

RURAL *Living*

Spring 1997

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MICHIGAN FARMLAND PRESERVATION EFFORTS LOSE MAJOR GROUND

Efforts to preserve Michigan farmland were dealt a serious blow in January, when the governor approved Senate Bill 112. Officially known now as Public Act 591, the legislation was intended to reform Michigan's 30-year-old Subdivision Control Act. While Michigan Farm Bureau is committed to reforming the Subdivision Control Act, Public Act 591 will not accomplish what was needed.

PA. 591 will increase urban pressure on existing farm operations due to unplanned, high-density developments. While Farm Bureau supports economic growth and development, it must be well planned when high-density building is necessary.

We had a prime opportunity to reform the state's 30-year-old Subdivision Control Act to provide true, long-term farmland preservation in Michigan. Unfortunately, two years of hard work by Farm Bureau and the several recommendations proposed by the Michigan Farmland and Agriculture Development Task Force seem to have fallen on deaf ears in Lansing.

For many years now, Michigan Farm Bureau members have recognized the need to change the law guiding land divisions that are exempt from the platting process. That's why Farm Bureau supported the original provisions of Senate Bill 112.

Our objective was to develop an exempt division policy that provided an incentive for wise land use. Unfortunately, Public Act 591 will still allow the creation of "bowling alley" shaped lots because of an exemption

from the 4:1 depth-to-width ratio on parcels larger than 10 acres. The number of divisions exempt from platting is also excessive and is a major reason the bill will not meet farmland preservation needs. Put simply, Michigan agriculture cannot compete with a land division policy that is exempt from platting when creating high-density developments.

When the governor signed Public Act 591, he encouraged legislators, among other things, to review the platting process to simplify the bureaucratic process. We agree the platting process must be reformed. However, we must first address the problems associated with the number of exempt divisions before proceeding with reform of the platting process. Ironically, under provisions of the new legislation, which will basically allow the proliferation of mini-subdivisions, the platting process will rarely be needed.

The review process by the local unit of government is still intact; however, there is a big difference between a review for low-density developments and requirements by public agencies that are needed for high-density developments. Longer-term — in the next 10 to 15 years — this law is going to be especially hard on local communities who will not have the ability to require the expensive infrastructure needed for this many divisions.

It has literally taken 20 years to change the current law. While the governor also encouraged legislators to "thoroughly review" the provisions allowing redivision of parcels every 10 years, Farm Bureau would have much preferred that legislators had taken the responsible reform steps necessary at the close of the last legislative session and approved legislation similar to the original version of Senate Bill 112.

The statistics of farmland lost in this state to development are staggering. The governor's own Michigan Farmland and Agriculture Development Task Force determined that we lost 10 acres of farmland every hour of every day from 1982 to 1992. It is imperative that we develop balanced and reasonable reform of the Subdivision Control Act to provide genuine farmland preservation. Without those changes, it's almost certain Michigan

farmland will continue to be converted to other uses at an alarming rate.

Michigan Farm Bureau believes the Subdivision Control Act is the basis for proper planning and should be the vehicle to encourage wise land use in Michigan. Michigan Farm Bureau will work aggressively on behalf of the agricultural industry to seek the reforms needed to provide a reasonable and balanced exempt division policy for Michigan.

A bipartisan committee has been established in the House of Representatives to not only take a look at amendments to P.A. 591, but to take a look at all land-use issues. We're optimistic that this bipartisan effort will finally result in legitimate reforms to the Subdivision Control Act that benefit all of Michigan.

Sincerely,

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

USDA Issues Tips on Healthful Food Choices

Tips on appropriate food choices, issued recently by the U.S. Department of Agriculture, reflect messages on healthful lifestyles developed by the Dietary Guidelines Alliance, which was organized by the beef industry and other food organizations. Alliance members, in addition to the National Cattlemen's Beef Association, include USDA, U.S. Department of Health and Human Services, American Dietetic Association, Public Voice for Food and Health Policy, and several food industry organizations.

The messages, part of the alliance's "It's All About You" campaign, are: (1) Be Realistic — make small changes in diets and activity levels over time. (2) Be Adventurous — expand your tastes to enjoy a variety of foods. (3) Be Flexible — balance what you eat and your physical activity over several days (not worrying about just one meal or one day). (4) Be Sensible — enjoy all foods; just don't overdo it. (5) Be Active — walk the dog; don't just watch the dog walk.

"The alliance was founded in part to combat the myth that there are 'good' foods and 'bad' foods," says Mary Young, M.S., R.D., director of nutrition information and research for NCBA. "Beef, for example, has been categorized by some persons as a 'bad' food. The 'It's All About You' program provides health professionals with the messages that resonate with consumers and emphasize that moderate amounts of all foods, including meat, fit into a healthful, balanced as well as enjoyable diet." **RL**



RURAL

Living



SPRING 1997 FEATURES

Michigan's bedding plant industry

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Spring is upon us and no one is more prepared for the onslaught of Michigan residents ready to beautify their homes than the growers that make up the over \$130 million dollar bedding plant industry in Michigan.



The subdividing of Michigan's farmland

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The passage of Public Act 591 has impacted Michigan agriculture in a major way with sweeping reforms to the Subdivision Control Act that may speed up the amount of productive ag land converted to residential.



Road funding legislation supported by MFB

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The status of Michigan's roads and bridges is increasingly coming under fire by everyone who utilizes the state's transportation system. Unfortunately, more than \$108 million is being diverted for uses other than road repair and Michigan Farm Bureau is supporting legislation to end the misallocation.

Merillats give horse farm to MSU for teaching, research

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Adrian's Richard and Lynette Merillat never attended Michigan State University but the gift of their 80-acre horse farm represents the largest single gift ever by an individual to the College of Agriculture and Natural Resources and the largest gift-in-kind to the university.

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Michigan's bedding plant industry is ranked no. 3 in the nation

Catch a glimpse of this bloomin' world.

by Kara Endsley

Where does the bedding plant industry get its roots?

Michigan's bedding plant industry, which grossed \$131 million in sales in 1995, got its humble beginnings in the celery and tomato business.

Bedding plant production started as a side business in the late 1940s and '50s for celery and tomato growers in the muck lands of Kalamazoo, Grand Rapids and Detroit. The growers were primarily Dutch immigrants who used greenhouses to start celery and tomato transplants.

As the U.S. economy grew in the '50s, flowers and bedding plants grew in popularity and economic feasibility. People were making enough money to occasionally splurge on flowers. Now the bedding plant industry is generations old. Some businesses are approaching the third and fourth generations of ownership.

Bedding plants are classified as flowering annuals — flowers that grow from seed, bloom and die within one growing season. "Most bedding plant growers also grow a small percentage of vegetables — anywhere from 5 to 15 percent of their mix," said Kalamazoo Valley Plant Growers Co-op Manager Tim Stiles.

Impatiens are the popular bedding plant leaders, grossing \$12.6 million in 1995. Petunias are the second choice, grossing \$7.3 million, and geraniums come in third with \$3.7 million.

What makes Michigan a leader in bedding plant production?

Michigan is ranked third behind California and Florida in bedding plant production. This success can be attributed to two factors: Dutch heritage and Michigan's lake effect climate, which allows spring to stay cool and fall to stay warm longer. These conditions give Michigan-grown bedding plants a marketing edge.

"I think it's the expertise that's here," Stiles said. "It is also much easier to heat a greenhouse than to cool one. We can grow our plants kind of slow and cold, and that makes them very hearty. It makes them short; it makes them branch well; and it makes the colors bright," he said.

Flower beds keep these greenhouse bees busy.

Producers are literally up to their elbows in bedding plants. Production will peak in March, but the workload is at its greatest in April.

"They're shipping; they're selling; they're planting; they're still sowing," Stiles said. "The absolute peak workload is in April, because all operations are going on at that time."

Sales peak within the first two weeks of May, especially the week of Mother's Day. "That's when a lot of people are just chomping at the bit to get out in their yard and do some gardening," Stiles said.

In addition to growing bedding plants, many producers grow potted plants, such as poinsettias and Easter lilies, to balance production in the off-season.

Finding seasonal labor is often a battle for growers. "For every one full-time person that someone employs, they employ four seasonal people," Stiles said. "A lot of housewives have found that it's real enjoyable work, because it's flexible conditions, it's not heavy work, it's a beautiful environment and they can get good wages doing it."

In relation to agricultural industries that date back to ancient times, the bedding plant's roughly 40-year existence makes it a young and changing industry.

"I think you'll see the industry continue to grow, but it may have to keep on the change — be willing to change and meet the demand that the consumer has," said Mel Klooster, a Kalamazoo bedding plant grower.

The change in society that has brought flowers to dining room tables and into flower beds has brought with it a new hobby for some, a passion for others. "It's part of our culture, and it's part of our recreation. I think a lot of people have stressful lives and gardening is a release for them," Stiles said. **RL**

Before you buy...

1. Wait!! Far too many cabin-fever-struck gardeners plant their flowers too soon. Wait at least until May 15 or after a frost free date has been broadcast on your local TV station.
2. Plant hardier varieties, such as pansies or snapdragons, first. They'll be able to withstand the cold nights of early spring.
3. After purchasing a flat of flowers, set them outside on a cold, but not freezing, day, then bring them inside a garage or shed overnight. This gradual exposure to cold hardens the plants and prevents shock.
4. If you've planted flowers and an unexpected frost is in the forecast, your back-breaking hours of planting are not at a loss. Thoroughly water your flowers. Frost won't freeze an excessive amount of water, thus your plants will be kept warm. Also cover your plants with a blanket or plastic raised above the flowers by boards or blocks. This will create a pocket of warm air.
5. Buy healthy plants. Make sure your plants don't have any visible signs of disease or insects. Brown or lost foliage are signs of an unhealthy plant.
6. If the flower color is clearly marked on the flat, try to buy flowers that are not in bloom. Plants use a lot of energy creating flowers, so a bloomless plant will have more energy reserved for root establishment.
7. Finally, develop a plan. Study flower varieties and determine the best plants for your landscape ideas. Take into consideration sunlight and water requirements and how tall the variety will grow. **RL**



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What's becoming a common sight around Michigan is the parceling off of farmland to make way for development. The passage of the Land Division Act was an attempt to remove the 10.01-acre requirement and replace it with a number of exempt divisions based on acreage.

The subdividing of Michigan's farmland

New act needs changing to address needs of Michigan agriculture

The issues raised by the passage of Public Act 591, the Land Division Act, commonly referred to as Senate Bill 112, may seem extremely complex to many Michigan landowners, but for Ingham County Farm Bureau member Gary Haynes the issue at hand is very simple — he's losing good farmland to development and can't do anything about it.

"We recently got notice that one of our landowners whom we've rented from for 11 years has sold a 100-acre parcel that had four splits taken out of it already," explains Haynes. "He's now sold it to a development company, and they're going to proceed to split it at least 25 more times, or whatever is legal."

The passage of Senate Bill 112, and its enactment into law by Gov. Engler, gave



Haynes testifying Feb. 20 before the House Ag Committee on the Land Division Act.

property owners the opportunity, once the law goes into effect on April 1, to divide their property into numerous exempt land divisions, foregoing the platting process that includes review

by local government, drain commission, road commission and the public health department.

"S.B. 112 may minimize the rural fragmentation of farmland into 10.01 parcels by removing the 10-acre size

requirement for parcels to be exempt from platting," explains MFB Associate Legislative Counsel Scott Everett. "However, S.B. 112 may now accelerate the creation of a large number of building sites without an opportunity to consider the full public and community impact of that development."

And that is just what Haynes, a cash crop farmer from Mason, is witnessing. "The trend is not to even consider agriculture when property is sold," he explains. "There's too much demand for even the larger tracks. We used to see 10- and 40-acre parcels, but now we're seeing 500 acres at a time getting eaten up by developers."

The largest concern that we have with P.A. 591 is that we have a huge amount of divisions exempt from the platting process available to land owners. The law allows for further exemptions from platting after 10 years, which complicates the issue even further for landowners and is going to be challenging for township officials to administer.

"It is extremely important that exempt divisions remain low density," Everett adds. "Platting must be encouraged because that is the proper way to create developments."

"Michigan Farm Bureau believes that the original intent of P.A. 591 was on the right track," he adds. "It took a point in time and said on this date, depending on how many contiguous acres you own, here is how many exempt divisions belong in that acreage."

Some positives about P.A. 591

According to Everett, the entire proposal had some good things to offer agriculture, including a Right-to-Farm deed statement, which indicates to the purchaser of the property that the land is located in an area where farming takes place and falls under the protection of Michigan's Right-to-Farm Act.

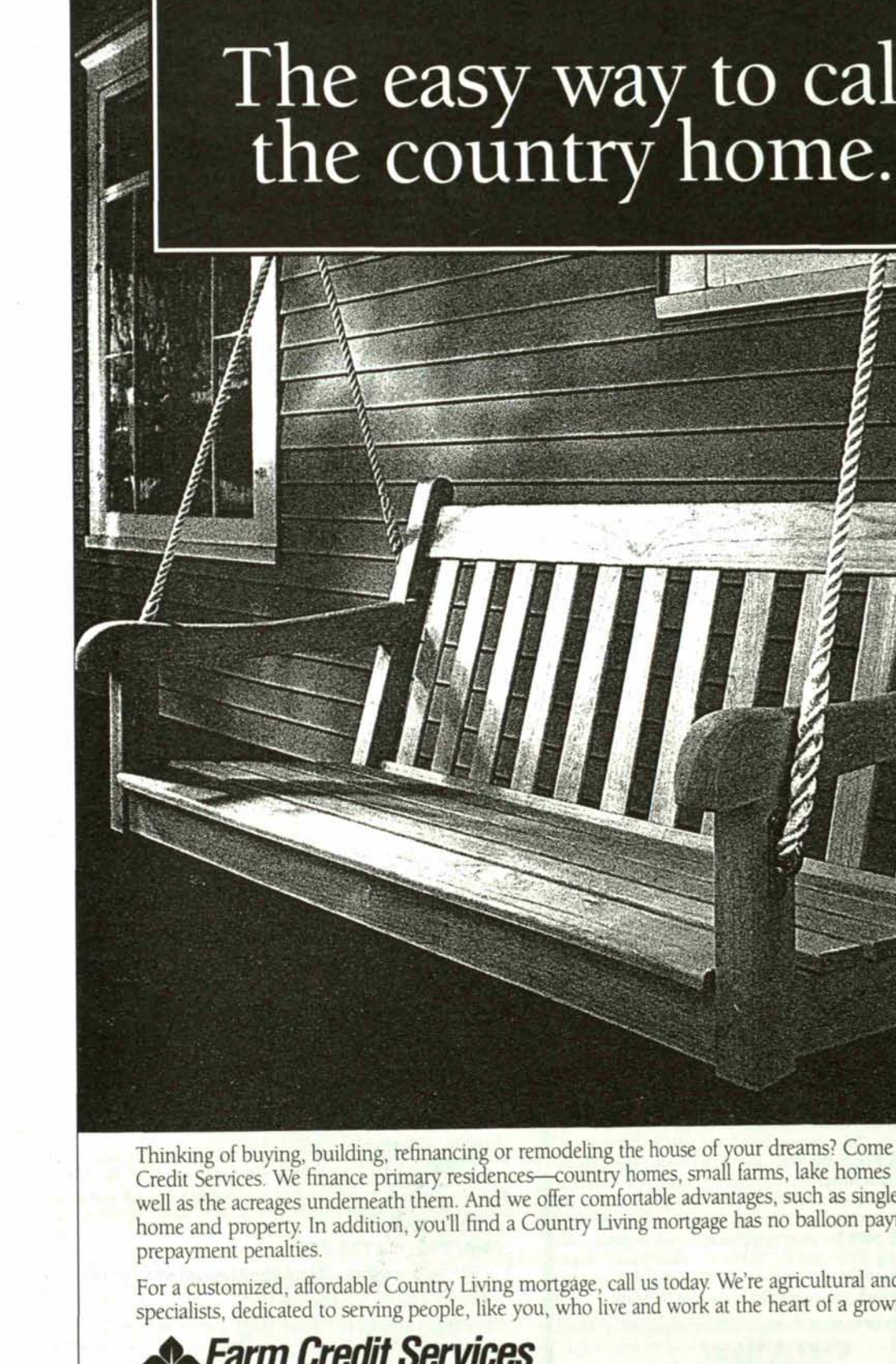
"We would like to see that deed statement applied to the platting process," Everett adds. "The second positive of the new law is that it does not require the 10.01-acre minimum and it moves the requirements of building site permits up to the front of the process for review by the local unit of government when the land is divided."

According to Everett, there are several improvements needed to be made to P.A. 591:

- Exempt division formula needs to be balanced in order to allow reasonable development while encouraging platting.
- Allowance for four additional exempt divisions every 10 years.
- A 4:1 depth-to-width ratio up to 40 acres and a 2.5-acre maximum lot size, unless otherwise provided for by a local unit of government.
- Ability to add-on land between contiguous parcels. (These divisions don't count as exempt district.)
- Right-to-Farm deed statement to apply to all platted parcels. **RL**



Ingham County Farm Bureau member Gary Haynes stands in front of the 100 acres of land outside of Mason, which he has rented for over 11 years, that will soon become houses.



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Road funding legislation supported by Michigan Farm Bureau

Most Michigan drivers would agree that money collected under the state's current 15-cent gas tax should be used for needed road and bridge repair. Unfortunately, more than \$108 million is being diverted for uses other than road and bridge repair, according to Michigan Farm Bureau Legislative Counsel Tim Goodrich. He says that amounts to about 2 cents per gallon of gas taxes diverted to uses other than road repair.

"The good news is House Bill 4147 would end diversions from the Transportation Fund," Goodrich explained. "Of the \$108 million that is diverted from the Transportation Fund, most of it is used by the Department of State to

pay for administrative costs dealing with vehicle registration and license fees. Farm Bureau contends that funding for the Department of State should come from the general fund. In addition, many of those functions performed could be privatized. Put simply, gas tax dollars raised for roads should be going to roads."

According to Goodrich, those funds desperately need to be spent as originally intended. He claims a Washington, D.C., report estimates between \$400 and \$500 million additional dollars are needed to bring Michigan roads up to adequate condition.

"Right now, roughly 60 percent or more of our roads are rated as either

poor or fair condition, and when a road goes, it's a lot more expensive to fix that road than it is to maintain it while it's in good condition," Goodrich said. "So, we're in desperate need of some dollars. Right now, Michigan ranks about 42nd in the amount of state dollars that are spent on roads, and MFB feels that that's inappropriate and needs to be increased."

Goodrich expects the bill to be passed by the House within the next two to three weeks, before being sent on to the Senate for action.

"We'll have to wait and see if the Senate takes this up," Goodrich said. "I'm optimistic that they will. This is clearly an issue that, on principle, most people can agree with."

Non-MDOT administrative charges to state transportation funds, 1996-97

State — \$86,255,600

Collects motor vehicle registration/license fees deposited to the Michigan Transportation Fund (MTF). Estimate \$626,716,000 per year in vehicle registration and licensing collections.

Treasury — \$6,370,000

Collects motor fuel taxes that are deposited to the MTF and provides investment services. Estimate \$782,684,000 per year in fuel tax collections.

State Police — \$6,417,700

Provides Motor Carrier Enforcement on state highways, Highway Safety Planning, security at several MDOT field facilities and management of the Criminal Justice Data Center.

Department of Management and Budget — \$1,087,700

Provides central administrative services for accounting, payroll, central audit, fixed asset accounting, space leasing services, mail and freight, purchasing, employment services, budgeting and computer costs.

Civil Service — \$4,193,700

Assesses a 1 percent charge of aggregate payroll for civil service administration expenses charged to each state department.

Attorney General — \$2,482,300

Recovers legal expenses, supplies and staff costs for 20.5 attorney positions and .5 clerical positions providing exclusive legal services to transportation programs such as tort case litigation.

Auditor General — \$631,100

Assesses salary, fringe, supplies, material, and travel costs for conducting financial audits of transportation funds and programs as required by statute.

DNR/DEQ — \$775,700

The Land and Water Management Division provides environmental reviews of road projects and consultation on road and stream crossings by contract. DNR maintains M-185 in Mackinac Island State Park for \$25,700 per year.

Total — \$108,213,800 RL



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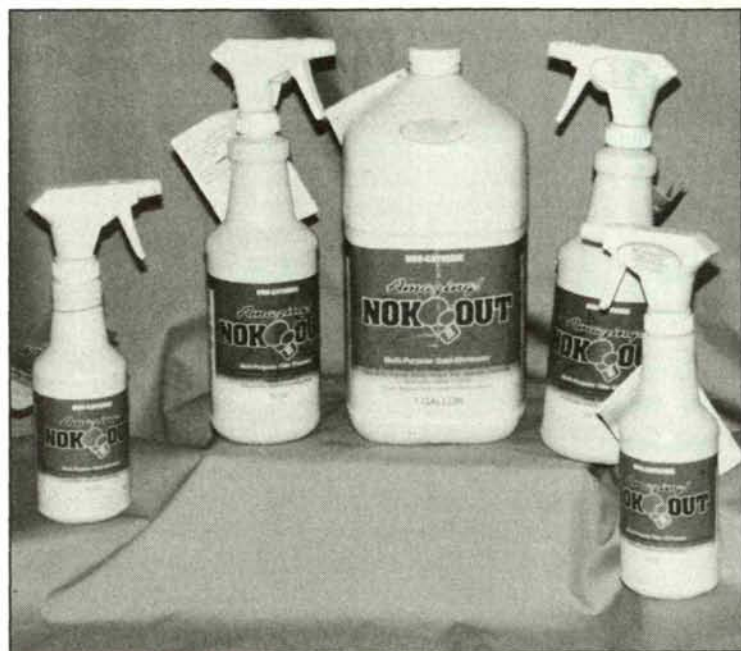
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Does your lawn need an apple a day?

By Dr. Ellen Henke • John Deere Lawn and Garden Expert

"An apple a day keeps the doctor away." Or so they say. We all know that an apple alone isn't all it takes for good health. Our nutritional needs are somewhat more complex than that...and so are your lawn's.

Most of us accept that our lawns must be watered and mowed for good health, but many of us think that fertilizing our lawns is optional. It really isn't.

Grass has a tough life. Grass plants are thrown into the soil, crowded together in competition for water and nutrients with each other, neighboring trees and shrubs. For grass plants, it's survival of the fittest, and lawns must be fertilized for grass plants to have a chance at survival.

Just as most people's bodies demand three square meals a day, your lawn demands two square meals a year — one feeding a month after the lawn starts growing and another feeding a month before your lawn goes dormant. Spring fertilization is necessary to replenish your lawn's food reserves that have been used in the first flush of spring growth. During the fall, your lawn is storing food in the root system to allow it to grow underground during the dormant season — so the fall fertilization is the most important one of all.

What does your lawn need?

Grass plants need three essential nutrients. Nitrogen is needed for a healthy green color and grass blade growth. Phosphorus promotes healthy root de-

velopment, and potassium provides for disease and drought resistance.

How do I conduct a soil test?

Take at least six random plugs of soil from around the lawn. Dig down six to eight inches for the samples. Remove any organic materials, such as grass blades, roots and stems. Mix the soil in a glass jar and label it "Lawn." Send your soil sample to a county Extension agent, university turf specialist or soil test lab.

What will the soil test lab results tell me?

The lab results will tell you the pH of your soil, if it's too acid or too alkaline, plus the major nutrients your soil needs.

Selecting a Grass Type

What is the best type of grass?

That depends on a number of factors — where you live, what type of lawn you want and what physical limitations your lawn has.

Determine if the turf variety is adaptable to your area.

Each region of the country supports certain grasses that grow best there. Identify the best varieties for your area by talking to neighbors, a nursery operator, Extension advisor or university turf specialist. Knowing the specific type or types of grass in your lawn will help you decide how to care for it. If you're planning a new lawn, you should learn about the particular qualities and demands a grass has before you plant it.

And while an apple a day may not keep the doctor away — the lawn doc, that is — proper nutrition and proper care the whole year through will help your lawn bounce back from the stress of dry spells, insects and disease. **RL**

Fitness for your lawn equipment

Start the day with a morning jog. Eat only healthy, low-fat, high-energy foods. And maybe an aerobics class or racquetball match in the early evening. Oh...if only we were all this health-conscious... I know I'm not. But I do know that my body requires normal maintenance... regular checkups with the dentist and doctor, vitamins, good nutritious food...well, the list goes on and on.

Just as taking care of your body is the right thing to do, taking care of your lawn equipment will make it perform better and longer.

If you're a do-it-yourselfer, your equipment's operator's manual is the best place to look for maintenance information specific to your model. But, here's a list of mower maintenance tips that apply to all mower types.

- **Keep the mower blades sharp.** Dull blades can split grass, causing entryways for disease and fungus. Since only a small portion at the side of the cutting blade actually slices the grass, blades are generally easy to sharpen at home. Sharpen the edge of the blade with a file or grindstone, making sure to even out rough spots. Be sure to check the balance of the cutting blade before remounting. An unbalanced blade can damage your mower. And don't sharpen your blade to razor's edge. John Deere recommends leaving a thickness of about one-64th inch for strength.

- **Keep the oil clean and full.** Start the mowing season with a lightweight oil, and change it about every 25 hours of mowing, or just follow the holidays and change oil on Memorial Day, Fourth of July and Labor Day weekends. Be sure to use the proper weight oil recommended in the operator's manual. And check the oil each time you mow — never let it get too low.

- **Remember, grease is cheaper than parts.** Lubricate mower spindles and wheel axles to reduce wear caused by friction.

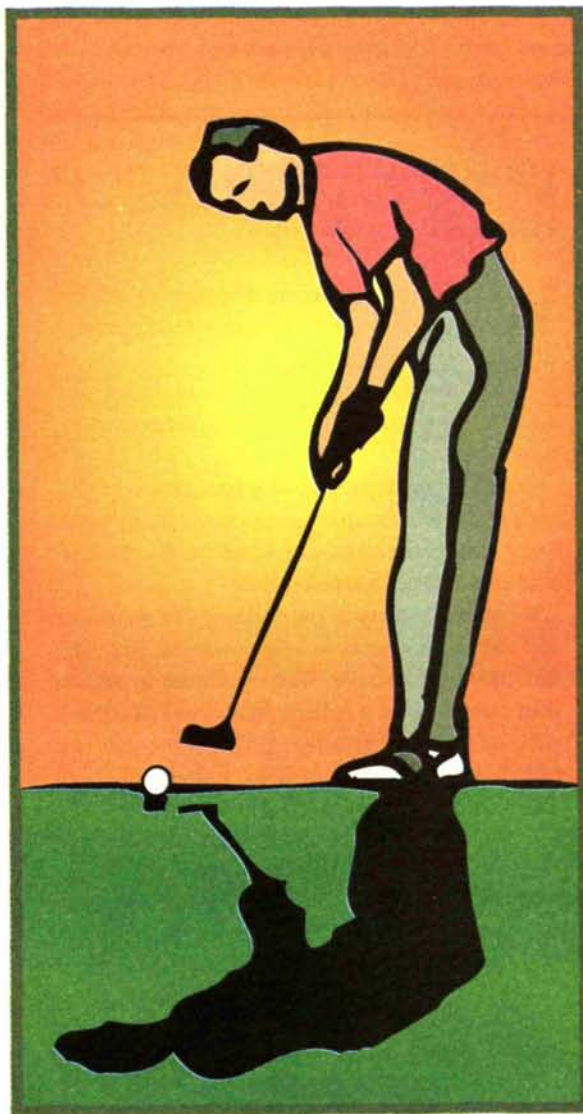
- **Keep the air filter clean.** If the filter gets clogged with dirt, it can contaminate your mower's internal parts. Clogged air filters can also cause starting problems and poor engine performance. Most air filters can be cleaned with an air hose or brush.

When it comes to maintenance — whether you do it or a professional does it for you — be sure it's done! Examine your mower for any loose hardware — be sure all safety systems are in place and working. Like your body, your lawn mower needs regular care to give you top performance and safety.

America's Plant Doctor and John Deere lawn care expert, Ellen Henke, is a botanist, garden writer and nationally recognized authority on "Earth Friendly" gardening.

INSIGHTS

Great Golf, Great Fun, Great Cause: Join Us in the Fight Against Cancer



This schedule is updated periodically. If you have any questions, or if you want more information about how you can become involved, call the Michigan Division of the American Cancer Society at:

1-800-ACS-2345.

Farm Bureau Insurance is proud to be joining with golfers all around Michigan again this year to help in the fight against cancer.

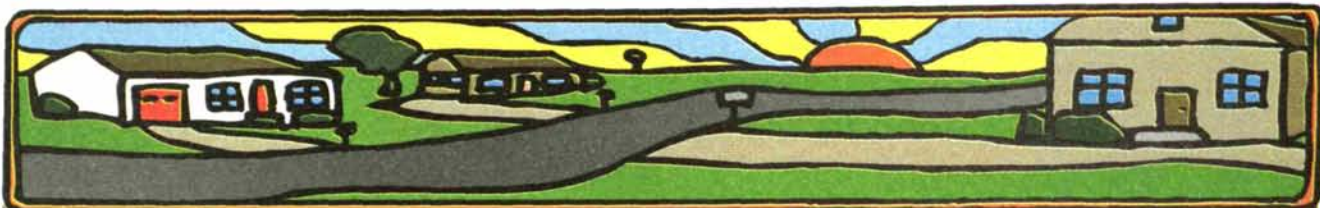
In partnership with the Michigan Division of the American Cancer Society, we are sponsoring at least 29 local golf tournaments as well as the statewide champion-

ships at Boyne Highlands.

Local county tournaments and the state finals offer men and women golfers of all abilities the opportunity to compete, have a great time, and help raise funds to support cancer research in Michigan.

We invite you to join us at these events as a player, volunteer, or spectator.

County/Area	Tourney	Date	Call
Allegan	Men's	June 19	616-396-5576
Allegan	Women's	August 5	616-396-5576
Bay	Men's	July 30	517-895-1730
Bay	Women's	July 21	517-895-1730
Calhoun	Combined	July 21	616-962-5129
Crawford	Combined	May 17	800-723-0360
Clinton	Combined	July 18	517-224-3255
Eaton	Combined	June 17	517-351-0430
Genesee	Men's	May 19	810-733-3702
Grand Traverse	Combined	May 21	616-223-9271
Hillsdale	Women's	July 12	517-787-0382
Jackson	Women's	June 23	517-787-0382
Kalamazoo	Men's	June 9	616-323-1900
Kent	Combined	May 16	616-364-6121
Lapeer	Combined	June 27	810-664-2202
Leelanau	Combined	June 16	616-228-5152
Livingston	Combined	June 6	313-971-4300
Metro Detroit	Men's	June 30	810-247-2220
Midland	Men's	August 7	517-895-1730
Muskegon	Combined	June 13-14	616-722-7407
Otsego	Combined	June 25	517-732-2446
Ottawa	Women's	June 10	616-396-5576
Saginaw	Men's	May 8	517-895-1730
Shiawassee	Women's	July 21	517-725-2770
St. Clair	Women's	August 4	810-987-3761
Tuscola	Combined	June 20	517-673-4155
U.P. Regional	Combined	June 26	800-828-3535
Washtenaw	Men's	May 12	313-971-4300
Washtenaw	Women's	June 9	313-971-4300
State Finals		Sept. 6-7	



FOR HOMEOWNERS: MORE SAVINGS, MORE WAYS

Our quality homeowners 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.

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 learn more about a career as an agent with Farm Bureau Insurance.

YOU CAN DEPEND ON US FOR LIFE

Why 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.

For the fifth consecutive year, we've been named one of America's top 50 life insurance companies by Ward Financial Group, based on our outstanding achievements in the areas of safety, consistency, and performance.

We offer a variety of outstanding life insurance 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.

FOR BUSINESS OWNERS: A MONEY-SAVING HEALTH PLAN

In these competitive times, all business owners are looking for ways to improve their bottom line. Farm Bureau can help with a money-saving group health plan from Blue Cross Blue Shield of Michigan.

These plans are . . .

- Locally serviced by our county offices and agents statewide.
- Guaranteed issue no matter what your health history.
- Competitively priced to save you hundreds or even thousands of dollars off your health insurance bill.

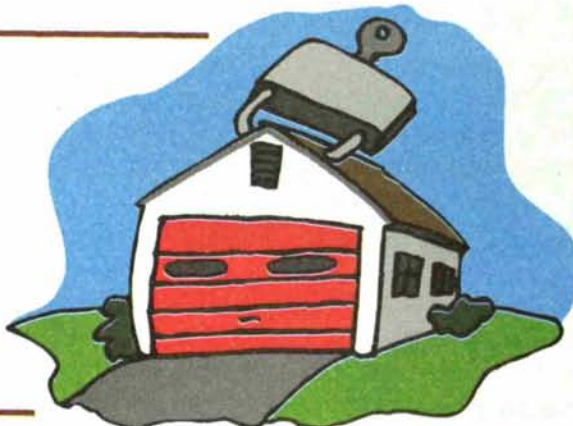
If you're a sole proprietor or if you have one or more employees, you should call Farm Bureau today for benefit and rate information.

PROTECT YOUR GARAGE AGAINST BREAK-INS

It's a good idea to protect your home against burglars. But don't forget that your garage is also full of valuable items, and it needs protection, too.

Here are some simple steps you can take:

- Always close and lock your overhead door and service door.
- Lock your car, even when the garage is closed up and locked.
- Increase the lighting in your yard and the garage area.
- If you have an entrance to your garage from an alley, post your house number prominently on the garage. Doing so will make your garage easier to locate if you have to place a call for help.



NEARLY 3,000 APPLY FOR FARM BUREAU INSURANCE SCHOLARSHIPS

A record number of Michigan high school seniors—nearly 3,000—applied for 1996-97 Scholar-Athlete Awards, sponsored by Farm Bureau Insurance.

We're pleased to be working with the Michigan High School Athletic Association (MHSAA) to offer \$1,000 college scholarships to 24 of Michigan's top scholar-athletes each year.

"It's our way of recognizing students who excel in both academics and athletics," says Larry Thomas, executive vice president of Farm Bureau Insurance. "These students must show community involvement, so they are really complete, well-rounded students."

The MHSAA, which administers the scholarship program, assembled a committee of educators from around the state to review the applications and select the scholarship recipients.

The recipients were honored in a special ceremony at the MHSAA boys basketball finals at Michigan State University's Breslin Center on March 22.

The Scholar-Athlete program awards a \$1,000 scholarship in each of the 24 sports in which the MHSAA sponsors a post-season tournament.

Students applying for the scholarships must meet several criteria: at least a 3.5 grade-point average; at least one varsity letter in their sport; and involvement in other school-sponsored activities and their community. Each applicant must also submit two letters of support as well as an essay on the importance of sportsmanship in educational athletics.

The 24 Scholar-Athlete Award scholarship winners for the 1996-97 school year are . . .

Fall sports:

- **Jessica Jenkins**, Livonia Churchill, girls basketball.
- **Nathan Hoffman**, Allegan, boys cross country.
- **Marjorie Kathryn Brooks**, Westland John Glenn, girls cross country.
- **Jonathan Leigh West**, Warren Lincoln, football.
- **Jason Hartman**, Wyoming Park, boys golf.
- **Jason Coplen**, Warren Macomb Christian, boys soccer.
- **Katherine Kowalski**, Troy, girls swimming and diving.
- **Amy Eleanor LaGuire**, St. Johns, girls tennis.

Winter sports:

- **Mark Edward Swart**, Holland, boys basketball.
- **Melissa Charnesky**, Rochester, girls competitive cheer.
- **Katherine Fix**, Grand Rapids West Catholic, girls gymnastics.
- **Brian Crawford**, Clio, ice hockey.
- **Brian Sanford Matchett**, Elk Rapids, boys skiing.
- **Susan Corbin**, Saginaw Heritage, girls skiing.
- **Jeffrey Phillip Patton**, Saginaw Heritage, boys swimming and diving.
- **Kerri Wendling**, New Lothrop, girls volleyball.
- **Edward Ball**, Grosse Pointe North, wrestling.

Spring sports:

- **Michael Newsted**, Blissfield, baseball.
- **Kari Lynne Prochazka**, Flushing, girls golf.
- **Nikki Johnson**, Lansing Catholic Central, girls soccer.
- **Kim Grotenhuis**, Hamilton, softball.
- **Edward Chung**, Okemos, boys tennis.
- **Adam Homolka**, New Buffalo, boys track.
- **Stephanie Jo Barker**, Traverse City, girls track.



BIKE SAFELY THIS SPRING

It's time to get your family's bicycles out of storage and on the road for another season of riding. Here are safety tips to keep your bikes and riders rolling:

- ✓ Check tires regularly for proper inflation—and look for cracks, cuts, and bulges.
- ✓ Be sure each bike has proper reflectors and lights.
- ✓ Store your bikes out of the weather.
- ✓ Keep all nuts and bolts tightened securely.
- ✓ Check the brakes, and readjust them when necessary.
- ✓ Keep chains, wheel axles, and other moving parts clean and lightly oiled.
- ✓ Make sure handle grips are securely attached to handlebars.
- ✓ Purchase quality helmets for all riders—and make sure everybody uses them.

PROTECT YOURSELF IN THE SUN

Almost all of the more than 500,000 cases of skin cancer in the U.S. each year are sun-related. The American Cancer Society offers this advice for the times when you'll be out in the sun:

- Try to avoid sun exposure between 10 a.m. and 3 p.m.
- Wear cool and loose-fitting clothing to cover as much of your skin as possible. Wear a wide-brimmed hat, too.
- Apply a sun screen with a sun protection factor (SPF) of at least 15 to exposed areas.
- Remember that you're not fully protected in the shade. Rays bound from all directions—sand, water, and patio floors.
- Don't count on being safe on a cloudy day or under water. The sun's burning power penetrates clouds, and the rays can reach up to three feet below the surface of the water.
- Avoid sun reflectors, sun lamps, and tanning parlors.
- Request skin exams as part of your regular checkups, and self-examine your skin regularly.

At your service: Your Farm Bureau Insurance agent, quality products

Your 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
- IRAs
- Tax-deferred annuities
- Mortgage insurance
- College funds
- Self-employed pension plans
- Pension maximization
- Alternatives to certificates of deposit

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. **RL**



Keep in touch...

We hope you enjoyed this 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.

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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
- Auto Insurance
- Other: _____

III. Free

Check the free material you would like mailed to you:

- Early Indians of Michigan* booklet
- Homeowners Inventory brochure
- Reflections on America* by Michigan eighth graders
- Wood Heat: The Safe Way*

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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.



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.

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Where Belonging Makes a Difference.

MFB MICHIGAN
FARM BUREAU

THE STATE'S LARGEST
GENERAL FARM ORGANIZATION



Early this year, Michigan State University gained another research and teaching facility through the generous donation of the Merillat family's horse farm in Adrian.

Merillats give quarter horse farm to MSU for teaching, research efforts

Lynette Merillat has been bringing her prized quarter horses to Michigan State University for specialized veterinary care for many years; she knows and trusts the equine program staff. That relationship became the foundation for a historic new gift to MSU — the Merillat horse farm in Adrian, Mich.

The 80-acre farm, home to Merillat's nationally recognized quarter horse breeding and show operation, will become the MSU Merillat Equine Center, providing unique opportunities for teaching, research and service to the horse industry in Michigan and throughout the country. The farm and its 40-plus horses represent the largest single gift ever by an individual to the College of Agriculture and Natural Resources and the largest gift-in-kind ever to the university.

"This farm has meant so much to our family. It's been so wonderful here," Lynette Merillat said. "But our daughters are grown up now and have moved on; our family has kind of outgrown it at this point. We couldn't think of a better way to ensure that it would keep going the way we want than having Michigan State take it over."

Neither Lynette nor her husband, Richard, attended MSU, but giving their farm to the university is a little like keeping it in the family. "My brother graduated from the veterinary school; I remember visiting him there when I was a young girl," Lynette said. "And our veterinarian graduated from MSU. She encouraged me to take our

horses there when they needed special treatment.

"I believe the faculty and staff at Michigan State are very well qualified. They're very caring, and they have great programs. We're very excited about giving the farm to them."

The Merillats have owned horses for many years. "We started out with two and grew from there," Lynette said. "We started showing them, and pretty soon we got into breeding them as well." Their daughters shared their mother's love of horses. "It was a lot of work and a lot of responsibility, but the girls loved it, and they won a lot of ribbons and trophies at shows. It really helped them grow up," Richard added.

The couple built their farm in Adrian in 1990. They are eager to see how it continues to grow under MSU's ownership. "I think the hands-on experience it will provide students in fields like equine breeding and farm management will be tremendous," Lynette said. "You can teach students in a classroom, but, like a doctor who serves an internship in a

hospital, they need to go out and experience it for themselves."

"It also should benefit the horse industry in the state of Michigan because of the enhanced education the students going out into the industry will receive," Richard agreed. "And with the Extension programs they'll be doing, the people in southeast Michigan — and the whole state — will benefit more directly from the work the faculty does."

University officials are equally excited about the possibilities the farm offers MSU's faculty and students. "This is truly a remarkable gift, and the opportunities it presents are tremendous," stated Fred Poston, vice provost and dean of the College of Agriculture and Natural Resources. "Without a doubt, it will boost the equine program in our college and the College of Veterinary Medicine to a new level of excellence."

"This kind of commitment to the educational programs at Michigan State University is immensely gratifying," said MSU President Peter McPherson. "It will create new partnerships between departments and colleges within the university, as well as between the university and the horse industry, which should be served very well by the research and outreach efforts at the MSU Merillat Equine Center."

The new center will provide "real-life" educational experiences "in a controlled, professional, realistic environment," Poston said. Students will have internship opportunities in facilities management, reproduction, health care, housing, nutritional management, evaluation of quarter horses and more. "The facilities also will provide an excellent rotation for equine reproduction for the College of Veterinary Medicine," he said.

The center also is an ideal location for livestock Extension and outreach programs because southeast Michigan has the highest per-county horse population in the state. "The kinds of outreach programs we can offer are numerous," Poston said. "On-farm demonstrations and classes, housing design and reproductive clinics, horse breeding and judging classes, youth horse handling and



riding clinics, county Extension agent training programs — those are just some of the possibilities.”

“I’m looking forward to still being around occasionally and seeing what develops,” Lynette Merillat said. “We really want them to be successful; anything we can do to help, we will.”

“There’s a saying — I don’t know by whom — that really sums up how we feel about the farm and why we decided to make the gift: ‘Blessed are they who not only count their blessings, but make their blessings count.’ This farm has been a blessing to us, and we want it to be that way for others, too.” **RL**

Michigan’s Horse Industry

The majority of Michigan’s large horse population surrounds the large metropolitan areas around the southeast part of the state,” explains MFB Livestock Specialist Kevin Kirk. “Most horse owners use them for pleasure riding and keep them either at their own residence or a boarding stable.”

The top five counties in equine

count were Oakland, Washtenaw, Jackson, Livingston and Wayne, comprising over one-third of the horses in the entire state. The equine industry has a sizable labor force as well, with 6,500 people who worked full-time on equine operations during 1996. These were principally the family members and owners of those facilities. **RL**

Michigan’s revitalized horse racing industry

Over \$467 million was wagered at Michigan’s eight para-mutual horse racing tracks last year, setting an all-time record, \$24 million above the previous high in 1989.

According to Kirk, the addition of simulcasting has enabled the Michigan horse industry to reverse a serious decline and gives them some time to make additional improvements necessary to survive in an intensely competitive leisure entertainment market. However,

the potential opportunity for casinos in Detroit threatens the \$1.2 billion state agricultural network provided by Michigan horse racing tracks, Kirk adds. The horse racing industry is developing legislation to allow electronic gaming at the eight para-mutual race tracks, a move critical to the future of the industry. Michigan Farm Bureau has joined forces with the Save Michigan Horse Racing Coalition to expedite the passage of the legislation. **RL**



Michigan Farm Bureau presents

1997 Young People's Citizenship Seminar

June 16-20

Calvin College
Grand Rapids, Michigan

**Don't miss out on
this great
opportunity!**

**Reservation Deadline
is May 23, 1997**

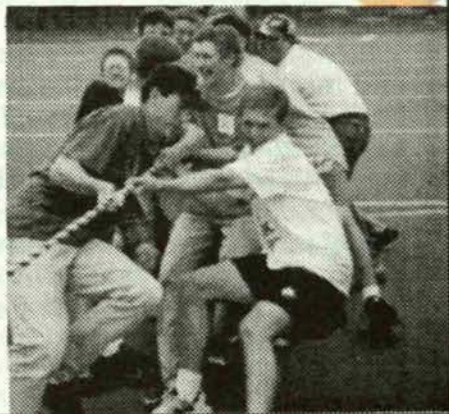
Contact your county Farm Bureau office, or call the Michigan Farm Bureau Member Communications Department at 800-292-2680, extension 6585.

High school juniors and seniors are invited to attend this five-day seminar designed to teach you about our American political system. The seminar emphasizes the need to be informed and involved in the decisions that affect Americans in their communities, state and nation.

The program will include:

- ★ Keynote Speakers
- ★ Workshops
- ★ Political rallies, campaigns, caucuses and elections with students as “political party” delegates, “candidates” and “registered” voters
- ★ Rural and urban students from all over Michigan

Students should be proud to represent their school and the Farm Bureau organization, and be willing to discuss their experiences with groups following the seminar.



Ringling in the Ears?

Good News For Tinnitus Symptoms!

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 symptoms 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 clogged inner ear vessels, reduce and relieve inflammation and swelling of the inner ear, and soothe the inner ear passages to enable better communication and equilibrium.

Dr. John's works so well that dramatic results may occur in just a few days. *Delores Dier* suffered symptoms of Tinnitus for years. "In just a few weeks I noticed the noises in my ear begin to diminish," she said. "At the end of one month I could actually hear much better. 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 symptoms 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 any of the symptoms 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 symptoms of this conditions. 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-DJX, Box 637, Taylor, MI 48180

Order today. You'll be glad you did!

PSORIASIS?

If you suffer from *Psoriasis* like I do, you should know about a wonderful new cream that's guaranteed to work better than anything you have ever used before!

My name is Tom Randles and I have suffered with *Psoriasis* for more than 20 years and found very little relief with other products. Then I discovered the gentle, therapeutic rub-on *Burdock Folate Lotion*™. Before I knew it my *Psoriasis* disappeared. All my scaly, itchy skin disappeared; in its place was new natural skin—soft and normal looking. The redness and irritation was gone and I never felt or looked better.

I swear by it and highly recommend it to anyone with *Psoriasis*, eczema, contact allergies or other skin disorders.

It works very fast, almost overnight, and provides long lasting, soothing relief. Stop suffering! Order *Burdock Folate Lotion*™ right now. It's guaranteed to work for you or you will get every penny of your money back. Simply send \$16.95 plus \$3.00 shipping and handling to:

Total Research, Dept. MFB-PCX
Box 667, Taylor, MI 48180

Forget Vinegar On Salad. It Belongs In Your Body!

CHICAGO (Special) - Research from centers around the world report what ancient healers knew thousands of years ago -- *that vinegar is the wonder elixir for a healthier life.*

Since ancient times a daily dose of apple cider vinegar has been taken to control appetite and maintain well-being.

Even Japan's feared Samurai warriors of years ago relied on a vinegar tonic for strength and power. A tonic you can make in your kitchen.

Today, countless reports and scientific studies praise the curative and preventive powers of vinegar as part of our daily diet.

And now after long research, for the first time, over 300 vinegar super-healing home remedies and recipes have been gathered by noted natural health author Emily Thacker in her exclusive new book, *"The Vinegar Book."*

It's the most complete collection since the discovery of vinegar 10,000 years ago.

You'll learn how to control your appetite to lose weight with a meal-time vinegar cocktail.

Find trusted home remedies to beat colds, ease painful arthritis, and other joint diseases.

Vinegar is nature's own drug-free anti-inflammatory.

Scientific tests show organic vinegar is a natural storehouse of vitamins and minerals, including beta carotene -- over 93 different components -- to fight what ails you.

More than 70 different research studies have verified that *beta carotene lowers the risk of getting cancer and it boosts the body's immune system.*

When fresh apples are allowed to ferment organically, the result is a vinegar that contains natural sediment with pectin, trace minerals, beneficial bacteria and enzymes.

And pectin helps your body reduce cholesterol levels to lower the risk of cardiovascular disease.

"The Vinegar Book" will amaze and delight you with 308 natural ways to enrich your personal life and home. Time-honored folk remedies that show step by step how to mix vinegar with other kitchen staples to:

- Improve your metabolism
- Aid digestion
- Help lower cholesterol
- Uses for middle ear problems
- Condition problem skin
- Fight age and liver spots
- Gain soft, radiant skin
- Amazing hair treatments
- Relieve nighttime leg cramps
- Soothe sprained muscles
- Fight osteoporosis with calcium
- Help headaches fade away
- Corn and callus relief
- Aid to maintain health
- Skin rashes, athlete's foot
- Relieve insect bites
- Remedy for urinary problems
- Use for coughs, colds
- Destroy bacteria in foods
- Heart and circulatory problems
- Fight high blood pressure

And the above is only a brief sample of the 308 uses for vinegar you'll learn about.

You'll know how grandma's recipe for her famous pie crust depends on a spoonful of apple cider vinegar.

How a combination of vinegar and fruit juices relieves arthritis symptoms and other aches and pains.

Try a delicious low calorie, calcium-and-iron rich chicken soup and vinegar recipe.

Combine your favorite herbs with vinegar to create tenderizers, mild laxatives, mouth washes, tension relievers, and mouthwatering tasty salad dressings and more.

Of course, we all know the cleaning power of vinegar. But Emily Thacker's research has uncovered a host of new moneysaving ways to keep your home, laundry, clothing, brass, copper and other possessions sparkling clean. And with less effort.

You'll also delight in making and bottling your own special vinegars. It's so simple to follow Emily's recipes. Homemade vinegars make such wonderful gifts. You could even end up selling your creations to food and gift shops.

And get ready for many compliments when the family and friends bite into those delicious pickle treats you make.

Yes, 308 remedies and recipes are yours to enjoy on a no-risk trial basis for 90 life-improving days. Imagine, three full months without obligation to keep this exclusive, one-of-its kind book.

When you read it you'll say: "Is there anything that vinegar is not good for?"

To get your trial copy direct from the publisher at the special introductory price of \$12.95 plus \$2 shipping and handling simply do this:

Write "Vinegar Preview" on a piece of paper and mail it along with your check or money order payable to:

The Vinegar Book,

Dept. F6195

718 - 12th St. N.W., Box 24500

Canton, Ohio 44701

You can charge to your VISA/MasterCard by mail. Be sure to include your card number and its expiration date. And for even faster service -- credit card orders only -- phone Toll Free 1-800-772-7285, Ext. F6195.

Want to save even more? Do a favor for a relative or friend and order 2 books for only \$20 postpaid. It's such a thoughtful gift.

Remember: It's not available in book stores at this time. And you're protected by the publisher's 90-Day Money Back Guarantee.

SPECIAL BONUS - Act promptly and you'll also receive Brain & Health Power Foods booklet absolutely FREE. It's yours to keep just for previewing *"The Vinegar Book."* Supplies are limited. Order today.

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Rep. Gerald Law, left, and Rep. Don Gilmer, right, accept the honor from MFB President Jack Laurie.

SILVER PLOW AWARD RECOGNIZES AG-FRIENDLY LEGISLATORS

Representatives honored for supporting ag research funding and auto insurance reform

Two Michigan representatives were recognized for their significant contributions and legislative support of Michigan agriculture. Rep. Don Gilmer (R-Augusta) and Rep. Gerald Law (R-Plymouth) were named recipients of Michigan Farm Bureau's 1997 Silver Plow Awards, during the organization's annual legislative seminar in Lansing.

Rep. Don Gilmer was recognized for his leadership, as chair of the 1995-96 House Appropriations Committee, in securing adequate funding for the Michigan Department of Agriculture and Michigan State University. According to Michigan Farm Bureau Public Affairs Director Al Almy, that funding was crucial for all of Michigan, not just Gilmer's constituents.

"Funding for these two entities is important because of the services they each provide in terms of food safety, milk inspec-

tion, animal health, and pesticide and plant pest management, to name just a few," Almy explained. "All of these services provide significant direct and indirect benefits to agriculture and consumers."

"I am honored to be recognized by the Michigan Farm Bureau as one of the first recipients of the Silver Plow Award," said Gilmer. "As one who came from an agricultural background, I am keenly aware of the importance agriculture plays in our daily lives and the economy of our great state. Through the appro-

priations process, I have fought to provide adequate funding to ensure that our food is safe and that our agricultural industry can compete in the world marketplace."

Rep. Gerald Law was recognized for his efforts to enact legislation that eliminates mandatory auto no-fault insurance territory rating. Almy said the legislation stopped efforts to equalize auto insurance rates throughout Michigan.

"Rep. Law's legislation will have a favorable impact on insurance rates for most rural drivers," Almy said. "As a result, insurance rates will more accurately reflect risks associated with an individual's driving record and location. Prior to the new law, insurance rates paid by drivers in high-risk areas were often being subsidized by lower-risk, rural drivers."

"It is exciting to be one of the first recipients of this award, but the work I have done in the state Legislature is not about me," said Law. "The old system of territorial insurance ratings created an artificial market that cost smaller communities dearly in an effort to compensate bigger cities. The Michigan Farm Bureau and its members represent the backbone of Michigan's success, as did their families before them. Rural communities and their residents are overlooked too often as valuable resources for continuing that success." **RL**

Scenes from Lansing Legislative Seminar



At the recent MFB Lansing legislative Seminar held February 19, over 300 Farm Bureau members got the opportunity to discuss with their legislator issues affecting their farming operation. Pictured here are Shiawassee County Farm Bureau members making their case to their legislator, Rep. Clark Harder (D-Owosso).

MFB board member from the Upper Peninsula Bob Wahmhoff grabs the attention of Sen. George McManus (R-Traverse City) to discuss one of many positions Farm Bureau has taken on critical issues such as transportation, farmland preservation or taxation. In total, over 75 legislators attended this year's legislative seminar.



Two Michigan State University students were recently named winners of the MFB scholarships. Eric Lefevre, left, received \$3,000 supported by the Young Farmer Trust Fund. He is studying agribusiness management/finance. Scott Preston, a dairy management ag tech student, earned \$1,500 supported by the Marge Karker Scholarship Fund. Chuck Burkett, MFB administrative director, presented the awards.



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Do You Suffer Arthritic Aches and Pains? Now! Enjoy a "PAIN FREE" Life with 100% Natural **ARTHRON**™

- ✓ Reverse Your Arthritis...
- ✓ Repair Damaged Cartilage...
- ✓ Reduce Inflammation!

Did you know, that you can actually repair damaged cartilage? As cartilage deteriorates, it loses its protective effect on joints, and allows bones to rub and grind together. The resulting action, of this rubbing and grinding, is deformed, painful, stiff and sometimes swollen joints.

By helping your body help repair itself, you can greatly relieve joint pain, tenderness and swelling.

How Do I Help My Body Repair Itself?

When you use **ARTHRON**, you can help your body repair the damaged cartilage between your joints, so that once again you have healthy cartilage. You can experience relief without using toxic drugs or prescription medications that have harmful side effects.

Prescription drugs can lead to serious physical damage. Peptic ulcers, gastrointestinal bleeding...even kidney and liver damage can be caused by using NSAIDS. NSAIDS are non-steroidal anti-inflammatory drugs such as aspirin and ibuprofen. Cortisone is more dangerous.

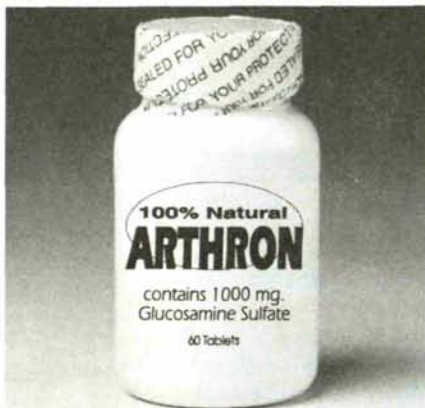
NSAIDS actually destroy your body's cartilage. **ARTHRON** is more effective in treating arthritis, because it reduces pain, swollen joints and stiffness - without toxicity or side effects such as stomach irritations.

Standard Drug Therapy and Prescription Drugs

Anyone who has arthritis, and who has been treated with aspirin, cortisone, surgery, etc. knows that they can only expect to receive limited relief. There is no real improvement or cure with prescription drugs. Standard drug therapy and prescription drugs can temporarily suppress pain and inflammation, BUT can actually promote the progression of the disease by inhibiting cartilage repair. There is only temporary relief and numerous side-effects.

As an alternative treatment to arthritis pain, there is a powerful blend of natural ingredients which have been used to treat bone and joint diseases. These ingredients are completely safe (NO SIDE REACTIONS WHAT-SO-EVER) and supply 100% Natural Relief for "Deep In The Joints" aches and pains due to arthritis.

They also reduce joint inflammation and stiffness, helping to provide you with greater freedom of movement. Even long term sufferers will receive relief. No more sleepless nights and painful annoying days. This 100% Natural Relief Preparation is called "**ARTHRON**" and is now available, for the first time, to the public.



What Can **ARTHRON** Do For Me?

ARTHRON is a 100% natural nutritional supplement that is completely safe and effective. It helps your body fight the aches and pains of arthritis without the side effects of aspirin, ibuprofen or cortisone. **ARTHRON** has no side effects.

The main ingredient in **ARTHRON** is **Glucosamine Sulfate**: which contains two important building blocks for cartilage. This ingredient has been shown in recent studies to reduce pain and restriction of movement in arthritis sufferers.

The ingredients in **ARTHRON** are:

Glucosamine Sulfate.....	1000mg
Boswellin.....	300mg
Bromelain.....	150mg
Alfalfa Juice Concentrate.....	100mg
Willow Bark.....	100mg

BOSWELLIN: an alternative to NSAIDS. It has been shown to reduce pain, swollen joints and morning stiffness. Also improves grip and physical performance.

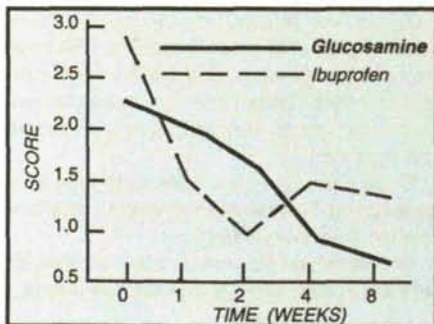
BROMELAIN: another powerful anti-inflammatory ingredient, without the gastrointestinal side effects of aspirin.

ALFALFA JUICE CONCENTRATE: provides 2 important benefits. It promotes a

proper balance of hormones, an important factor in controlling the aches and pains, and it may reduce cholesterol levels. High cholesterol levels can impair circulation to inflamed or swollen joints.

WILLOW BARK: has been used as an anti-inflammatory agent for thousands of years. When it's chemically altered into salicylic acid, it's the basis for aspirin.

Your body needs time for these natural ingredients to gradually and naturally work their way into your system. Daily dosage is 2 tablets. One bottle contains 60 tablets, a month's supply. We strongly recommend that you give **ARTHRON** a real try for 4 months. You will need at least a 2 month supply since everyone is slightly different and the absorption time varies from person to person. Full results occur within 8 weeks (see graph).



ARTHRON is completely guaranteed. To receive a refund for any unused product, simply return the tablets and container, a full refund of purchase price (less P&H) will be sent to you. To order **ARTHRON**, simply fill out the coupon and mail with your check or money order to the address below. We accept VISA and MasterCard. Call toll free 1-800-770-1155. All orders are shipped by **FIRST CLASS MAIL**. Offer void in IA and CT.

This product is not intended to diagnose, treat, cure or prevent any disease. ©1997. WGSJ. Trademark **ARTHRON** WGSJ.

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Exclusive new Microsweep® brush-vacuums bare floors without hoses, attachments or adjustments.

1. HOW WELL DOES IT WORK?

Top performance means picking up all kinds of dirt—dust, sand, pet hairs—even mites in all carpeting. It should keep yesterday's dirt inside the bag without spewing it out into the air as you clean.

Nothing gets by the ORECK XL. It easily picks up pet dander, dust mites, sand and dust. Its unique top-fill action carries dirt up through the handle and drops it on the inside top of the bag. Yesterday's pickings are buried and can't creep out. The exclusive CELOC® Filter System further assures hypo-allergenic cleaning—a boon to those who suffer from dust-related or allergic discomfort. So there's virtually no after-dust to pollute the air you'll breathe in the home.

2. HOW EASILY DOES IT PUSH?

The 8 lb. ORECK has an air-glide system to propel it forward. It seems to float across floors. Stairs are a snap. You can lift the unit with one finger. It's the lightest full size vacuum available.

Only ORECK has the "Helping Hand®" attachment. If your grip's weak, the Helping Hand attachment is designed according to the orthopedic principles of ergonomics. It reduces by more than 1/3 the force needed to operate the cleaner. A godsend for people with hand or wrist problems.

The 30-foot cord means less bending. Brush speed and height are automatically adjusted for different surfaces—rugs, carpet, wood and tile. No need to stretch and reach to switch.

3. HOW FAST DOES IT CLEAN?

The ORECK's brushes revolve at an amazing 6,500 times a minute. Twice as fast as ordinary cleaners. You get twice the cleaning power. So you cut your cleaning time in half, with an ORECK. And use less power, too.

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Years of heavy duty have made the ORECK the favorite of over 1,000,000 private and professional users. You get a 10-year guarantee against breakage or burnout of the housing, PLUS a 3-year warranty on the Extended Life Motor. That's *twice as long* as on most others. Try it in your own home for 15 days. If you don't love it, you don't keep it.

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