask your agent about...

- Homeowners insurance
- Non-smoker's discount
- Protective devices discount
- 25% discount for ages 55 and older
- Auto insurance
- Safe driver discount

- Business insurance
- Recreational vehicle insurance
- Scheduled personal articles coverage
- Workers' compensation insurance
- Disability insurance
- Whole Life insurance
- Universal Life insurance
- = TRAc
- Tax-deferred annuities
- Mortgage insurance
- College funds
- Self-employed pension plans
- Pension maximization
- Alternatives to certificates of deposit



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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

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

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- Homeowners Inventory brochure
- Reflections on America by Michigan eighth graders
- Wood Heat: The Safe Way

#### IV. Your name and address

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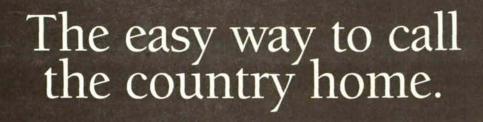
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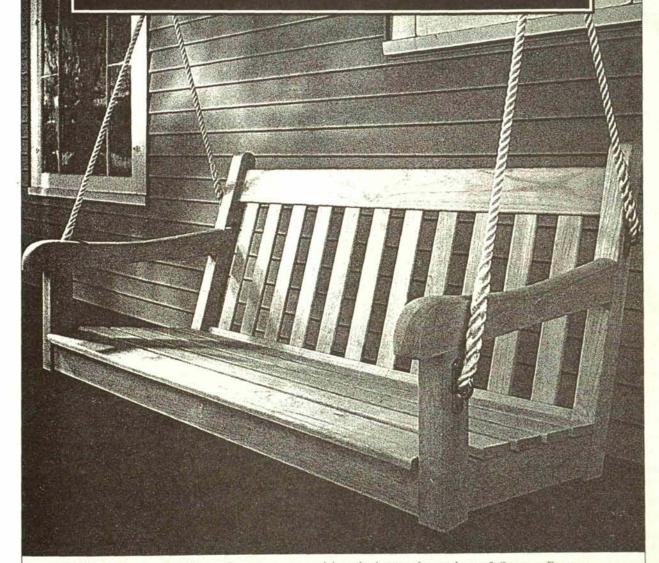
#### V. Mail to ...

#### Insights

Communications Department Farm Bureau Insurance P.O. Box 30400 Lansing, MI 48909-7900 Fax: (517) 323-6615







Thinking of buying, building, refinancing or remodeling the house of your dreams? Come to Farm Credit Services. We finance primary residences—country homes, small farms, lake homes and more—as well as the acreages underneath them. And we offer comfortable advantages, such as single financing for home and property. In addition, you'll find a Country Living mortgage has no balloon payments. No prepayment penalties.

For a customized, affordable Country Living mortgage, call us today. We're agricultural and rural housing specialists, dedicated to serving people. like you, who live and work at the heart of a growing America.



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### Project GREEEN: Growing Michigan's future!

lant-based agriculture — field crops, fruit, vegetables, turf, flowers, Christmas trees, woody ornamentals — make up more than \$11 billion of Michigan's economy and provide more than 125,000 jobs. Using that as a starting point, Farm Bureau, farmers and Michigan State University (MSU) want to build upon Michigan's plant-based agriculture and 'grow' the industry into the next century.

"Michigan Farm Bureau, commodity groups and food processors asked MSU to develop a plan preparing them to meet the coming century's economic and environmental challenges," explained Bob Boehm, MFB field crops manager. "That's how GREEEN (Generating Research and Extension to meet Economic and Environmental Needs) began. It's a plan to generate new research and educational programs meeting a wide range of economic and environmental needs identified by growers and processors."

"This project is different because it's driven primarily by growers and industry with the university," added MFB legislative counsel Ron Nelson "They recognized the needs of the consumers and retailers and began to work hoping that the money would be there to fund their research. It worked."

"Every Michigan county benefits from plant agriculture," Boehm added. "Major field crops and small grains are produced throughout the state, but a diverse array of crops exists. These range from dry beans to sugarbeets, to Christmas trees, fruits, vegetables and floriculture — not to mention nursery and greenhouse operations and turf farms."

According to Boehm, recent federal legislation — the Food Quality and Protection Act — has created changes to agriculture by eliminating key crop protection tools used by specialty crop producers. "GREEEN will help these producers respond quickly and efficiently to these new challenges through expansion of Integrated Pest Management (IPM) techniques and development of alternative pest control practices," he added.

#### **GREEEN funding**

Earlier this year, the Michigan Legislature recognized the importance of the plant industry and university initiative. They appropriated \$500,000 as an annually budgeted item with an additional \$500,000 as part of a one-time supplemental budget to fund GREEEN's major undertaking.

"To the university's credit, it had already started to gear up the GREEEN initiative," added Nelson. "Instead of waiting for the Legislature to allocate dollars, they identified program, needs, and started to prepare for those activities. That's one of the reasons the million dollars came much earlier than most of us anticipated, and now we're seeing some real results."

#### **GREEEN benefits Quality food**

According to Nelson, GREEEN researchers are able to find new ways to protect the food supply from disease or other obstacles which would prevent it from making it to the consumer. "For instance, the potato blight problem simply causes potatoes to not be available. It's not The GREEEN initiative gives farmers, food processors and researchers the ability to find new ways to meet the expanding needs of Michigan's plant industry.

Increased apple research is one of the many focuses of the recently funded research projects.

a health issue; they will just never make it to market, and that's going to reflect in the market price."

"Consumers deserve the highest quality product," he adds.

"This research helps to deliver that product to the store shelves

— without basic research, that simply doesn't happen."

Increased jobs

"The benefits from GREEEN's plan are not only for Michigan agriculture," Boehm said. "But the opportunities in Michigan's plant agriculture and processing industries have the potential to create more than 21,000 new jobs and add more than \$1.4 billion to the state's economy."

#### GREEEN-funded projects during the last year

- Evaluation of strategies for maintaining the efficacy of streptomycin for fire blight control on apple
- Demonstrating the use of bacillus thuringiensis transgenic potatoes and other non-chemical controls for management of resistance to Admire (imidacloprid) insecticide in the Colorado potato beetle
- Developing alternatives to Lorsban insecticide for management of onion maggot in Michigan onions
- Control of bacterial and fungal diseases in tomatoes in the greenhouse and field
- Evaluation of alternative apple orchard management systems in Michigan
- Maintenance of the pesticides at risk database for Michigan specialty crops
- Integrated crop management field day
- Enhancing implementation of integrated crop management by Michigan vegetable producers
- Facilitating field crops area of expertise team IPM-related activities
- Combining natural and engineered resistance with managed fungicide applications in the control of potato late blight
- Extension and applications of strategic planning with the apple and tart cherry industries
- Increasing blueberry size through improved pollination
- Cranberry production and groundwater protection strategies for Michigan
- Developing information to design systems for management of resistance to imidacloprid in the Colorado potato beetle
- Sources of inoculum for wheat head scab caused by fusarium graminearum
- Fine-tuning nitrogen applications in growing potatoes
- A first step toward replacing methyl bromide fumigation in day-neutral strawberries
- Management of plum curculio in Michigan apples without organophosphate insecticides
- Detection, monitoring and biological control of bacterial spot and bacterial canker in tomatoes in Michigan production systems
- Completion of apple maturity bulletin
- Packaging of respiring produce under modified atmosphere:
   A new approach to ensure quality and safety
- Deterring deer and rabbit damage through use of a feeding deterrent
- Increasing the yield per acre of sugar beets in Michigan RL

# Good health insurance is no accident.

#### Member Health Insurance from Michigan Farm Bureau

For over 40 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 membership.

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



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TO RECEIVE ADDITIONAL INFORMATION, PLEASE CALL 800-292-2680, EXT. 3239 & 3240, OR MAIL THIS COUPON TO: MFB HEALTH SERVICES, P.O. BOX 30960, LANSING, MI 48909

- Individual/family coverage for people who don't have employment-based coverage.
- Small group coverage for farm and small business owners.
- Medicare supplemental coverage for seniors over 65.

TELEPHONE



THE STATE'S LARGEST
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### Fall is check-up time for home furnaces

horter days and cooler weather are signs that winter is on its way. Now is the time to winter ize your home heating system so it is ready to face the demands that Michigan's cold winters can place on it, according to Cheryl Krysiak of Michigan State Uni-

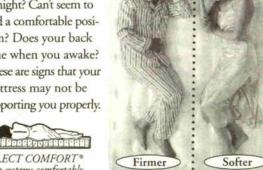
versity Extension Service.

Poorly maintained or broken furnaces steal warmth and comfort from the homeowner and cause heating bills to go up. More important than simple inefficiency, a furnace that has not been serviced properly could place the homeowner and his or her family in danger of asphyxiation or fire.

# Sleep Better On Air!

#### Frustrated With Your Sleep?

Do you toss and turn at night? Can't seem to find a comfortable position? Does your back ache when you awake? These are signs that your mattress may not be supporting you properly.



With a Select Comfort Sleep System, you can each get the firmness you want.

Tests show it also helps properly support your back and spine, which can lower the tension in the surrounding muscles. So you can sleep comfortably in most any position and wake feeling great!



Select Comfort mattresses contour to your body.

#### SELECT COMFORT sleep systems comfortably contour to your body, properly support your back and spine,



and reduce pressure points.

Metal coil mattresses can create uncomfortable pressure points and provide uneven support over time.

#### Sleep Better On Air

A SELECT COMFORT® sleep system doesn't rely on springs or water, but on a cushion of air. Air gently contours to your body's shape, reducing uncomfortable pressure points.



The Mattress with Easy Push Button Firmness Control!



Call For More Information

You owe it to yourself to learn more about this

revolutionary way to a better night's sleep.

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#### Steps for winterizing your furnace

- 1. Replace disposable air filters with replacements that have the Underwriters Laboratories (UL) listing mark. Replace filters every month throughout the heating season.
- 2. Wash permanent filters in mild soap and water. Some may be put in the dishwasher. Check the directions for your filter.
- 3. Clean baseboard heaters, warm air registers and air returns of accumulated dust and be sure they are not covered by rugs, drapes or curtains.
- 4. Make sure room thermostats are free of dust and correctly set.
- 5. Clean and inspect the humidifier. Be sure to turn the water on if it was shut off for
- 6. Clean the air conditioner's outside unit and cover it with a board and weight. The board will prevent debris from falling into the unit during the winter.
- 7. Have your furnace checked by a qualified heating contractor every year. Call a heating contractor whose work has pleased you in the past or ask friends and neighbors for the name of a reputable heating contractor.

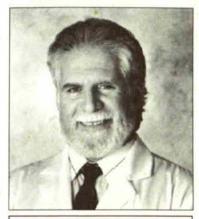
Be aware that a few heating contractors are dishonest. Do not agree to expensive repairs until you check the contractor's record with the Better Business Bureau and get a second opinion from another contractor who does not know about the first contractor's estimate. Do not be pressured into hiring anyone because of dangers caused by the supposedly faulty furnace. Do not use the furnace until you get a second opinion if you are concerned about safety.

Senior citizens need to be cautious, as they are often the targets of dishonest heating contractors. Do not pay more for repairs than it would cost for a new furnace.

If you take care of your furnace it will keep you comfortable for many years. RL



Special FREE OFFER For Chronic Pain Sufferers...



Dr. Robert D. Willix Jr., developer of PAIN-FREE HP™ and recent recipient of PREVENTION MAGAZINE'S "Best Doctor Achievement Award."

"AT LAST - Fast, Safe

## ARTHRITIS PAIN RELIEF

With **NO DRUGS** of Any Kind!"

(No pills...No smelly creams...patches or gadgets either)

Robert D. WillingsmD.

#### "MAY I SEND YOU A

# FREE SAMPLE

#### SO YOU CAN PROVE IT TO YOURSELF?"

My name is Dr. Bob Willix. I'm really excited because I've finally developed a revolutionary new roll-on lotion that stops arthritis pain. Stops it like nothing you've ever tried before! It's odor-free, all-natural and it really works! If you or someone you love would like to be free of pain once and for all, I'd like to share my discovery with you – FREE of charge. Not to brag, but this stuff is really amazing...

I call it PAIN-FREE HP™. It seems to work on most everybody who uses it. I know that, because I've tested it on over 8,600 people in the past ten months. Many of them reported almost "immediate relief." In fact, PAIN-FREE HP is being hailed as a "medical miracle" by former pain sufferers and physicians alike − especially those who cannot tolerate the dangerous side effects and stomach upset often caused by today's most commonly prescribed drugs.

Will PAIN-FREE HP relieve your pain, swelling and/or stiffness? Probably. The best way to find out is to try a FREE sample. On me. Don't worry, you're under no obligation to buy anything...ever. But I'm willing to bet that once you try PAIN-FREE HP, you'll never again want to be without it. And just in case I'm right, I'll also send you a coupon good for one FREE bottle of PAIN-FREE HP. All I ask is that you tell your friends how amazingly effective it is. Help me spread the word. You've got nothing to lose except your pain and stiffness. Fair enough?

Complete and mail the coupon to me today, so I can rush you your FREE sample of PAIN-FREE HP. Please act now. Supplies are limited and I don't know how much longer I can afford to make this free offer.

THE PATIENT AND ANY OTHER PERSON RESPONSIBLE FOR PAYMENT HAS A RIGHT TO REFUSE TO PAY, CANCEL PAYMENT, OR BE REIMBURSED FOR PAY-MENT FOR ANY OTHER SERVICE, EXAMINATION, OR TREATMENT WHICH IS PERFORMED AS A RESULT OF AND WITHIN 72 HOURS OF RESPONDING TO THE ADVERTISEMENT FOR THE FREE DISCOUNTED FEE, OR REDUCED FEE SERVICE, EXAMINATION OR TREATMENT.

#### FREE SAMPLE REQUEST

Mail To: HEALTHIER YOU Box 9515 Lake Worth, FL 33466 MR1

YES Dr. Willix! I want fast, safe arthritis pain relief – with no drugs of any kind. Rush me a FREE sample of PAIN-FREE HP plus a coupon good for one free bottle. I'm under no obligation to buy anything...ever. But I promise to tell my friends how amazingly effective it is. (I'm enclosing \$2.00 to help cover postage and handling.)

#### **MDA reminds** consumers: **Pay attention** to food product dating

ood safety has once again gripped the country with food product scares, but one way to assure yourself of safe food is to pay attention to the product dating of the food.

"There are many facts about food product dating that most consumers are unaware of," says Wyant. "The U.S. does not have a uniform or universally accepted system used for food dating, so it is important that food buyers know that dates on food packaging are not necessarily safety dates."

Several states, including Michigan, have regulations concerning food dating, but federal law only requires food dating for infant formula and some other baby foods. More than 20 states require dating of some additional foods, many areas of the country have open dating of most food products and in other areas almost no food is dated.

In Michigan, prepackaged meat, fish, seafood, poultry, eggs, bakery products and all other perishable food items must be stamped or labeled with a recommended last day of sale date. This law does not prohibit the sale of food after the recommended last day as long as the item is wholesome and clearly identified as having passed the recommended last day of sale.

A "Sell-By" date tells the store how long to keep a product on display for sale. These products should be bought before the date expires. A "Best if Used By (or Before)" date tells the consumer when to use the product for optimum quality. It is not a purchase or a safety date. A "Use-By" date signifies the last date recommended for consumption of a product while at its best quality. This date is determined by the manufacturer. "Closed or Coded Dates" are packing numbers used by the manufacturer.

Except for "Use-By" dates, food dates Continued on next page

#### Are you over 55? "It's All Free for Seniors"

by Murry L. Broach - Staff Writer

Washington DC (Special) Are you over 55... or have a loved one who is? Then you'd better take a close look at

Every year Uncle Sam gives away hundreds of millions of dollars in cash, goods, and services to people just like vou.

Better yet, most of these goodies are available to you regardless of your

income or assets!

All this free stuff is one of America's best kept secrets... simply because the government doesn't advertise that it's available.

Now, an amazing new book reveals thousands of sources of fabulous freebies which are yours for the asking. Entitled "Free for Seniors", you'll learn all about such goodies as how

► Get free prescription drugs. (This one alone could save you thousands of dollars!)

► Get free dental care... for yourself AND for your grandkids.

► Get up to \$800 for food.

Free legal help.

► How to get some help in paying solid, no-nonsense guarantee. Send your rent, wherever you live.

► How to get up to \$15,000 free money to spruce up your home!

► Here's where to get \$1,800 to keep you warm this winter.

Here's how to get help in paying your electric bill.

Access the very best research on our planet on how you can live

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Incontinence is not inevitable. These free facts could help you.

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Depression: Being down in the dumps is common, but it doesn't have to be a normal part of growing old.

Free medical care from some of the very best doctors in the world for Alzheimer's, cataracts, or heart disease.

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# MDA reminds consumers: Pay attention to

### food product dating Continued from page 20

do not always refer to use and storage after purchase. Items kept at 40°F or below

should be safe and of good quality even if the date expires during home storage. The accompanying chart shows recommended storage times of dated products.

Bacteria may grow and cause food borne illness in mishandled foods before or after the date on the package. Examples of mishandling of food include: keeping defrosted products at room temperature more than two hours; handling of food by people using improper sanitary practices; and, packing of contaminated food with fresh food. Quality and safety can be assured by following the handling and preparation instructions on the label. Baby food dating is used to ensure quality and nutrient retention. Expired baby food can have a strange flavor and texture. Infant formula and food should not be bought or used after the expiration date, or if the date has been changed.

The expiration date on egg cartons is the last day a retailer may sell the eggs as fresh. Eggs purchased before the expiration date should be safe to use for up to three to five weeks after the date of purchase.

The following tips will help people use the food at its best quality:

- Products should be purchased before the date expires
- Perishable items should be taken from home and refrigerated immediately or frozen if they cannot be used within the times recommended on the chart
- Once a perishable item is frozen, it does not matter if the date expires because food kept frozen at 0° or below is safe indefinitely, and
- Handling recommendations on food products should be followed. RL

#### Refrigerator home storage (at 40°F or below) of fresh or uncooked products

Consumers should follow "Use-by" dates. If a product has a "sell-by" date or no date, products should be frozen before the times shown on the following chart.

Product	Storage Times After Purchase
Poultry	1 or 2 days
Beef, Veal, Pork and Lamb	3 or 4 days
Ground Meat and Ground Poultry	1 or 2 days
Fresh Variety Meats (Liver, Tongue,	
Brain, Kidneys, Heart, Chitterlings)	1 or 2 days
Cured Ham, Cook-Before-Eating	5 to 7 days
Sausage from Pork, Beef or Turkey, Uncooked	1 or 2 days
Eggs	3 to 5 weeks

#### Refrigerator home storage (at 40°F or below) of processed products sealed at plant

Consumers should follow "Use-by" dates. If a product has a "sell-by" date or no date, products should be frozen before the times shown on the following chart.

Processed Product	Unopened, after purch	ase After opening
Cooked Poultry	3 to 4 days	3 to 4 days
Cooked Sausage	3 to 4 days	3 to 4 days
Sausage, Hard/Dry, shelf	stable 6 weeks/pantry	3 weeks
Corned Beef, uncooked,		25 (62)
in pouch with pickling ju		3 to 4 days
Vacuum-packed Dinners	, Commercial Brand	
with USDA seal	2 weeks	3 to 4 days
Bacon	2 weeks	7 days
Hot dogs	2 weeks*	7 days
Lunch Meats	2 weeks*	3 to 5 days
Ham, fully cooked	7 days	slices, 3 days; whole, 7 days
Ham, canned, labeled		
"keep refrigerated"	9 months	3 to 4 days
Ham, canned, shelf stabl		3 to 5 days
Canned Meat and Poultr	у,	
shelf stable	2 to 5 years/pantry	3 to 4 days

\*but no longer than 1 week after "sell-by" date

# Is Your Doctor Too Lazy to Read about Honey, Garlic & Vinegar?

Hundreds of scientific studies have been conducted on this dream team of healers... Honey, Garlic and Vinegar. The results suggest an amazing power to relieve and improve many common health problems.

These studies show that this trio from nature's pharmacy can help reduce blood pressure, lower cholesterol, improve circulation, lower blood sugar levels and help fight cancer. Scientific evidence also indicates that they can be of medicinal value in the treatment of: arthritis, athlete's foot, bronchitis, burns, colds and flu, cold sores, constipation, cramps, diarrhea, eczema, earaches, fatigue, fungus, heart problems, muscle aches, prostatitis, rheumatism, ringworm, sinus congestion, sore throat, urinary infections, virus and yeast infections and more.

A book called *Honey, Garlic & Vinegar Home Remedies* is now available to the general public. It shows you exactly how to make hundreds of remedies using honey, garlic and vinegar separately and in unique combinations. Each preparation is carefully described along with the health condition for which it is formulated.

Learn how to prepare ointments, tonics, lotions, poultices, syrups and compresses in your own kitchen. Whip up a batch to treat:

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- MUSCLE ACHES: Just mix up a batch of this and rub it on
- STINGS & BITES: Medical journals recommend this remedy to reduce pain and swelling fast
- STOMACH PROBLEMS: This remedy calms upset stomach and is noted in medical journals for ulcers
- TOOTHACHE: This remedy gives instant relief until you can get to the dentist

Discover all these health tips and more.

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Right now, as part of a special introductory offer, you can receive a special press run of the book *Honey, Garlic & Vinegar Home Remedies* for only \$8.95 plus \$1.00 postage and handling. Your satisfaction is 100% guaranteed. You must be completely satisfied, or simply return it in 90 days for a full refund — no questions asked.

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### Ringing in the Ears? Great News For Tinnitus Symptom!

If you ever experience ringing in the ears or other sounds that may be interfering with your hearing,

you should know about Dr. John's Special Ear Drops™.

People who hear ringing, tinkling, buzzing, whistling or other sounds may suffer from exterior, middle or inner ear diseases and often are diagnosed with having the symptom of Tinnitus. Dr. John's Special Ear Drops™ contains a unique combination of 11 natural ingredients including herbals, vitamins and minerals which has anti-infective properties, cleansing ability, and soothing and anti-inflammatory agents which help reduce swelling, infection and soothe the ear drum, middle ear and labyrinth (the intricate communicating passages of the ear).

Dr. John's is designed to open tiny cloqged inner ear vessels, reduce and relieve inflammation and swelling of the inner ear, and soothe the inner ear passages to enable better communication and equilib-

rium.

Dr. John's works so well that dramatic results may occur in just a few days. Delores Dier suffered symptom of Tinnitus for years. "In just a few weeks I noticed the noises in my ear begin to diminish," she said. "I had tried most everything available and nothing comes close to Dr. John's Special Ear Drops™. I would recommend it to everyone who experience the symptom of ringing of the ears because of the difference the drops have made in my life. For the first time in years, I can hear the television without blaring the sound.

If you experience the symptom of Tinnitus, give Dr. John's Special Ear Drops™ a try. It's simple to use and can work beyond anything you may have tried. Dr. John's Special Ear Drops™ contains most everything you need to relieve the unpleasant symptom. It's 100% unconditionally guaranteed to work for you or you get every penny of your money back. Simply send \$16.95 plus \$3.00 shipping and handling to: Dr. John's Research, Inc. Dept. MFB-DJY, Box 637, Taylor, MI 48180. Order today.

If you suffer from many of the eye problems associated with aging, you should know about a wonderful product called Dr. John's Special EYE Drops<sup>TM</sup>. My brother, who is in his 70's, suffers from glaucoma, cataracts,

macular degeneration and reoccurring eye infections. He has spent a fortune on specialists.

My name is Dr. Dale Janik, and I also have eye problems, such as blurry vision and reduced color perception, and was concerned I'd end up like my brother. I tried many conventional therapies, as did my brother, with little success. However, recently, I discovered Dr. John's Special EYE Drops M, which I feel has improved my eye problems, and my brother is confident that the drops may arrest many of his eyes conditions since he has already noticed improvement.

The eye drops contain a combination of 10 herbal ingredients with antibacterial, antimicrobial and antiviral

The main function of the drops is to keep your eyes healthy, and the sooner you start the better! The drops can seek out harmful bacteria and microbes you may be harboring. It can destroy them and can be effective against fungus. It can soothe irritable eye problems and among other things contains chrysanthemum which is often used in the Orient to lower ocular pressure. (High ocular pressure can result in glaucoma). And it also includes the herb gingko, known for its circulatory effects. (Circulation is one of the principle reasons for macular degeneration).

My brother feels the drops can help him maintain his vision at its current level; and he no longer fears losing his eyesight. His eyes look bright and he doesn't experience the look of tired eyes as he used to. Dr. John's Special EYE Drops<sup>TM</sup> comes with a 100% money-back guarantee. To order simply send \$16.95 plus \$3.00 shipping and handling to:

Dr. John's Research, Dept. MFB-EYE, Box 637, Taylor, MI 48180

#### Best Pain Cream™ Available; Dr. John Guarantees It!

You probably are using a pain cream or taking pain medication for arthritis or other muscular conditions and have been promised relief. Maybe you are satisfied, but I doubt it. With Dr. John's Best Pain CreamTM YOU WILL BE SATISFIED. "Beyond a doubt.

it gives the fastest, longest-lasting relief of anything available on the market today!" Dr. John said. "I guarantee it.

Dr. John developed this natural formulation containing more than 25 herbal ingredients for his rheumatoid arthritis. He suffered for years before perfecting his formula. His brother is crippled and in a wheel chair and Dr. John was afraid he would be too. With his pain cream, Dr. John truly is pain free! Another man suffered with excruciating knee pain for years and was a candidate for surgery until he tried Dr. John's Best Pain Cream M. He is able to get around easily now and says he won't live without the cream; it gives him instant relief.

Dr. John's Best Pain CreamTM is the most effective alternative to orthodox therapy. It quickly reduces debilitation, pain and stiffness, improves the quality of life and enhances general health. There are no incidents of side effects with this natural herbal

cream. It works great and does not smell like other topical pain products. It smells good!

Users are amazed how well it works. I am convinced there is nothing on the market that works as well. But you must be the judge, I think you can live a relatively pain-free life with *Dr. John's* Best Pain Cream<sup>TM</sup>. You have nothing to lose with *Dr. John's*. Because Dr. John knows how good the cream is, he has no problem offering you a 100% money-back guarantee.

To order send \$16.95 plus \$3.00 shipping and handling to Dr. John's Research, Dept. MFB-P, Box 637, Taylor, MI 48180.

Order with confidence. Dr. John's Research is celebrating its 20th Anniversay this year. Twenty years of providing the best health products to clients across the country and around the world! Dr. John's products are not intended to diagnose, treat, cure or prevent any disease. Read and follow label instructions. The Food and Drug Adminstration does not evaluate claims made on herbal products.

# Put it away right!

#### 12 steps to proper winter tractor storage



oon, many North Americans will be putting their tractors away for the season. If you're one of those operators who lets their tractor hibernate over the winter months, there are several steps you can take to ensure your tractor awakens next spring in top shape for a whole new year of work.

- Clean it up. Dirt and debris are prime attractants for moisture — which, in turn, causes rust. Use pressurized air or pressurized water to remove dirt. Air is preferred, because it doesn't introduce moisture into the machine. Water is best used to dislodge caked-on mud and dirt. When you're done washing your tractor, let it sit in the sun and dry.
- 2. Lubricate. Grease all bearings and fittings. Once you've greased everything, run your tractor for 15 to 20 minutes to ensure the lubricant is well distributed. If possible during the winter, take a few minutes to run the tractor every six weeks or so, bringing it up to its normal operating temperature and then running it for 15 minutes.
- 3. Keep it dry. Putting away your tractor dry is important. Keeping it dry is, too. Seal exhaust and crankcase outlets with masking tape to prevent internal condensation. Cover your machine with a tarp, if you have one.
- 4. Retract cylinders. Hydraulic cylinder rods can rust if exposed to moisture for prolonged periods of time. Retracting the rods prevents exposure, and also fills the

- hydraulic reservoir. Make sure any exposed rod areas are greased. Be sure that external couplings are wiped out and the plugs are inserted firmly.
- Drain and replenish radiators. If you've added water to the radiator during the season, drain it and refill the coolant level.
- 6. Invest in some pest control. Birds and rodents can soil your machine and cause damage due to chewed wiring, hoses, etc. Be sure to follow label directions and observe local regulations regarding use of pest control.
- 7. Check the tires. Tires should be inflated to the recommended pressure. Be sure to park the tractor where the tires will remain dry. Continuous contact with damp ground can contribute to the deterioration of tires.
- 8. Remove batteries. Batteries should be fully charged and stored in a cool dry place. Ensure that electrolyte levels are full. Make sure disconnected cables are dry. Don't store batteries directly on concrete.

- 9. Protect your fuel system. Check with your fuel supplier on availability of a fuel additive that prevents damage to fuel systems during winter downtime.
- 10. Secure the clutch, wheels. When your tractor's parked, depress the clutch and secure it with the latch on the clutch pedal or by some other means that keeps the clutch secured. Put blocks under the wheels to prevent rolling, and engage the parking brake.
- 11. Fill the tank. Condensation can occur inside fuel tanks when a machine isn't used for an extended period, causing water to get into the fuel line. Fill the tank to prevent this.
- 12. Consult your operator's manual. Read you operator's manual to see if there are any other storage recommendations for your specific equipment. RL





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