

RURAL *Living*

Winter 1997

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WILDLIFE CROP DAMAGE POLICY — SETTING THE RECORD STRAIGHT

More than 450 farmer delegates at the recent Michigan Farm Bureau annual meeting endorsed numerous recommendations for developing wildlife crop damage policy, specifically regarding the state's runaway deer herd population, which currently totals over 2 million head.

While the general media has devoted a great deal of space and criticism to the portion of the policy calling for consideration of a class-action lawsuit against the state of Michigan if the deer herd is not reduced to the Department of Natural Resources' stated objective of 1.3 million by Jan. 1, 1999, it has largely ignored the other significant policy recommendations endorsed by delegates to accomplish that 1.3-million-head objective.

Since 1985, the deer population has risen substantially above the Department of Natural Resources' statewide objective of 1.3 million animals. Not only did this increase destroy nearly \$32 million worth of agricultural crops in southern Michigan alone in 1994, it also resulted in 62,535 car/deer accidents in 1995, a 117 percent increase since 1985. Michigan Farm Bureau members have supported policy in each of those 10 years asking the DNR to take aggressive steps to control the deer herd.

At their 1996 annual meeting, Farm Bureau members endorsed a policy that basically draws a line in the sand and says, "Ten years of overpopulation is enough. We will give the DNR two more years to take

the necessary action needed to bring the herd down to 1.3 million deer."

Michigan Farm Bureau believes that all wildlife should be managed based on sound scientific principles. Our organization aggressively supported Proposal G, which was approved by Michigan voters in November. This ballot proposal gave the DNR's Natural Resources Commission the ultimate responsibility of sound scientific management of wildlife.

The DNR has at its disposal a number of different options it could implement, such as reducing the size of Deer Management Units (DMUs) to micro-manage overpopulated areas and/or requiring hunters to fill an antlerless permit to be considered eligible for a buck permit. True — Michigan Farm Bureau supported Proposal G, and we still do. All we're asking now is that the DNR accept that responsibility and take action.

Farm Bureau policy recommended numerous measures the DNR could implement, including the following:

- Extension of the firearm deer season, for antlerless only, prior to Nov. 15 and following Nov. 30.
- Liberal issuance of out-of-season block permits at no charge to landowners in overpopulated areas, or to farmers with damage during that year.
- Liberal issuance of out-of-season shooting permits to landowners in overpopulated areas. These permits must allow for the landowner to seek outside hunters and must, in all cases, allow disposal of the deer at the landowner's discretion.
- Establish population quotas by DMUs. When population exceeds quota by 20 percent, immediate action must be taken by the DNR to decrease population levels in that DMU.
- Limit baiting of deer from Sept. 15 through the end of the firearm deer season. The Natural Resources Commission should scientifically study the effects of baiting on overpopulation and disease then enact a quantity restriction that will help avoid these problems.
- The use of tree stands for deer hunting during firearm season.

- Any other technique to increase the antlerless harvest.

Finally, if Michigan's white-tailed deer population is not brought down to 1.3 million, Farm Bureau policy calls for answering two questions through a class-action lawsuit. We believe the following two questions must be resolved legally in order to protect agricultural businesses from further economic losses:

- Do private landowners have the legal right to manage overpopulation of wildlife on their land in order to avoid economic losses through destruction of their crops?
- If the DNR continues to limit the number of permits for the taking of deer, while at the same time, from 1986-1996 it managed between 100,000-700,000 deer above its 1.3-million goal, should the State of Michigan be obligated to provide full compensation and/or provide fencing to landowners who are unable to control the deer engaged in the destruction of their crops?

If by Jan. 1, 1999, the deer population is not reduced to the DNR's goal of 1.3 million, Michigan Farm Bureau members asked that their organization evaluate and initiate, if feasible, a class-action lawsuit against the State of Michigan on behalf of farmers suffering economic losses due to the overpopulation of deer.

Farmers have the ability, through a broad range of tools, to control pests — including insects, rodents and weeds — that have the potential to destroy crops. The objective of pest management is not total annihilation — the goal is managed control. If deer are engaged in the destruction of both harvested and non-harvested crops, Farm Bureau believes farmers should have the ability to control this activity.

Hunter access to farmland can always be improved. Farmers and landowners who rent farmland to farmers need to cooperate by allowing access if and when possible. However, there are approximately 10 million acres of farmland in Michigan. Assuming all 750,000 hunters would like to hunt on that farmland during the opening week of firearm deer season, there would be one hunter for every 13.3 acres. Put simply, it just isn't feasible for farmers to provide access to everyone.

Hunters also have an obligation to respect property owner requests and rights. Hunters should realize that in order to establish a trophy deer herd, the harvest of antlerless deer must be increased and accepted as a normal population management strategy. The DNR acknowledges that the greatest challenge to controlling the deer herd is encouraging the additional harvest of antlerless deer.

It's our hope that all interested parties will quit playing the blame game and come to the table with their respective recommendations to do what everyone, including the DNR, sportsmen and farmers alike, knows needs to be done — reduce the state's deer herd to 1.3 million through sound scientific management within a reasonable period of time.

Jack Laurie

Jack Laurie, President
Michigan Farm Bureau

RURAL

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Cover photo by Jack Deo; Silver River Snowmobile Outing



W I N T E R 1 9 9 7 F E A T U R E S

Snowmobile safely this season

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Ahhh! Michigan's winter splendor hits you in the face with the crisp chill of sub-zero temperatures as you and thousands of others suit up to take on part of Michigan's 5,300 miles of snowmobile trails located in six state forests, three national forests, and many acres of privately owned lands.

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Diversity is the key to Kerlikowske's success

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Michigan-grown ginseng good for your health

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Most farmers grow crops high in vitamins and minerals. Todd Hite grows one that can improve a person's memory and reduce stress. That's one of the many selling points of ginseng, a perennial herb grown in Michigan.

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Photo by Ski-Doo

Snowmobile safely this season

Ahhh! Michigan's winter splendor hits you in the face with the crisp chill of sub-zero temperatures as you and thousands of others suit up to take on part of Michigan's 5,300 miles of snowmobile trails located in six state forests, three national forests and many acres of privately owned lands.

Michigan is one of only three states that offer such a large system of interconnected snowmobile trails. If you're a snowmobiler, you know you can count your blessings that you live in the Great Lakes State with its unique combination of abundant and dependable snow, exciting terrain and extensive trail network.

But do you know the latest rules of the road to make your adventure even more enjoyable and safe? And are you ready for all that Mother Nature has in store for you?

Snowmobiling is fun, but it's work, too. It challenges the body and mind, and that's part of the reason you're so relaxed at the end of a day of snowmobiling. While you're riding, the

Take a friend – don't snowmobile alone. Not only is snowmobiling more fun with family and friends, it's safer, too.

wind, sun, glare, cold, vibration, motion and other factors work together to affect both driver and passenger.

According to the International Snowmobile Manufacturers Association, here are some more tips especially for Michigan snowmobilers:

Beware of water

The safest snowmobiling rule is never to cross lakes or rivers. Besides the danger of plunging through the ice, you have far less traction for starting, turning and stopping on ice than on snow.

Collisions on lakes account for a significant number of accidents. Don't hold the attitude that lakes are flat, wide open areas, free of obstructions.

Remember, if you can ride and turn in any direction, without boundaries, so can other riders. The threat of a collision, then, can come from any direction.

However, if you do snowmobile on the ice, make absolutely sure the ice is safely frozen. Don't trust the judgment of other snowmobilers. You are responsible for your own safe snowmobiling. Drowning is a leading cause of snowmobile fatalities. Consider buying a buoyant snowmobile suit.

If you go through the ice, remember that your snowmobile suit (even a non-buoyant one) and helmet may keep you afloat for several minutes. Slide back onto the ice, using anything sharp to dig in for better pull. Kick your feet to propel you onto the ice, like a seal.

If the ice keeps breaking, continue moving toward shore or the direction from which you came. Don't remove your gloves or mitts.

Once on the ice, roll away from the hole. Don't stand until well away from the hole.

Take a friend

Don't snowmobile alone. Not only is snowmobiling more fun with family and friends, it's safer, too.

File a plan

Airplane pilots and boaters file flight and float plans, respectively, so that others know where to look if they're overdue.

"Snow plans" describing your machine and your planned route can be time- and life-savers. Leave one with your family or friends.

Like those who file travel plans, always let your family and friends know you're back or have arrived at your destination. No one likes needless searches.

Recommended equipment for operators and passengers

- An insulated snowmobile suit.
- Sturdy gloves that provide both hand and finger protection and a secure grip on the controls.
- Insulated boots for ankle and foot protection.

Emergency equipment

- Tool kit (knife, pliers, adjustable wrench, electrical tape, plug wrench and screwdriver).
- Flashlight (extra batteries and bulb).
- Matches (candles).
- Disposable blanket (heat reflecting "space" type).
- First aid kit.

Safe riding hints

- Always keep your machine in top mechanical condition.
- Always wear insulated boots and protective clothing including a helmet, gloves and eye protection.
- Never ride alone.
- Avoid, when possible, crossing frozen bodies of water.
- Never operate in a single file when crossing frozen bodies of water.
- Always be alert to avoid fences and low-strung wires.
- Never operate on a street or highway.
- Always look for depressions in the snow.
- Keep headlights and taillights on at all times.

- When approaching an intersection, come to a complete stop, rise off the seat and look for traffic.
- Always check the weather conditions before you depart.

Registration requirements

- A snowmobile cannot be operated in Michigan unless the owner first obtains a certificate of registration and a registration decal.
- A snowmobile owned by a non-resident, before operation in Michigan, must display a valid registration from their home state or province, or be registered in Michigan.
- The secretary of state registers snowmobiles for a three-year period for a fee of \$15. The registration cycle begins on Oct. 1 and expires on Sept. 30 of the third year following registration.
- Any time a registered snowmobile is sold to another person, the registration must also be transferred.

Display of registration decal

It is unlawful to operate a snowmobile without having a valid registration sticker permanently attached and visibly displayed on the forward half of the snowmobile.

Snowmobile trail permit

In addition to registration of a snowmobile in Michigan or from another state or province, a person who desires to operate a snowmobile in this state must purchase a snowmobile trail permit sticker. The snowmobile trail permit sticker is valid for a period of one year, which begins Oct. 1 and ends Sept. 30 of the following year.

Snowmobile trail permits are available from snowmobile dealers and many retail businesses located adjacent to or near the Michigan snowmobile trail system. Permits are available from the secretary of state at the time of registration renewal.

Snowmobiles are exempt from the trail permit sticker if they are:

- Operated exclusively on lands owned or under the control of the owner.
- Used entirely in a safety education program conducted by a certified snowmobile safety instructor.
- Exclusively operated in a special event of limited duration that is conducted according to a prearranged schedule under a permit from the governmental unit having proper jurisdiction.
- Used solely for transportation on the frozen surface of public waters for the purpose of ice fishing.

Display of trail permit sticker

The trail permit sticker must be permanently affixed to the forward half of the snowmobile directly above or below the headlight.

Minimal equipment required:

- **Brakes**
- **Noise control** – Each snowmobile manufactured after July 1, 1977, must be equipped with a muffler which does not exceed 78 decibels of sound pressure at 50 feet as measured by the 1974 SAE J-192a.
- **Helmet** – All persons operating or riding on a snowmobile must wear a Department of Transportation-approved crash helmet.
- **Lighting** – All snowmobiles must display a lighted headlight and taillight at all times during operation. This requirement does not apply to snowmobile models 25 years old or older.

The law and your sled

The DNR reminds all snowmobilers that operating their high-performance machine can be dangerous and illegal unless they follow the following simple rules:

Operating on a roadway

A snowmobile may be operated on the right-of-way of a public highway (except a limited-access highway) if it is operated at the extreme right of the open portion of the right-of-way and with the flow of traffic on the highway. Snowmobiles operated on a road right-of-way must travel in a single file and shall not be operated abreast except when overtaking or passing another snowmobile.

A snowmobile may be operated on the roadway or shoulder when necessary to cross a bridge or culvert if the snowmobile is brought to a complete stop before entering onto the roadway or shoulder and the operator yields the right-of-way to an approaching vehicle on the highway.

A snowmobile may be operated across a public highway, other than a limited access highway, at right angles to the highway for the purpose of getting from one area to another when the operation can be done in safety and another vehicle is not crossing the highway at the same time in the immediate area. An operator must bring the snowmobile to a complete stop before proceeding across the public highway and must yield the right-of-way to all oncoming traffic.

Snowmobiles may be operated on a highway in a county road system that is not normally snowplowed for vehicular traffic; and on the right-of-way or shoulder when no right-of-way exists on a snowplowed highway in a county road system, outside the corporate limits of a city or village, which is designated and marked for snowmobile use by the county road commission having jurisdiction.

Accident prevention

Alcohol and snowmobiling don't mix. The two contributing factors present in nearly all fatal snowmobiling accidents are:

Speed and alcohol abuse

Modern snowmobiles are capable of high rates of speed far beyond the ability of a driver to react in sufficient time to take preventive action.

Beginning this snowmobile season, conservation officers will be conducting intensive patrols in Wexford, Grand Traverse and Kalkaska counties, which have accounted for a total of 18 fatal snowmobile crashes in the past five years.

"Last year, Michigan had a record 45 fatal snowmobile accidents, many of which were directly attributable to operating under the influence of alcohol and hazardous operation infractions," said Captain Curt Bacon, field operations supervisor, Law Enforcement Division, Marquette. "So we will watch for these types of violations during intensive patrol efforts in this three-county area, along with a selective effort in problem areas across the rest of the state." **RL**



The 1996 Michigan Farm Bureau annual meeting attracted national attention for its debate and resulting policy stance for reducing Michigan's deer population. ABC World News Tonight correspondent Ron Claiborne (left) interviews Northwest Michigan Farm Bureau member Bob Gregory at his Cherry Bay Orchards in Suttons Bay about the size and scope of the impact deer have had on his operation.

POLICY DEBATE HEADLINES 77TH MFB ANNUAL MEETING

Wildlife crop damage, farmland preservation, increasing the state gas tax and reforming the dairy pricing formula dominated policy debate during the Michigan Farm Bureau annual meeting in Traverse City. While the 450 delegates considered a total of 175 policy recommendations, wildlife crop damage was a major focus of the policy discussion, according to Michigan Farm Bureau Public Affairs Director Al Almy.

In addition to approving a January 1999 deadline for reducing the state's deer herd to 1.3 million before considering a possible class-action lawsuit against the state, delegates also approved numerous measures to help accomplish that objective. "Delegates approved policy calling for extension of the firearm deer season, allowing the use of tree stands during regular firearm deer season, and the establishment of a quota system for each of the state's deer herd management units," Almy said.

While admitting there are serious and honest disagreements between landowners and the Department of Natural Resources on how to best manage the state's deer population, K.L. Cool, director of the DNR, asked that agriculture exercise "kitchen-table diplomacy" in reducing the state's white-tailed deer herd from 2 million to the department's stated objective of 1.3 million deer.

"For the kind of problems we have, the kitchen table is almost always a better forum for resolution than the legislative halls or a judicial chamber," Cool

said in comments to the standing-room-only crowd of approximately 300 producers from across Michigan during a wildlife crop damage educational session.

Cool suggested that landowners, hunters, the DNR and concerned organizations work together to successfully manage Michigan's white-tailed deer population. "It won't be done today, it won't be done tomorrow and it won't be done next week," he said, noting that farmers know a great deal about animal management that could be translated to deer management.

"If you can apply that knowledge with us in a scientific way, then we can have fewer deer, greater success, more people harvesting bucks and less of an impact on your operation," Cool urged.

According to Ed Langanau, wildlife big game specialist for the DNR, one of the biggest obstacles to reducing the deer population lies in convincing sportsmen to harvest more does during the firearm deer season.

"Big buck mentality is largely responsible for the herd increases we've experienced," Langanau said. "We're simply not taking advantage of the deer herd we have in this state. As a result, the size and the body weight of the deer herd is dropping due to the increasing deer herd."

Preliminary figures from the 1996 firearm season show that only 50 percent of the state's hunters applied for an antlerless permit. Out of the 279,000 deer harvested during regular firearm season, only 102,000 does were taken compared to 177,000 bucks, according to George

Burgoyne, chief of the DNR's wildlife division.

"One of the most significant tools for deer herd control is the taking of antlerless deer during the regular firearm deer season," Burgoyne said. "We also need to go beyond the normal opportunities that we currently have available to help address the crop and forestry damage being caused."

"If all of the interested parties participate — the farmers, sportsmen, conservation clubs — we can get the job done. We may argue the numbers, but I think they know there is a problem with wildlife crop damage," said Michigan Farm Bureau President Jack Laurie. "It's not a matter of whether you're for or against deer, it's an economic issue."

Laurie said that Farm Bureau will continue to hold the DNR accountable in following through on their good-faith offer to do things beyond the ordinary in reducing the size of the current herd. "Farmers also need to follow through on good-faith offers and do things cooperatively, such as allowing people access to their farmland to hunt," Laurie said.

Delegates take action on a host of other issues

Delegates also endorsed a 7-cent increase in the gas tax to raise revenue for dealing with the state's rapidly deteriorating road infrastructure and supported continuation of the current distribution formula. Almy expects the gas tax issue to be a priority in the new Legislature.

"I think there will be considerable discussion of this issue by this Legislature, but I would not predict much likelihood of legislation being passed to increase the gas tax until at least mid-1997 at the earliest."

Farm Bureau members also endorsed numerous farmland preservation measures, including legislation that would allow local units of government to create agricultural security areas and revisions to the Farmland and Open Space Preservation Act, or P.A. 116. According to Almy, policy recommendations for P.A. 116 would enhance the financial rewards to producers with farmland enrolled in the program by changing the formula for refunds from property taxes exceeding 7 percent of their household income to property taxes exceeding just 3.5 percent of their household income.

"This would provide additional financial incentives to producers whose tax burdens have been lowered by the enactment of Proposal A, which reduced property taxes to 6 mills for school operating purposes," Almy explained.

The formula used for determining the price of milk was the subject of lengthy debate as well. Many farmers were upset over the profound impact the cheese market has on their milk checks and on consumer prices. Delegates voted to decouple



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Class I and Class II products (fluid milk, yogurt, butter) from Class III and Class IV products (cheese and milk powder) to

reduce wide swings in milk prices. Delegates ultimately went on record supporting the federal order reorganization. **RL**

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Diversity is the key to Kerlikowske's success

Diversity is so important in any farm operation," explains Ed Kerlikowske, 28, Michigan Farm Bureau's 1996 Young Farmer Achievement Award winner. "You can't rely on one thing anymore, whether it be market-related or weather-related."

And diversify is exactly what Kerlikowske did as soon as he bought his first 72 acres, taking 13 acres of Welch-contracted Concord grapes to 21 acres by pushing out 35 acres of apples and planting 15 acres of fall-bearing red raspberries. The balance was put into zucchini squash and eggplant production.

"There are two reasons why I went into vegetable production," Kerlikowske says. "Because my father had never done much of that and I wanted to seek my own identity in the community since we've always been known for the grape industry. Secondly, I figured I needed something that could generate income immediately. Now the vegetables have turned into a bigger part of the production than some of the fruit production."

"I'm not afraid to take a chance and to fail," states the Berrien Springs young farmer. "I've certainly had failures, but I've had more successes. So don't be afraid to fail and then do as much re-

search as you can about the opportunities; the information is there."

"I've known since I was in middle school I was going to be a farmer," he adds. "I didn't have to struggle going through high school wondering what my occupation was going to be. I just always knew I was going to farm."

Today, if you're reaching into the frozen juice aisle at your local grocery, you could very well be tasting the fruits of Kerlikowske's labor, as his operation has grown to 285 total acres of owned and rented property. "We have 21 acres of grapes, about 100 acres of zucchini, 40 acres of eggplant, 15 acres of red raspberries and the balance is rotational field corn," Kerlikowske notes.

According to Kerlikowske, the red raspberries are fresh-packed and sold at fruit stands and to a broker, and the rest of them go to the St. Julian Winery to make non-alcoholic sparkling red raspberry juice.

"The vegetables are all packed at our facility and marketed through a broker to the fresh market," he says. "We shipped as far as from the very tip of Florida to right into the East Coast and all over."

Challenges of a young farmer today

Ed and his wife of six years, Tina, have faced many challenges in making their operation successful. Both agree that land availability will play an important role in the future growth of their business.

"We're under pressure from development of housing," Ed illustrates. "It seems like everybody from the city wants a five-acre piece of property that's a scenic view where they can put their \$250,000 house and call it home."

"If he sees something that wasn't farmed last year or during the season," Tina notes, "he'll go find the owner and ask him what he's doing with it, if he'd like to rent it out or maybe even sell it. It's a pretty big issue. We know quite a few people around here — if land comes available, it's taken up just like that."

Advice for young farmers

"One thing I guarantee is that I hope I never lose the ability to listen to my elders," he says. "I've gained more knowledge from them than I did through four years of college or anything else or any book they can possibly give you. It makes me upset to see some of the young farmers just looking at the older farmers as obstacles when they should be gleaning years and years of experience they've had from them."

"The biggest thing is to start slow, start at a crawl, and then eventually get a little base underneath yourself," Kerlikowske suggests.

"If you have no family background or a person that you can glean information off," he advises, "I would probably recommend going to work for an operation that deals in what you would like to do. If you're going to go into fruit production or vegetable or dairy, whatever it may be, you can gain invaluable knowledge from ground level."

"I've got a four-year degree in horticulture," Ed adds. "At first I really didn't know how much that was going to help what I was doing on a day-to-day basis, but it's helped tremendously."

What about the future?

"Although the American farmer of today is the most technologically advanced that's ever been in history and is producing far more than they ever have before, we still teeter fairly close to a situation where if we had a couple of bad seasons nationwide, we'd be in a world of hurt," Ed continues.

Ed's wife, Tina, who started working for the Kerlikowske family farm in the roadside stand, intends to continue growing that portion of the business into their retail shop and other markets in the area.

"I want to eventually have kids and grow our own labor," she jokes. "I want to be as involved as possible. I foresee us growing quite a bit. I really enjoy when my husband comes home and says, 'I have a new idea.' It's really exciting — seeing him look into that and asking me what I think. And it feels really good to be involved and to be a part of it." **RL**

Vruit goes nationwide

by Steve Tomac

American Soy Products, Inc., based in southeast Michigan, has begun to offer its latest product nationwide. The company, noted for production of organically grown soy milk, has entered the fruit and vegetable drink market with its first company-licensed product, Vruit. Vruit is a non-tomato-based drink that combines fruit and vegetable juices.

Originally introduced in August 1995, the product had only been available in southeast Michigan stores. Since the beginning of this year, however, American Soy Products has been distributing the product in states like California, Pennsylvania, Colorado, New Mexico, New York, New Jersey and Missouri.

Ron Roller, president of American Soy Products, said that Vruit offers all the benefits of a health drink but tastes much better. "We began with the idea of developing a beverage that's good tasting

and refreshing, which also includes the the vitamin and nutrient requirements not typically found in flavored waters, other juices and teas."

Vruit is packaged in TetraPak containers, more commonly known as juice boxes. It comes in single-serving and family sizes. The packaging allows the product to be stored on the shelf with no preservatives, added sugars or colors.

The drink works with the USDA's new recommended daily servings. One drink is equal to one serving of fruits and vegetables. Three flavors offer three benefits; Apple Carrot Blend for vitamin A, Orange Veggie Blend for vitamin C and Lemon Veggie Blend for calcium.

American Soy Products has been making soy milk for the last 10 years. Based in Saline, Mich., they produce soy milk for people who are lactose intolerant, health conscious, vegetarians or unable to drink milk due to dietary re-



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strictions. It seems natural to expand to the juice market area. It has seen growth in the past few years and is expected to increase rapidly in the future.

The makers of Vruit are working closely with the five-a-day program. This program is designed to ensure that the recommended five servings of vegetables and fruit are eaten. Only 25 percent of Americans currently receive the five servings per day. Vruit was made to assist people in meeting the recommendations.

For more information on Vruit or soy milk, contact Ron Roller or Tim Redmond at (313) 429-2310. **RL**

Honey, Garlic and Vinegar Better Than Prescription Drugs?

(SPECIAL) We know that ancient civilizations relied on their healing power for a wide variety of ailments. In fact, honey was so prized by the Romans for its medicinal properties that it was used instead of gold to pay taxes. Egyptian doctors believed garlic was the ultimate cure-all. And vinegar has been used for everything from arthritis to obesity for over 7000 years.

Today doctors and researchers hail the healing abilities of honey, garlic and vinegar as much more than folklore. Hundreds of scientific studies have been conducted on this dream team of healers. The results are conclusive on their amazing power to prevent and cure many common health problems.

These studies prove 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, psoriasis, rheumatism, ringworm, sinus congestion, sore throat, urinary infections, virus and yeast infections and more.**

A new Doctor's 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:

- **ARTHRITIS:** Doctor reports that this remedy helps relieve the pain with no side effects
- **AGE SPOTS:** Watch them fade with this mixture
- **CORNS & CALLOUSES:** Get rid of them fast with this natural method
- **HANGOVER:** Feel like your old self in no time
- **HEADACHE:** Enjoy fast relief without drugs
- **HEMORRHOIDS:** Don't suffer another day without this proven recipe
- **LEG CRAMPS:** Try this simple way to quick relief
- **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

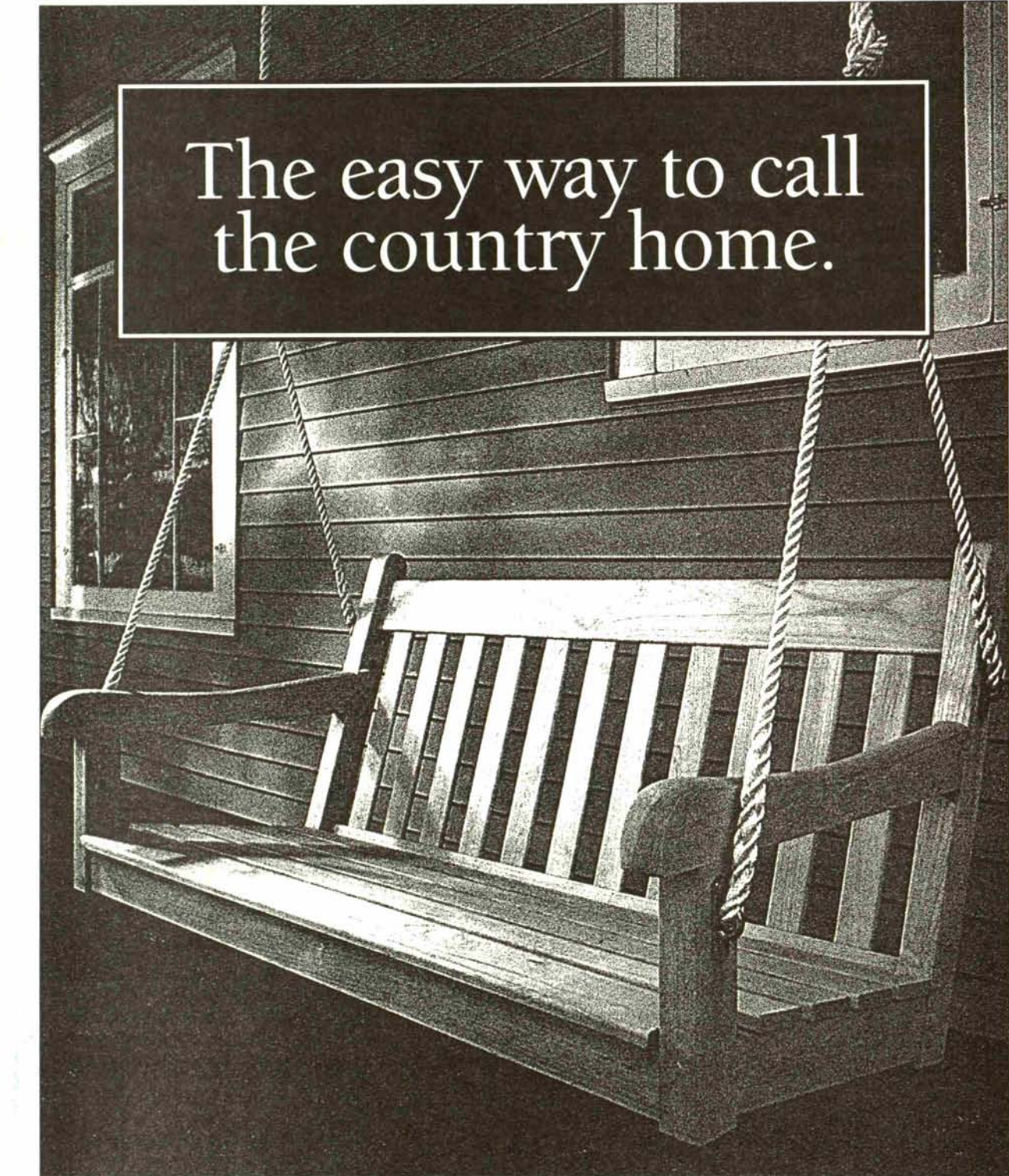
- **WEIGHT LOSS:** Secret remedy speeds fat burn and flushes stubborn fat from hiding places

Discover all these health tips and more. You'll find: ***Dozens of easy-to-make beauty preparations for hair and skin, including a wrinkle smoother that really works. *Hundreds of delicious recipes using these health-giving super foods. *Over 100 money-saving cleaning compounds to keep your home, car and clothing sparkling.**

Right now, as part of a special introductory offer, you can receive a special press run of the Doctor's 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.

HERE'S HOW TO ORDER: Simply print your name and address and the word "Remedies" on a piece of paper and mail it along with a check or money order for only \$9.95 to: THE LEADER CO., INC., Publishing Division, Dept. HG483, P.O. Box 8347, Canton, Ohio 44711. (Make checks payable to The Leader Co., Inc.) VISA or MasterCard send card number and expiration date. Act now. Orders are filled on a first-come, first-served basis.

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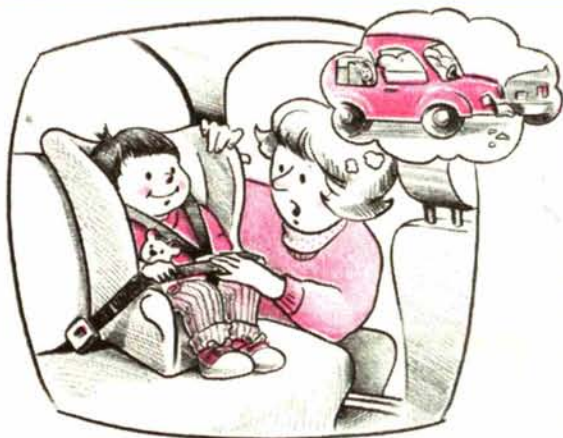
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HEALTH HARVEST



Air bags: Should you worry?

You may remember the television ad from a few years back: Two crumpled wrecks lay on the side of a rural highway, their radiators steaming, after a head-on collision. Amazingly, we were told, both drivers walked away. The 1990 accident in Culpeper, Va., marked the first time two vehicles equipped with air bags were involved in a head-on crash. Until very recently, air bags were considered a premier feature in a new car, widely hailed as a life-saving technical advance. But in the last year, reports of several deaths attributed to air bags have raised car owners' fears that the devices they supposedly bought for protection may actually pose a threat.

Air bags have been implicated in the deaths of more than 30 children and 20 adults. In addition, an inflating air bag caused a woman who was eight months pregnant to lose her unborn baby. Those most at risk appear to be infants and children riding in the front seats of cars with passenger-side air bags, and smaller adults, particularly women, who sit close to the steering wheel, where the air bag is stored.

Despite the recent spate of news, concerns about air bags aren't new, says Susan Ferguson, of the Insurance Institute for Highway Safety. Government officials first alerted parents to the possible dangers to children as early as 1991, before any deaths occurred. Those warnings came after tests showed that the force of an inflating air bag could damage rear-facing infant seats — and their infant-dummy occupants — placed in a car's front passenger seat. Since then, safety officials have been spreading the word that under no circumstances should anyone place a rear-facing infant seat in the front of a car with a passenger air bag. And, because it's now clear that older children who are not yet adult size can be injured as well, experts advise that any child younger than 12 should ride in the back seat.

Risks to adults

But data on the potential harm to adults have been harder to come by. One major reason is that the crash tests used for

adults are based on what's known in the industry as a "50th percentile male" — a 5'8", 168-pound male dummy without a seat belt, positioned with the car's seat in the middle slot. Under those artificially average circumstances, air bags work extremely well to prevent serious injury at the standard crash-test speed of 30 miles per hour.

Now that more cars on the road are equipped with air bags, the patterns of injuries related to the devices are becoming clearer. An analysis of 18 adult drivers killed by air bags since 1990 showed that 15 were women under 5'5". One passenger, a 98 year-old woman, also died. The critical factor is proximity. Because shorter drivers, as well as passengers, tend to sit farther forward, they are closer to the bag when it deploys — at speeds up to 200 miles per hour. Hunching forward over the steering wheel, as even some people of average height do, has the same effect.

"When the air bag comes out, it's bunched up in a little ball, like a fist," says Julie Bolen, Ph.D., of the National Center for Injury Prevention and Control. By sitting farther forward, people make contact with the bag while it's still balled up, before it has time to inflate fully and cushion the impact. The inflating bag is also more likely to hit shorter people in the head instead of the chest.

What to do

Experts agree that the best way to minimize injury and maximize air bag safety in a crash is to wear a seat belt. Air bags are meant to provide supplemental protection in front-end collisions. Wearing a belt keeps you from being thrown forward, toward the deploying air bag, as the car jolts to a stop. Of the 18 adult driv-

ers mentioned above, 10 were not wearing seat belts. Two other drivers apparently had slumped forward or blacked out from illness before the crash and were therefore closer to the air bag when it deployed.

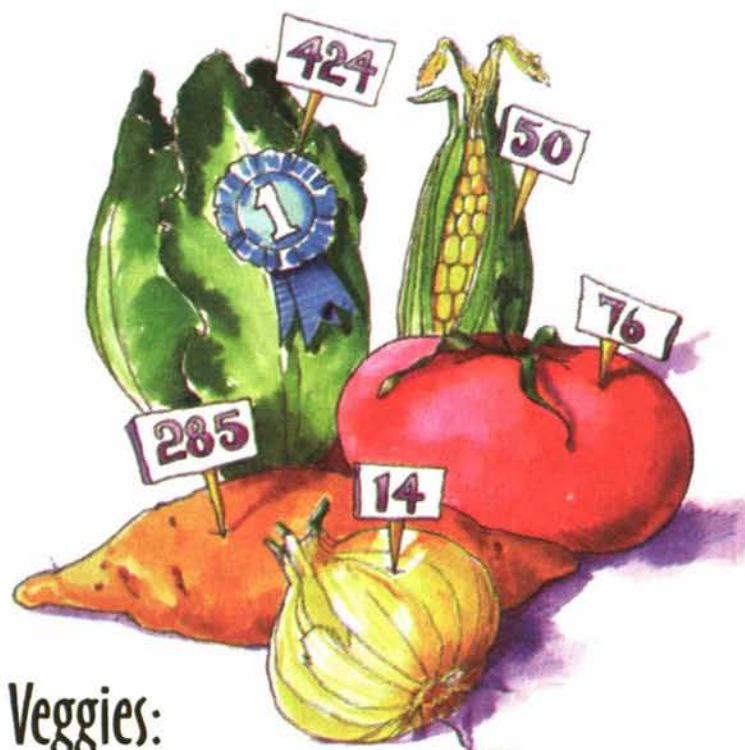
It's also important to sit as far back in the seat as possible, to give the air bag room to inflate. The recommended distance from the wheel or passenger-side dash, Dr. Bolen says, is about 12 inches.

Air bag benefits

"Air bags are saving lives," says Elaine Weinstein, chief of the National Transportation Safety Board's Safety Studies Division. Government estimates show having a driver-side air bag reduces your risk of dying in a car accident by 11 percent; for passenger air bags, the reduction is almost 14 percent. In front-end collisions, the type for which air bags are specifically designed and the ones most likely to cause serious harm, the devices can cut your risk of fatal injury by nearly 30 percent.

Even so, auto manufacturers and safety officials agree that changes need to be made to ensure air bags are even safer, especially for children. One solution being considered would be to lower inflation speed so the bags deploy with less force. In Europe, where seat belt use is nearly universal, smaller, less forceful air bags are already available. Another option is so-called "smart" technology that could detect an occupant's size, weight and position, and adjust the speed automatically or shut off if no one is in front of the bag. Some of these systems are already in development, but industry officials estimate they won't be available for several years to allow time for testing. **RL**

Source: Health News, Dec. 10, 1996.



Veggies: Gimme five

Potatoes, tomatoes, onions and iceberg lettuce. The four most popular vegetables in the United States often end up as french fries, potato chips, tomato sauce on pizza, and ketchup, lettuce and onions on Big Macs and Whoppers.

Don't get us wrong: There's no such thing as a bad vegetable. Most are loaded with fiber, vitamins and some minerals. All are low in salt. And all but avocados are fat-free (the avocado's fat is mostly monounsaturated, the least harmful kind).

Even more important, researchers find that people who eat more vegetables are healthier. Which vegetables do what?

Rooting for benefits

So far, researchers only have clues. For example:

- People who eat more vegetables rich in beta-carotene have a lower risk of cancer, including colon, lung, and possibly bladder, esophagus, larynx, mouth, pancreas and throat. That doesn't mean

beta-carotene is the protector. Researchers now think that beta-carotene could simply be a marker for other phytochemicals that often accompany it.

- The soluble fiber – and possibly the flavonoids – in some vegetables may cut the risk of heart disease.
- Stroke is less common among vegetable eaters, possibly because of the vegetables' potassium.
- People who eat spinach and other leafy green vegetables, that are rich in a carotenoid called lutein, have a lower risk of blindness due to macular degeneration, a deterioration of the retina.

Because no one's yet been able to prove cause-and-effect, experts keep it simple: Just eat *more* vegetables – three to five servings a day (plus two to four servings of fruit) – and you're bound to get whatever in them is good for you.

How they're scored

Each vegetable's "score" was determined by adding up its percent of the Daily Value for two vitamins, three min-

erals, carotenoids and fiber. The fiber numbers are brand new, as published by the U.S. Department of Agriculture.

Instead of including vitamin A in the score, the major carotenoids were added up: alpha-carotene, beta-carotene, lutein, lycopene and beta-cryptoxanthin. Some are converted into vitamin A by the body; some are not.

Certainly it's too early to say which, if any, protect against cancer, blindness or other illness. And if, say, lycopene and not the others turns out to be protective, a score that includes the other four may give a false reading of a vegetable's value.

Nevertheless, the uncertainty and imprecision of a carotenoid measure was chosen because carotenoids are more likely than vitamin A to prevent diseases like cancer. (If nothing else, the vegetables that are rich in carotenoids are good sources of vitamin A.)

So, how'd they do?

■ The top bananas (Scores greater than 100)

No matter how you rate vegetables, two groups always elbow their way to the top: the leafy greens, like spinach, kale and Swiss chard; and the deep orange-yellows, like sweet potatoes and carrots.

Most of these vegetables are sensational sources of vitamin C and carotenoids. (That's why those nutrients weigh heavily in the final score.) The greens are overflowing with them, in part because their leaves are so rich in the potentially eye-saving carotenoid lutein.

And some greens are decent sources of potassium, the B vitamin folate, iron or calcium. (The calcium in spinach is not well-absorbed, though.)

Carrots and sweet potatoes are not as well-endowed with quite as many different nutrients, but their hefty carotenoid levels – not to mention their taste – make them winners.

Broccoli and Brussels sprouts get spectacular scores because of their carotenoids, vitamin C, folate and fiber. And that's without any credit for their phytochemicals like sulphoraphane or indoles, which may help prevent cancer.

Green and (especially) red peppers are also top-notch vegetables, but note that a serving is half a pepper, not a sliver or two.

■ The middle of the pack (Scores 50 to 100)

OK, so they're not the leaders. They're still impressive. A mere half-cup of asparagus, peas or snow peas is a good (or close to good) source of carotenoids, vitamin C, folate and fiber. Few other foods can boast such plenty, especially for only about 20 to 60 calories.

■ The also-rans (Scores less than 50)

Mushrooms. Eggplant. Cucumber. Onions. Cabbage. They may be less nutritious than others. But then again, maybe someday researchers will discover that one or another of them harbors a life-saving phytochemical – perhaps the allium compounds in onions or the isothiocyanates in cabbage.

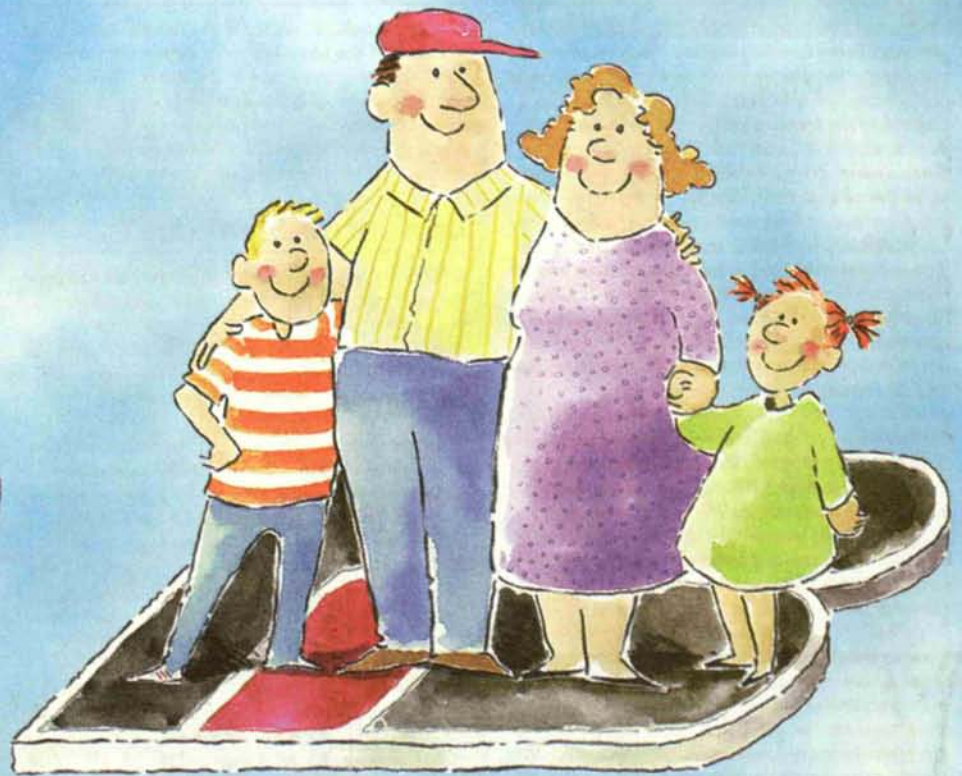
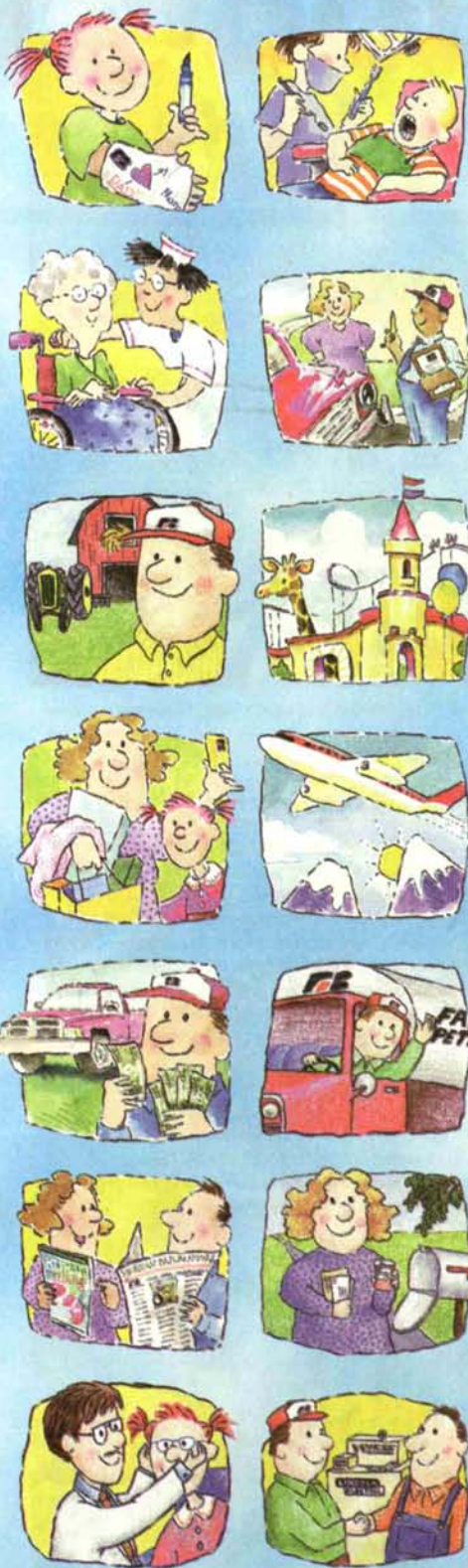
In the meantime, you can still enjoy the pleasures of marinated, grilled mushrooms, the aroma of sauteed onions, and the cool crunch of a freshly cut cucumber. **RL**

Source: *Nutrition Action Healthletter*, December 1996

M I C H I G A N

Farm Bureau

BENEFITS OF MEMBERSHIP



When you join Farm Bureau, you are part of an organization that represents a majority of the nation's farmers. Since its establishment in 1919, Farm Bureau has been dedicated to defending the rights and economic interests of its members.



Rated as the fourth Best Single Interest Lobbying Organization in Michigan,* Farm Bureau members get top-notch representation for under \$50 per year.

We're not just there... we're effective!

With over 900 registered lobbying organizations in Michigan, Farm Bureau's top four ranking proves once again that our member-developed grass roots policy is being heard in the halls of the Michigan Capitol. While most organizations have member dues priced in the hundreds of dollars, Farm Bureau members have shown that you don't have to be pricey to be effective.

Local Affairs — "Not in my backyard" is a catch phrase for the '90s. What happens in your backyard is of concern to all Farm Bureau members. County Farm Bureau Local Affairs committees provide members with a great opportunity to determine the future of their communities and help mold their neighborhoods for coming generations.

State Affairs — Tangled in red tape? Lambasted by legislation? During the 1993-94 legislative session, over 3,100 bills and 3,200 resolutions were introduced by members of the Michigan House and Senate resulting in over 670 laws. Farm Bureau reviewed and monitored these bills and resolutions for their potential impact on agriculture and rural communities.

National Affairs — Sometimes it seems the "big" national issues are so far removed from your farm and community, that you feel powerless to influence the outcome. No matter how complicated and overwhelming a national issue may seem, your voice is being heard because you're a Farm Bureau member.

*Ratings compiled by independent political newsletter Inside Michigan Politics.

FOR MORE INFORMATION

To learn more about legislative activities and making a difference, call 800-292-2680, extension 2040, or call your county Farm Bureau.

Policy Development

Member-developed policy is the foundation of Farm Bureau and the blueprint for a strong, competitive rural economy today and in the future. Through policy development, farmer neighbors come together to analyze and find solutions to agricultural problems. Join this grass roots process! Your input is essential for policy development to work.

Legislative Seminars

Get good government by getting involved! Farm Bureau helps you become informed and influential as a participant in the Farm Bureau legislative seminars. These seminars put you in touch with the issues and the decision makers in Washington, D.C., and in Lansing. Now that's accountability!

Are your interests national and international? Then your choice should be the three-day legislative seminar in Washington, D.C. You'll attend top level legislative briefings conducted by American Farm Bureau staff. Then you'll join a select group of county Farm Bureau members on the front lines of this grass roots lobbying mission — making personal contacts with Michigan's senators and representatives and attending congressional hearings. Member-developed policy is the source for the positions taken on these issues. Vigorous support by Farm Bureau members — like you — is crucial in convincing our state's elected leaders to back Farm Bureau policy with their votes.

Want to make a difference closer to home? Attend a Lansing Legislative Seminar. This annual seminar is your opportunity for face-to-face discussion with Michigan legislative leaders. You'll have the information and examples to give legislators an accurate picture of how Farm Bureau policy reflects the real issues that face agriculture today.

AgriPac

Cutting through the campaign rhetoric to the real issues! That's the goal of Michigan Farm Bureau's Political Action Committee, AgriPac. Without regard to political affiliation, AgriPac defines the issues and then scrutinizes the candidates. Committee members are looking for candidates who demonstrate concern and involvement in agriculture. If they measure up, they receive AgriPac's endorsement as a "Friend of Agriculture."

AgriPac's election year activities rely on grass roots opinion. County volunteers, who earn their living in agriculture, give their time to serve on county Candidate Evaluation committees. They interview candidates and pass on their "Friend of Agriculture" recommendations to AgriPac.



Promotion and Education

Promotion and Education is as dynamic and exciting as you want to make it! It's designed for farm families who want to spread the message of agriculture. Farm Bureau members have found that through this program, they can address specific needs in their communities and make a difference by taking action on local problems. Ask yourself if the following are concerns in your county:

- Do children really understand that farms are the source of their favorite (and some not-so-favorite) foods?
- Do community and local government leaders understand the agricultural industry?
- Do farmers in your area have access to the latest information on new regulations and management practices?

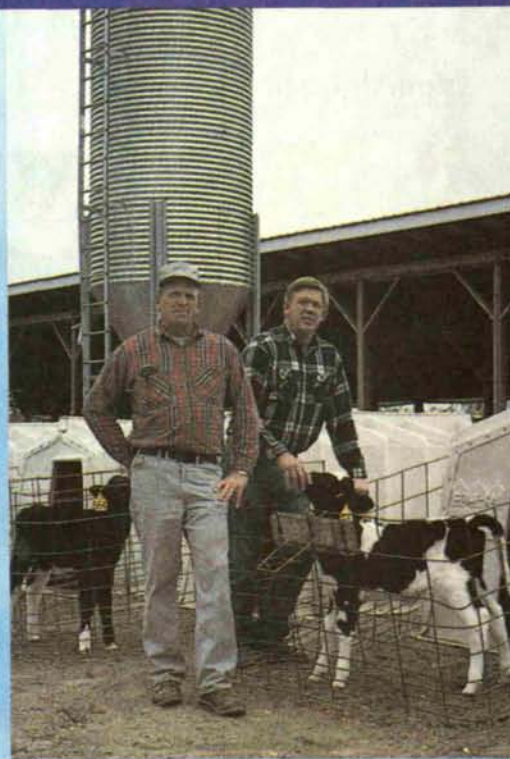
If these sound like concerns you have in your community, then you should join thousands of Farm Bureau members statewide who participate each year in promotion and education activities. Activities like agricultural mall displays, agriculture in the classroom programs, commodity information meetings, agricultural accident rescue seminars and many more. For additional information, call 800-292-2680, extension 3213.

Commodity Activities

An impressive agenda of top commodity, government and private sector officials awaits Farm Bureau members every year at our annual commodity conference. Providing Michigan farmers the latest information about the most current issues in their industry is the main objective of this program.

Communicating for Agriculture

When it comes to farming and your county Farm Bureau, you're the expert! And Farm Bureau gives you so many opportunities to tell the story of agriculture and share your knowledge. Your interests may be in working with the news media in your local newspaper or radio and television markets, or editing the county Farm Bureau newsletter. You can choose to volunteer as an Information Committee member, media response team member or newsletter editor. You'll get practical, hands-on training in writing, planning media events and preparing for on-camera interviews. It's a chance to affect hundreds, even thousands of people!



How are you managing your farm to protect the environment?

Michigan Farmers know that environmental security and responsibility starts at home. They're involved every day with issues like water quality, food safety, and soil and wildlife conservation. Ken and Larry Nobis (above) discuss their Clinton County farming operation.

"All the things we do in farming have to be economically sound as well as ecologically sound because there's not much profit in it unless you do it right. We utilize sophisticated monitoring equipment on our field sprayer to enable us to apply the precise amount called for. Our integrated pest management program means that insect and weed control is done on an as-needed basis only. Treatments may be cultural, biological, or chemical and we keep written records on each field so there is no chance of over-application.

"Our dairy herd management includes physical and environmental measures to protect animal health and reduce the need for medication. Beyond that, each load of milk that leaves this and every dairy farm in Michigan is tested for quality and purity before it reaches the consumer. We are proud that Michigan consistently leads the nation in monitoring the quality of our dairy products."



Health Insurance



Do you feel like your health insurance costs you more and more while covering less and less? If so, you're not alone! Michigan Farm Bureau is an organization committed to health care reform and

providing its members with affordable, quality health care.

Michigan Farm Bureau has had individual health insurance as a member service for over 40 years, and now offers plans for sole proprietors and small businesses. If you would like information on these cost-saving plans, please contact your local Farm Bureau Insurance agent or the county Farm Bureau office.

Auto Insurance



Finding a friendly place to insure your car is easy when you're a Michigan Farm Bureau member. Farm Bureau Insurance has nearly 400 agents around the state ready to serve

you. Check out our competitive auto rates — ask for a fast, free price quote and let your Farm Bureau agent tell you about the many available discounts. You may qualify for the safe driver discount, seat belt wearer's discount and multi-car discount. Take advantage of this exclusive member benefit.

Member Life Insurance

For the low price of \$25, you and your spouse can get a full year of member life insurance coverage. A member life brochure is available from the county office or your local Farm Bureau Insurance agent. The brochure lists the life insurance coverage that is provided for your age group. Over the past several years, members who renewed their member life insurance policies have received a bonus — an increase in the amount of coverage but the same low \$25 annual premium.

Dental Insurance



Michigan Farm Bureau adds to our family of benefits a fully insured individual dental plan. Members may utilize any dentist in the state, but can maximize their savings by using one of the 1,500 preferred provider dentists in the network established by DenteMax. For a \$5 co-pay per visit, you'll have routine exams — x-rays, cleanings, fillings, etc. — covered at 100%. Don't wait. Call your county Farm Bureau office today for information on applying for this exciting benefit.

Long-Term Care Insurance



A recent addition to Farm Bureau's family of benefits is long-term care insurance offered through CNA Companies. Farm Bureau members receive a 10% discount plus an additional 10% if both members of the family

take out coverage. Contact a Farm Bureau Insurance agent for more information.

Farmowners Insurance



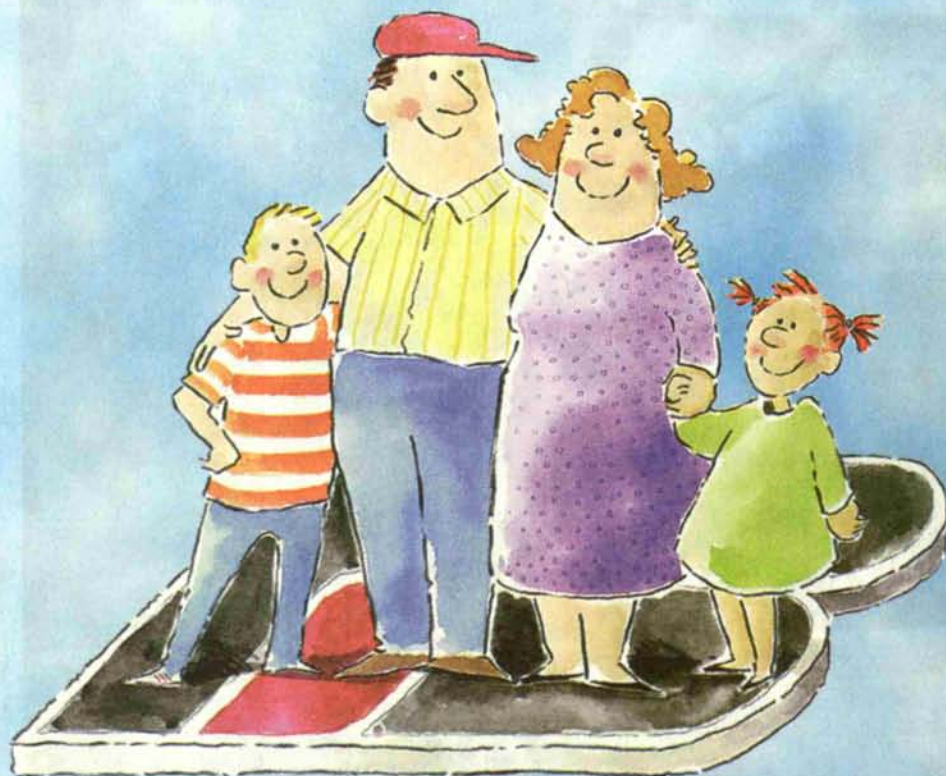
Farm Bureau Mutual introduced the very first farmowners policy in the nation. We were the first and we're still the best. We offer customized protection, fast claims service, and people who know the insurance needs of Michigan farmers. In fact, we insure more Michigan farms and farm families than any other company. For top-quality farm protection, choose Michigan's largest and most experienced farm insurer. You may find better ways to run your farm, but you won't find a better way to insure it.

Accidental Death and Dismemberment Insurance

Most county Farm Bureaus offer accidental death and dismemberment coverage as part of your basic Farm Bureau membership fee, so you pay no extra cost. This benefit provides coverage if you are killed or suffer certain injuries in an accident. Your county Farm Bureau will be happy to fill you in on the details. (Not available in all counties.)

Ag Work Comp Insurance

We are Michigan's leading provider of agricultural workers' compensation insurance, protecting thousands of Michigan farm workers. No matter how many ag workers you employ, Farm Bureau Mutual will provide the protection you need.



FOR MORE INFORMATION

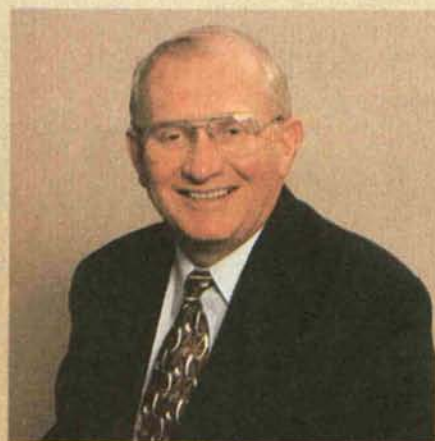
To learn more about insurance programs and member benefits, call 800-292-2680, extension 3235, or call your county Farm Bureau.

1996

annual report



- Michigan Farm Bureau
- Farm Bureau Insurance
- Farm Bureau Group Purchasing
- Michigan Agricultural Cooperative Marketing Association, Inc.
- Farmers Petroleum Cooperative, Inc.



**Jack Laurie, President
Michigan Farm Bureau**

As we look forward to a new year, complete with its own challenges and opportunities for our individual operations and our organization, it's worth noting the past year's accomplishments. For Michigan Farm Bureau members, 1996 was a great success from the perspective of policy victories — thanks in large part to our strong grassroots policy development process. First of all, we helped pass a historic farm bill that gives us unprecedented ability to respond to consumer demand and the changing needs of the marketplace.

On the state level, Farm Bureau was also visible, active and successful. Our organization was actively involved in more than 1,000 of the 3,000-plus bills debated by the state Legislature. One example was House Bill 4325, a measure that contained numerous amendments to the Farmland and Open Space Preservation Act. Our organization was an important part of the discussions during the 16 months the bill was under consideration in House and Senate committees. It is estimated the final bill contained well over 50 amendments.

Other state legislative accomplishments included no-fault auto insurance tort reform and environmental audit legislation, which will provide landowners protection from local, state and federal laws and penalties if they voluntarily acknowledge and develop a plan for environmental cleanup on their property.

In 1996 we also began to see many results of the \$70 million Animal Agriculture Initiative that Farm Bureau was so instrumental in funding. The new livestock pavilion is open and hosted its first livestock show Dec. 14. Building progress on Anthony Hall is ahead of schedule and other facility work is moving forward.

Tax and Regulatory Reform Crucial

Despite these legislative victories, we will still face challenges in the future. We need regulatory and tax policies that promote real productivity, growth and economic progress above and beyond just inflationary growth. Federal regulatory compliance costs private individuals and business, including agriculture, more than \$650 billion each year. That's more than four times the size of the 1995 federal deficit, and doesn't even begin to count the numerous hidden costs of many federal regulations.

During 1994, the average family of four, making just under \$35,000 a year, spent almost \$6,500 for embedded regulatory costs. For that average family, that is their second highest cost, behind housing, and ahead of food, medical costs, transportation, clothing and recreation.

Income averaging is another major piece of tax policy needing legislative attention and action. The 1996 farm bill phases out income payments to farmers over seven years. While this offers producers market-oriented opportunities, farm income will increasingly be impacted by unpredictable and uncontrollable weather and markets.

Tax code provisions, such as cash accounting and deferred payment contracts, provide important financial and tax management tools for producers. Recognizing the impact of budget cuts for agricultural programs, Congress included language in the 1996 budget resolution that pledged to reexamine agricultural cuts unless, among other things, Congress provided mechanisms to allow farmers to average tax loads over strong and weak income years.

State-Level Initiatives

Regulatory and tax policies on the federal level have a tremendous impact on agriculture. But closer to home, there are numerous issues of significance to agriculture that are being debated in Lansing.

Farm Bureau closely monitored a bill, of particular importance to farmers who suffered from flooded fields last year, that would have amended Michigan's antiquated Drain Code. The Michigan Association of County Drain Commissioners' Statute Review Committee worked for nearly two years to formulate the proposed changes.

Over 450 voting delegates to Michigan Farm Bureau's annual meeting discussed and voted on more than 170 policy resolutions. Two of those policy recommendations — controlling wildlife crop damage and securing needed bridge and road repairs will have a significant financial impact on our farm operations.

Thanks to the passage of Proposal G, we now have assurance that experts, not wild-eyed animal rights fanatics, will remain in charge of managing our wildlife population. But we need to keep the pressure on. At the annual meeting, delegates endorsed policy requesting that the DNR take immediate and aggressive steps to curb the wildlife crop damage problem by Jan. 1, 1999.

Our road and bridge repair needs are also a major challenge. The Road Information Project, a highway research group based in Washington, D.C., estimates that 60 percent of our state roads need repair and that Michigan may need to spend an additional \$5.4 billion over the next decade to bring roads and bridges up to standards. Therefore, Farm Bureau is supporting a state gas tax increase of 7 cents a gallon.



Youth Key to the Future

In the recent election, politicians talked of building a bridge to the 21st century. For Farm Bureau leaders, that concept is more than political campaign rhetoric, it's something we've been doing for years through support of 4-H, agriscience programs and FFA. Farm Bureau continues to play a proactive role to ensure we continue that tradition well into the next century.

That's why Michigan Farm Bureau is providing management and support of the Michigan FFA Foundation. Your organization is also committed to the development and implementation of Vision 2000, which will eventually introduce agriculture to elementary school children in all 550 Michigan school districts.

Michigan Farm Bureau continues to be active in working with the Michigan Department of Education, Michigan State University and, if necessary, the state Legislature in resolving the added-cost funding issue that threatens the state's agriscience programs.

Suffice it to say that challenges and opportunities abound for our organization. We must continue to be results oriented, with a focus on the bottom line of our mission to serve agriculture. We can only do that by harnessing the grass roots legislative involvement that is our greatest organizational resource.

MICHIGAN FARM BUREAU TREASURER'S REPORT

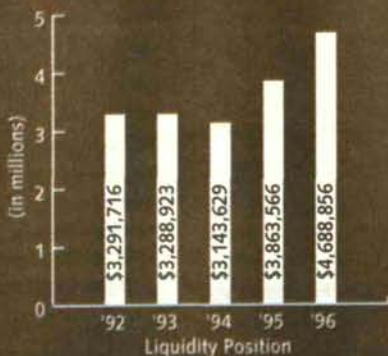
The fiscal year that ended August 31, 1996, witnessed several positive financial developments for Michigan Farm Bureau. It is ironic that possibly the most significant development is not reflected in the financial statements. An IRS audit, dating back to 1992, concluded that associate member dues were subject to federal income tax for the years 1989 and forward. This position was vigorously contested by your board of directors and officers.

The resolution of this tax issue took the form of favorable tax legislation that was passed during August of this year which provided a safe harbor for all Farm Bureau dues of \$100 or less, indexed to inflation. This legislation not only saved Michigan Farm Bureau millions of dollars in tax expense, it also preserved a means of financing our organization that has proven successful over many decades.

Other positive financial developments during fiscal 1996 were of a more traditional nature. Membership revenue continued to grow, reaching a record amount of \$4,285,280 (see membership graph). The fund balance reached a level equal to 1.11 times total organization expense for 1996 which is consistent with the Michigan Farm Bureau Board of Directors' goal of maintaining a fund balance equal to one year's expenses (see graph of fund balance to expense ratio). The balance sheet reflects a strong financial position as liquid assets substantially exceed cash needed to honor current liabilities (see liquidity graph). A strong liquid position is important for Michigan Farm Bureau as membership dues, which are the main source of organization revenue, can demonstrate year-to-year volatility.

Michigan Farm Bureau began fiscal year 1996 in a strong financial position. That financial position strengthened during the year and, with the favorable tax legislation dealing with membership dues, we have moved into fiscal 1997 optimistic that the financial success we have experienced in the past can be continued in the future.

Thomas J. Parker, Treasurer





A Year of Helping: Farm Bureau Insurance 1996

We define a good year by the number of people we are able to help in Michigan. This goes beyond adding thousands of new policyholders, which we did in 1996, or paying over \$200 million in claims and policyholder benefits, which we also did last year.

Our helping also takes the form of sponsoring community programs, investing in Michigan youth, awarding scholarships, and becoming a leader in raising funds to battle cancer.

As your insurance company, we take our commitment to Farm Bureau members very seriously. One member, after a devastating fire, summed it up this way: "When we were at the lowest point in our lives, Farm Bureau Insurance was there for us."

Letters like that are highlights for us. Here are more highlights from 1996, showing what a difference we are making for you and the people of Michigan:

Among The Nation's Best

For the fifth 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.

We were the only Michigan-based company to make the top 50 list, which is prepared annually by Ward Financial Group, a national investment firm that monitors the insurance industry.

New Auto Discount For Members

We introduced an "Accident-Free Continuous Coverage Credit" in our private passenger auto program, an exclusive member benefit. The credit rewards Farm Bureau members who have insured their autos with us for at least three years with no at-fault accidents.

1996 Production Results

Total premium in our two property-casualty companies (Farm Bureau Mutual and Farm Bureau General) reached \$256 million in 1996, a 4.6% increase over 1995. Auto insurance sales were especially strong. In our life insurance company, life and annuity premium exceeded \$66 million. Although annuity premium lagged behind 1995 levels, new life

insurance premium increased 12% over 1995. Our life company also added \$15 million to surplus in 1996, bringing this policyholder protection fund to over \$119 million.

FB Annuity-Farm Bureau Life Merger

The FB Annuity Company, a subsidiary of Farm Bureau Life since 1980, was merged into Farm Bureau Life, effective Jan. 1, 1997. All annuity business will now be written through Farm Bureau Life, as the FB Annuity Company is phased out.

A Statewide Leader

Farm Bureau Mutual strengthened its lead as Michigan's number one farm insurer, according to latest market share reports. We write nearly 40% of all the farmowners business in Michigan. We also made many improvements to our farmowners policy, offering even greater protection to Michigan farmers. These enhancements, developed in 1996, are effective Feb. 15, 1997. We are the state's sixth largest home insurer and seventh largest auto insurer.

Community Focus

As the major sponsor of high school sports in Michigan, we presented 24, \$1,000 scholarships to the state's top scholar-athletes in 1996. We are a long-time partner with the Michigan High School Athletic Association in working with Michigan young people, both in rural and urban areas.

We also helped raise hundreds of thousands of dollars for cancer research in 1996 by sponsoring 28 American Cancer Society golf tournaments on the county level, as well as the state finals.

Thousands of Michigan eighth-grade students explored their roles in America's future through our 1996 America & Me Essay Contest. Each year, nearly 500 Michigan schools participate in the patriotic writing contest, now in its 28th year. Students earn awards ranging from plaques and certificates to savings bonds and trips to the State Capitol to meet top government officials.

Michigan Farm Bureau Group Purchasing Annual Report

Michigan Farm Bureau Group Purchasing (GPI) is a member-only ag replacement parts supplier specializing in tillage wear parts, cutting parts, roller chain, nuts and bolts, and other items that are needed year after year. We also offer Lincoln Welders, accessories and welding supplies.

For the second year, GPI has offered high-quality pressure washers, which has proven to be a high-volume item totaling over \$38,000 in gross sales last year alone. New this year to the lineup of items available to members were red and white DOT reflective tape, bulk-sheet ultra high density polymer, bedding sweeps, field cultivator shanks and corn head lower sprockets.

In 1996, sales for GPI totaled \$640,071, compared to the previous five-year average of \$614,301. Based on those sales, GPI had an estimated 7 to 10 percent market share statewide in tillage and cutting replacement parts. Commissions paid to Michigan Farm Bureau's 265

members who serve as GPI vendors at the county Farm Bureau level in 52 counties totaled \$65,168 in 1996.

GPI was originally conceived to be a member benefit program through the distribution of high-quality replacement parts at low, affordable prices. By design, we purchase, as a group, two times each year. We begin with a 20 percent discount winter sale, which this year runs through Feb. 1, 1997. We follow up that sale with a 20 percent discount summer sale during the month of July each year.

In addition to our two annual sales, GPI offers products to members year-round at significant savings. Based on our inventory and customer demand, we can ship direct either from our warehouse in Grand Ledge, Mich., or from regional warehouses based in Indiana and Illinois. We can also ship direct from the manufacturers.

Michigan Agricultural Cooperative Marketing Association, Inc.

For Michigan Agricultural Cooperative Marketing Association (MACMA), 1996 was a year marked by challenges and new opportunities. While we decided to phase out the county sales Direct Marketing Program, we also took the first steps to plan for a more profitable cherry industry. Each of our divisions played a vital role in helping to maintain the profitability of our producer members.

Feeder Pig Division

Helping producers market their feeder pigs is more vital than ever. As the industry moves toward fewer and bigger production units, the opportunities to market smaller groups of feeder pigs, 200 or less, continues to shrink. All members' pigs were sold as they reached market size.

Michigan Apple Growers Division

During the 1995-96 crop year, the division successfully negotiated processing apple prices with the industry. The Michigan Processing Apple Growers sales desk sold several million bushels of apples to Michigan processors and to processors in other states. Membership in the division continues to represent approximately 66 percent of all apples produced in Michigan.

Michigan Asparagus Growers Division

In 1996, the Asparagus Growers Marketing Committee negotiated a cash price of 66¢ per pound and 67¢ per pound plus interest of 12 percent per annum, for a delayed payment schedule on asparagus delivered for the 1996 harvest season. MACMA was able to negotiate agreements with all processors without arbitration. There was good demand for processing asparagus.

Plum Growers Division

The 1996 Michigan plum crop was estimated at 3,500 tons, compared to 1995 figures of 8,000 tons. Processing price for Stanley type plums was established at 15 cents per pound. The fresh market was

active and grower's returns for fresh market plums were above processed prices.

Red Tart Cherry Growers Division

In May, the USDA announced that the Referendum vote for the Federal Marketing Order (FMO) for growers and processors was scheduled for the period June 12 - July 10, 1996. MACMA and the Cherry Marketing Institute held meetings in various districts to discuss the FMO and answer remaining questions from growers and processors. The FMO was officially approved by producers and processors.

A Tart Cherry Forum was held September 16 & 17 in Rothbury. The meeting consisted of cherry industry leaders and was sponsored by Michigan State University, Michigan Department of Agriculture and Michigan Farm Bureau. The group discussed election plans for the Federal Marketing Order (FMO) board, and agreed to create a "Super Co-op" and a Tart Cherry Council.

Regulatory Compliance Assistance Program

The U.S. Department of Labor began a Directed Enforcement Program targeting various "high risk" industries including agriculture in 1996. Good records are essential to pass these inspections. Child labor standards and Form I-9s will be reviewed in each inspection.

Planning is underway for the second Agribusiness Seminar Series focusing on Labor Management Principles. RCAP has been successful in obtaining a second year grant from the Michigan Department of Consumer and Industry Services (MDCIS), Safety Education and Training Division to provide farm safety-related seminars across the state.



Farmers Petroleum Cooperative, Inc.

1996 marked the third consecutive year of growth and profitability for Farmers Petroleum Cooperative, Inc. (FPC) since its reorganization, with gross sales totaling more than \$27 million. Our gross and net margins were significantly higher for fiscal year-end 1996 compared to 1995.

That success can be directly attributed to a loyal customer base and a redefined and refocused role in the marketplace. For the third year in a row, FPC members received a patronage dividend, thanks to continued sales growth and profitability of the FPC organization.

During 1996, your FPC board of directors and management team spent many hours outlining a long-range strategic plan. A key component of this plan calls for FPC to evaluate the entire structure of the organization as it relates to our wholesale, traditional retail and propane operations. FPC has also rewritten its mission statement emphasizing the marketing and distribution of energy and related products.

Propane will continue to be an important division and product within the FPC organization. Our strategic marketing plan calls for the establishment of at least one new distribution site per year over the next five years.

In 1996, FPC added propane distribution at the Hart Retail Center. We now cover all or part of 25 counties across Michigan. The 5¢-per-gallon discount FPC offers to Michigan Farm Bureau members for resi-

dential-use propane has been, and will continue to be, a valuable tool in obtaining new customers. In 1996, FPC returned over \$45,000 to MFB members with this benefit.

In early 1996, FPC completed construction on its second 24-hour unattended fueling station. This new facility in Caro, along with the system in Linwood, allows patrons to purchase gasoline and diesel products anytime of day or night, seven days per week. Customers can take advantage of high-speed pumps under well-lit canopies, and receive detailed transaction data information including user name, odometer reading, date and quantity purchased, statement billing, and competitive pricing.

FPC plans to expand and increase the efficiency of its wholesale division by focusing on non-traditional market segments and by upgrading its transport fleet.

While 1996 was a year of change for FPC in many regards, we continued many proud traditions. We offer Gold Flame Custom Diesel Fuel, Universal Co-op grease, engine and hydraulic oil, tires and batteries, as well as a host of farm supplies, including livestock gates and feeders.

All of these steps will ensure the long-term security of your cooperative, while also providing you, our loyal customers, unmatched quality and service for the least cost in years to come.

The mission of Farmers Petroleum Cooperative, Inc. is to distribute energy and related products to Michigan agriculture and other industry; to promote its offering to all market segments; and to support the philosophy of the Michigan Farm Bureau Family of Companies.

1996 ADMINISTRATIVE DIRECTOR'S REPORT

It's been another great year for Farm Bureau.

Once again, member involvement has led to growth, victories on issues and political success.



Charles L. Burkett
Administrative Director



Thanks to the ongoing efforts of county Farm Bureau volunteers, Farm Bureau Insurance agents and county secretaries, Michigan Farm Bureau reached another all-time membership high in 1995-96 of 155,718 members.



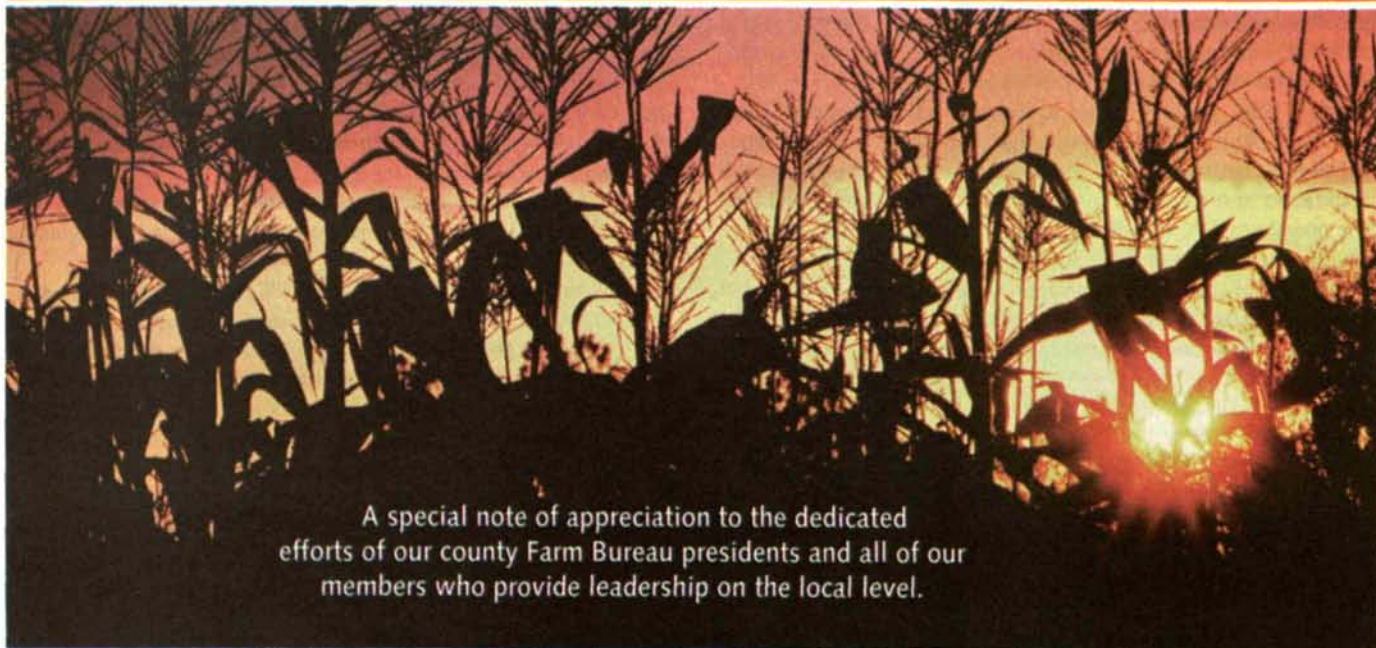
Farm Bureau successfully fought for passage of a bill to reauthorize all major federal farm programs through 2002, replacing price-support programs with a system of fixed annual payments to farmers that will decline over the next seven years and give farmers more planting flexibility.



Teams of Farm Bureau members taught two, 45-minute agriculture science-based activities in 79 classrooms to over 2,200 children during the 1996 MFB Annual Meeting. This was only one of many consumer outreach programs conducted by Promotion and Education Committees across the state.



Michigan Farm Bureau has contracted with the FFA Foundation to provide management services for the Foundation through the Promotion and Education Department. This effort will benefit Farm Bureau and FFA by preparing young people for careers in agriculture.



A special note of appreciation to the dedicated efforts of our county Farm Bureau presidents and all of our members who provide leadership on the local level.



On the state level, Michigan Farm Bureau members were active in explaining our policy position to state lawmakers, like Ken Sikkema, R-Grandville, on such issues as private property rights, wildlife crop damage, and farmland preservation.



In an effort to address the growing number of environmental regulations confronting Farm Bureau members every day, a new Environmental Department was created in 1996. This new department will provide increased opportunities for county Farm Bureau activities related to environmental and natural resource issues.



At the 1996 state annual meeting, the Promotion and Education Committee recruited and trained over 90 volunteers to go into every 3rd- and 4th-grade classroom in the Traverse City Area Public Schools.



Promoting Ag in the Classroom activities and consumer education has been a major effort for Promotion and Education throughout the years. Support of the FFA Foundation is a natural extension of this effort.



Each year at the Michigan State Fair in Detroit, Michigan Farm Bureau, along with Blue Cross Blue Shield of Michigan and MSU's College of Veterinary Medicine, presents the "Miracle of Life" exhibit to the over 375,000 visitors at the fair. Visitors witness the live births of chicks, calves, piglets and lambs and learn facts about the health of animals during the birthing process.



Farm Bureau members also educate their neighbors to be safe when around farm machinery. Through Ag Accident Rescue Seminars like this one held in Hillsdale County, Farm Bureau members are also able to teach local emergency management personnel how to respond to accidents that happen on farming operations.



The \$3,000 Michigan Farm Bureau Scholarship, supported by the Young Farmer Trust Fund, was awarded to Michael Prelesnik. The \$1,500 Michigan Farm Bureau Scholarship, supported by the Marge Karker Scholarship Fund, was awarded to Brian Devine (pictured above). These scholarships are available to students in the field of agriculture or related areas of study.



Over 220 high school juniors and seniors learned about democracy and America's election process while attending the Young People's Citizenship Seminar held at Alma College in June. Each year the week-long seminar gives students an opportunity to plan and execute a campaign for political office. This year's seminar will be held June 16-20 at Calvin College in Grand Rapids.

LOOKING TOWARD TOMORROW

Farmers in our state benefit every day from having an organization as strong and respected as Farm Bureau. At every level, Farm Bureau is known for its positive efforts to promote the goals and objectives of production agriculture. This effectiveness will continue in the future only to the extent that you, as individual members, commit yourselves to being involved in organizational activities. Please take advantage of Farm Bureau's many opportunities for leadership and personal growth. You'll benefit, and at the same time, lay the groundwork for a bright future for your industry and organization.

MICHIGAN FARM BUREAU STATE BOARD OF DIRECTORS

Each year at the Michigan Farm Bureau annual meeting over 450 delegates elect 17 representatives to the Michigan Farm Bureau board of directors. They are responsible for leading Michigan's largest farm organization during the upcoming year and making your organization a place "Where Belonging Makes A Difference."



Seated (l-r): Faye Adam, Director-at-large, Snover; Vice President Wayne Wood, District VI, Marlette; President Jack Laurie, Director-at-large, Cass City; Third Member Jan Vosburg, Director-at-large, Climax; Judy Emmons, Director-at-large, Sheridan; Second row: Treasurer and Chief Financial Officer Thomas Parker, Grand Ledge; Merlann Keinath, Promotion and Education Representative, Deckerville; Alan Garner, District V, Mason; Donald Sutto, District VIII, Saginaw; Rick Johnson, District VII, LeRoy; Michael Fusilier, District III, Manchester; Margaret Kartes, District X, West Branch; Secretary David VanderHaagen, Okemos; Third row: Administrative Director Charles Burkett, Portland; Jeff Horning, Young Farmer Representative, Manchester; Thomas Guthrie, District IV, Delton; Blaine VanSickle, District II, Marshall; James Miller, District I, Coloma; Joshua Wunsch, District IX, Traverse City; Robert Wahmhoff, District XI, Baraga

MEMBERSHIP BENEFITS

Theme Park Discounts



Pump up the value of vacation dollars and have more fun with Farm Bureau's theme park discount program. Get discount cards or advance tickets for admission to the nation's top park

attractions by contacting your local county Farm Bureau secretary. Select any of these theme park destinations:

- Busch Gardens
- Cedar Point
- Cypress Gardens
- Detroit Zoo
- Disney
- Epcot Center
- Greenfield Village
- Six Flags Great America
- Henry Ford Museum
- King's Island
- MGM Studios
- Opryland
- Pleasure Island
- Sea World
- Universal Studios

VISA and Gold MasterCard



Take a look at what a Michigan Farm Bureau Gold MasterCard or scenic VISA (with a picture of a Michigan farm) from First of America Bank has to offer. You'll want to switch from your old credit cards and start

saving right away. No annual fee, 6.9% introductory APR for the first six months, variable APR on the Gold MasterCard (Prime+6.9%) and on the scenic VISA (Prime+8.4%) thereafter, plus a special bonus — FREE custom trip routings, two per 12 months. To request your trip planner, call 800-292-2680, extension 3237. To receive a VISA or Gold MasterCard application, contact your county Farm Bureau office.

Farm Bureau Travel



Whether you're planning a world tour or just a weekend trip to visit family and friends, you'll find Farm Bureau Travel ready to save you money on airline tickets, hotel accom-

modations and many other travel expenses. If you carry the Farm Bureau VISA or Gold MasterCard, we can also provide FREE Custom Trip Routing. Let us take care of the details and you take care of the fun! Call 800-292-2693, extension 6572, for more details.

Dodge Truck \$500 Rebate



Purchase or lease a qualifying new Dodge truck or cargo van and receive up to a \$500 rebate. The rebate offer is in addition to any other factory rebates. Contact your county

Farm Bureau for a list of qualifying Dodge trucks.

FPC Propane



FPC's propane division offers Farm Bureau members a 5¢ per gallon member discount, 5¢ per gallon prompt payment discount, special initial fill pricing, free installation

and free use of tanks and regulators, 24-hour emergency service, budget pay and continuous fill plans, and gas check. In addition, FPC offers special rates on agricultural use propane for milking parlors, grain dryers and more. Contact your county Farm Bureau for more information. (Service not available in all counties.)

Member Publications



Michigan Farm News is Michigan's most up-to-date statewide farm publication. Twice a month, farmer members receive first-hand

information about state and national legislative and regulatory issues, including farm program updates, weather forecasts, farm safety and market analysis.

Rural Living is a four-color feature magazine mailed quarterly to non-farmer members. It is packed with consumer-oriented agricultural news, food market information and trends, as well as legislative reviews of issues impacting Michigan. Members also receive home safety information, lawn and gardening tips, and features about seasonal Michigan scenic attractions and Michigan people.

Mail Order Prescription Drug



Save as much as 50% on your family's prescriptions, vitamins, and over-the-counter medicines with this unique discount service. Heartland Prescription Service, a mail order pharmaceu-

tical service, provides overnight prescription delivery to your home. For a free Feld Drug catalog, call 800-228-3353.

NuVision Eye Care



You'll "see" savings for your family's eye care needs with NuVision. The NuVision centers, located throughout Michigan, offer members a 10-50% discount on eyeglass frames, lenses and contacts.

NuVision discount cards are available from your county Farm Bureau office.

Group Purchasing



Our Group Purchasing affiliate enables members to purchase steel tillage tools, roller chains, cutting parts, power washers, welders and welding accessories throughout the

year — with additional discounts of up to 20% offered twice a year. Call 800-292-2680, extension 2015, for details.

Regulatory Compliance

The Regulatory Compliance Assistance Program (RCAP) offers subscription programs and services designed to provide agricultural regulatory information and management aides in a single source. The services available include the 18-section RCAP Farm Labor Management Manual, RCAP Newsletter and a required poster pack. The RCAP manual is the most comprehensive review of rules and regulations covering agricultural labor. If you have any questions, or are interested in subscribing, please contact Craig Anderson at 800-782-6432, or your county Farm Bureau.

Where Belonging Makes a Difference.

Farmers — Professionals from the Ground Up!
All across Michigan, farmers are promoting agriculture while developing leadership skills by actively participating in numerous programs available through Farm Bureau. Regardless of your interests or previous experience, there's an opportunity for you. From classrooms to the field, farmers are demonstrating that they truly are "professionals from the ground up!"



Young Farmers

You are tomorrow's farm professional. Naturally, you're eager for the challenge of leadership in your industry and your organization — the Farm Bureau. If you're between the ages of 18 and 35, the Young Farmer program offers you the leadership development experiences you're looking for.

You'll meet young farm men and women from around the state — and across the country — who produce everything from blueberries to sugar beets. There are conferences, seminars and other learning experiences. Whether your interests lie in production agriculture, agricultural education or legislative issues, the program offers you an opportunity to develop and utilize your leadership skills. You'll have the chance to compete with the best at the local, state and national levels in leadership recognition programs. And there will be plenty of fun as you participate in events like bowling, dances, picnics and softball tournaments.

You can get more information from your county Farm Bureau office, from the Young Farmer Committee chairperson in your area, or by calling 800-292-2680, extension 3234.

The Young People's Citizenship Seminar

The annual Young People's Citizenship Seminar provides over 200 students from across Michigan, who will be high school juniors and seniors in the coming school year, with an intensive five-day informational and educational experience. Students register to vote, run for mock political office and give campaign speeches. Some students even get elected!

Sponsored by the Michigan Farm Bureau in cooperation with county Farm Bureaus across the state, the seminar focuses on five topics:

- Our country's democratic political system
- The American free enterprise market system
- People and governments around the world
- The fun of meeting fellow students from around the state

Young people will discuss topics with outstanding resource people and take part in problem-solving sessions which encourage the application of information provided by the instructors. To learn more about this popular program, call 800-292-2680, extension 3234.

FarmLink

FarmLink is a member-only program designed to help preserve the family farm business by matching beginning farmers who do not own land with retiring farmers who do not have heirs who wish to continue the family farm business. Farm Bureau realizes that for agriculture to continue to prosper, there must be a steady supply of qualified young agriculturalists entering the farming profession. This is one way we can ensure agriculture's future. Call 800-292-2680, extension 3234, for more information.

Leadership Institute

"ProFILE," short for Project FILE — Farm Bureau's Institute for Leadership Education, is an in-depth leadership experience for a select group of agriculture's most promising future leaders. The 15-month program is designed to enhance personal skills and Farm Bureau organizational knowledge. The goal of ProFILE is to develop management and leadership skills, and instill within participants a desire to contribute to their community, county Farm Bureau and the state organization. For more information, call 800-292-2680, extension 3234.

Community Action Groups

The year was 1936 and Michigan Farm Bureau had been in existence for 17 years. Farm Bureau leaders decided to initiate rural community group meetings. Neighbors would meet regularly to discuss issues and plan action to solve problems facing their farm communities.

Issues change rapidly in the complex world of agriculture. Farmers need to keep abreast of these situations and how issues may affect their industry. Community Action Groups fill this need for information with the monthly discussion topic.

Community Action Group members find unity and strength with neighbors when dealing with local issues. Whether the issue is zoning, community planning, school finance or even a neighborhood beautification project, a Community Action Group is the perfect tool to find solutions, gain knowledge, share ideas and take community action.

FOR MORE INFORMATION

To learn more about young farmer leadership programs and education, call 800-292-2680, extension 3234, or call your county Farm Bureau.



Easter Seals FaRM Project

The FaRM Project is a cooperative fund-raising effort, sponsored by the Michigan Farm Bureau Family of Companies, county Farm Bureaus, and the Michigan Easter Seals Society. Funds collected have established a statewide AgrAbility Network of rehabilitative and adaptive services that farmers and their families can use to help them resume farming after a disabling accident or illness. County Farm Bureau members have held picnics, conducted auctions and sold food at fairs to help make this program available to Michigan farmers.

FFA Support



Building youth participation in agriculture is a key goal of Farm Bureau and our support of FFA has never been stronger. Farm Bureau is playing a key role in leadership of the FFA Foundation. The organization is a major financial contributor to FFA, agriscience education and ag literacy programs funded by the foundation.

America and Me



Inspiring! A breath of fresh air! That's how judges describe the essays of the eighth grade contestants in Farm Bureau's America and Me Contest. Since 1968, Farm Bureau Insurance has sponsored the contest to help build students' writing skills and foster individual patriotism. Each year, eighth-grade students from about 500 Michigan schools submit their essays. The winners are recognized by the Michigan Senate, meet political dignitaries and receive up to \$1,000 in U.S. savings bonds for their achievement.

4-H Youth Programs



In 1995, Michigan Farm Bureau and its network of county Farm Bureaus pledged over \$165,000 toward the renovation of Kettunen Center, the state 4-H volunteer and youth training center. Farm Bureau members and staff also provide thousands of volunteer hours as 4-H leaders and resource people for a variety of 4-H programs.

"Fore" Fighting Cancer

Farm Bureau Insurance and the American Cancer Society have joined forces in the fight against cancer. Farm Bureau Insurance now sponsors the Cancer Society State Golf Tournament at Boyne Highlands — Michigan's largest amateur golf tournament for men's and women's divisions 1, 2 and 3. Each year, Farm Bureau Insurance also sponsors 30 county qualifying tournaments. In 1995, the golf tournament raised over \$1 million in the fight against cancer in Michigan. For more information about participating in local tournaments, call 800-ACS-GOLF.

Educational Scholarships

Farm Bureau, supported by the Young Farmer Trust and Marge Karker Scholarship funds, offers financial support to students at Michigan State University who are preparing for careers in agriculture and related fields. Two- and four-year students from Farm Bureau families or who are Farm Bureau members are eligible. The application deadline is December 1. The scholarship award is \$1,500 for two-year students and \$3,000 for four-year students. Contact your county Farm Bureau for complete eligibility guidelines and the scholarship application.

Michigan High School Athletic Association

— Athletic skill and scholarship excellence is a very special combination! Farm Bureau Insurance helps reward the outstanding young men and women who achieve such all-around performance. Each year, \$1,000 scholarships are awarded in each of the MHSAA's 24 tournament sports, for a total of \$24,000 funded by Farm Bureau Insurance. Criteria and selection are administered by the Michigan High School Athletic Association. Key requirements are: lettering the prior year in the sport in which an applicant enters, 3.5 GPA on a 4-point scale, and writing an effective essay.

County Scholarships — In many counties, the Farm Bureau leadership have established college or vocational scholarships for local students. Eligibility criteria varies from county-to-county, and the scholarship offering is not available in every county Farm Bureau. Ask your county Farm Bureau about local scholarship opportunities.



FOR MORE INFORMATION

To learn more about community involvement and other programs, call 800-292-2680, extension 3213, or call your county Farm Bureau.

COUNTY FARM BUREAUS

Allegan	616-673-6651
Alpena	517-354-3030 or 517-356-4581
Antrim	616-547-2043
Arenac	517-654-3270
Barry	616-945-3443
Bay	517-684-2772
Benzie	616-352-4940
Berrien	616-473-4791
Branch	517-279-8091
Calhoun	616-781-2849
Cass	616-445-3849
Charlevoix	616-547-2043
Cheboygan	616-627-4676
Chippewa	906-478-3808
Clare	517-386-4424
Clinton	517-224-3255
Copper Country	906-353-6106
(Baraga, Gogebic, Houghton, Keweenaw and Ontonagon)	
Eaton	517-543-5565
Emmet	616-347-7252
Genesee	810-732-3770
Gladwin	517-426-1929
Gratiot	517-875-4626
Hiawathaland	906-446-3508
(Delta, East Portion of Marquette, and Alger)	
Hillsdale	517-437-2458
Huron	517-269-9911
Huron Shores	517-358-0050
(Alcona and Alpena)	
Ingham	517-676-5578
Ionia	616-527-3960
Iosco	517-362-4327
Iron Range	906-542-3111
(Iron, Dickinson, and West Portion of Marquette)	
Isabella	517-772-0996
Jackson	517-784-9166
Kalamazoo	616-342-0212
Kalkaska	616-369-2256
Kent	616-784-1092
Lapeer	810-664-4551
Lenawee	517-265-5255
Livingston	517-546-4920
Mac-Luce/Schoolcraft	906-477-9929
Macomb	810-752-3554
Manistee	616-889-4472
Mason	616-757-3833
Mecosta	616-796-1119
Menominee	906-753-4616
Midland	517-631-6222
Missaukee	616-775-0126
Monroe	313-269-3275
Montcalm	517-831-4094
Montmorency	517-742-3401
Muskegon	616-737-0535
Newaygo	616-652-6923
NW Michigan	616-947-2941
(Grand Traverse and Leelanau)	
Oakland	810-628-7710
Oceana	616-873-4654
Ogemaw	517-345-1447
Osceola	616-832-9093
Otsego	517-732-7444
Ottawa	616-895-4381
Presque Isle	517-734-3610
Saginaw	517-792-9687
St. Clair	810-984-5200
St. Joseph	616-467-6308
Sanilac	810-648-2800
Shiawassee	517-725-5174
Tuscola	517-673-4155
Van Buren	616-657-5561
Washtenaw	313-663-3141
Wayne	313-981-6922
Wexford	616-775-0126



THE STATE'S LARGEST GENERAL FARM ORGANIZATION

7373 West Saginaw Highway 800-292-2680
 Post Office Box 30960 517-323-7000
 Lansing, Michigan 48909-8460 Fax 517-323-6793



Good news for gums

Thirty years ago, virtually all American adults had significant gum disease (periodontitis), but today only about 15 percent have moderate to severe gum disease. This is due to better oral hygiene, fluoridation (which helps keep teeth healthy) and increased use of antibiotics. Gum disease is caused by bacteria that live off trapped food at the gum line. **RL**

Healthy Bites

This beep could save your life



An estimated 10,000 people are affected by carbon monoxide poisoning each year in the United States — 800 to 1,000 die.

But installing a carbon monoxide detector could warn you of the danger before it's too late. Carbon monoxide is a poisonous gas produced by incomplete combustion of fuel. It has no color, taste or odor. Carbon monoxide poisoning is like a form of slow suffocation. When you breathe in the gas, it attaches itself to hemoglobin, the oxygen-carrying protein in your blood. This reduces the oxygen-carrying capacity of your blood, starving your body of oxygen.

The most common sources of carbon monoxide are gas and oil furnaces, wood stoves, gas appliances, pool heaters and engine exhaust fumes. Others include cigarette smoke and paint removers containing methylene chloride.

Carbon monoxide detectors come in both plug-in and battery-powered models and cost between \$35 and \$80. **RL**

Whatcha say, Doc?



Patients frequently don't remember what their doctor tells them, according to a Mayo Clinic study. The study focused on the results of general medical exams given to 566 patients. Researchers collected information from both patients and physicians about health problems and cardiac risk factors uncovered in the exams. They found that patients, surveyed at home after the exam, did not mention 68 percent of health problems diagnosed by their physician, including 54 percent of their most important diagnosed health problems. Some of the most frequently diagnosed health problems *not* reported by patients included: hypothyroidism, colorectal polyps, obesity, osteoarthritis and tobacco abuse. **RL**

I've noticed "sulfites" listed on some food labels. What are they?

Sulfites are simply sulfur-based preservatives. They sometimes occur naturally in foods and beverages, especially fermented drinks, and they've been used since 1664 to slow the browning of fruits and vegetables, to prevent spots from forming on shrimp and lobster, to discourage microbial growth, to bleach some foods and to maintain the potency of some medications.

Sulfites used to be classified as "generally regarded as safe," or "GRAS." But in 1982, when the Food and Drug Administration was about to reaffirm the preservatives' GRAS status, the agency heard from consumers and doctors about adverse health reactions.

Studies revealed that some people, especially those with asthma, are sensitive to sulfites. It's estimated that up to 500,000 Americans are sulfite-sensitive. That's less than 0.2 percent of the population, but reactions could be severe, ranging from chest tightness or hives to fatal anaphylactic shock. For these

people, enjoying a bottle of wine over a romantic dinner could mean an unexpected trip to the hospital — or worse.

Still, most people are unaffected by sulfites — except for the fact that they keep food safer from bacteria. For this reason, the FDA did not totally ban sulfites. But they did set up some new regulations.

First, sulfites cannot be used on fruits and vegetables meant to be eaten raw. Also, the agency required companies to list sulfites on labels of products that contain sulfites in concentrations of 10 parts per million or more — the smallest amount that can be detected in standard tests.

The FDA is considering additional regulations to warn consumers of the use of sulfites on fresh foods that are cooked and served without a label, such as french fries in a restaurant. But with the regulations already on the books and increased consumer awareness, reports of adverse health reactions to sulfites dropped to just six in 1995, compared with an average of 100 a year during the decade before that.

Asthmatics who are steroid-dependent or who have a higher degree of airway hyperreactivity may be at greater risk of experiencing a reaction. The FDA recommends sulfite-sensitive individuals to check all food ingredient labels for sulfites. For bulk foods, ask grocery store managers or restaurant waiters to check the ingredient list on the product's original packaging. At restaurants, avoid dried fruits, maraschino cherries and guacamole, all of which may have been treated with sulfites, and choose baked potatoes instead of any dish that involves peeling the potato first. **RL**



OFFICE CALLS

Medical Focus

Knee replacement surgery

It can relieve pain and restore mobility

Your knees. Over a lifetime, these hard-working joints helped you walk, jump, dance — maybe even climb a mountain.

But years of wear, tear, injury and perhaps arthritis have taken their toll. At first, one or both of your knees ached a bit after a long walk or lively tennis match. Now, simple, everyday activities are painful. Rest and medication are no longer effective.

Once, painful knees would have sidelined you permanently. That may not be true today. Knee replacement surgery now helps more than 137,000 Americans get back on their feet each year.

Cartilage cushion

Your knee is an engineering marvel. More than a simple hinge, it has one of the widest ranges of motion of any joint in the body. Not only does it bend, but it also slides, glides and swivels. In addition, it absorbs the force of up to seven times your body's weight when you use it.

To do all this requires a symphony of bones, muscles, tendons, ligaments and other tissues working together.

The bottom end of your thighbone (femur) rests atop your shinbone (tibia). When you bend your knee, the ends of these two bones move against each other, much like a hinge. In between is a cushion of cartilage — tough, shiny-white

tissue that keeps the bones from rubbing together.

Ligaments connect the thigh and shin bones, while muscles and tendons stabilize the joint and enable it to move. Your kneecap (patella) helps protect the joint and anchors important tendons.

Replacing diseased tissue

Time, injury and disease can affect all of these parts. Pain, swelling and stiffness can result.

But since the 1970s, knee replacement surgery has offered people with chronic, debilitating knee pain a chance to resume an active lifestyle. Also known as total knee arthroplasty (ARTH-ro-plas-tee), the procedure has become as successful as hip replacement surgery — one of the century's best-known medical advances.

Knee replacement surgery involves removing or resurfacing parts of your thighbone, shinbone or kneecap, and putting in a prosthesis made of metal alloy and high-density plastic. Pain relief comes from replacing the diseased bone or tissue with the new knee parts.

Common causes

The most common reason for surgery is osteoarthritis, which causes a gradual deterioration of the cartilage between the thigh and shin bones. Without the shock-absorbing cartilage, the bones begin to rub together, causing pain.

Less common reasons for knee replacement include:

- **Rheumatoid arthritis** — An inflammation of the tissue surrounding your joints, rheumatoid arthritis can cause deterioration of cartilage and other parts of the joint.
- **Post-traumatic arthritis** — This type of arthritis results from a knee injury and can cause debilitating pain even years later.

Realignment and replacement

Before recommending surgery, your doctor may advise you to first try pain medication, physical therapy, anti-in-



flammatory medication, avoiding activities that cause pain and, if necessary, losing weight. If these aren't effective, surgery may be an option.

The procedure is performed by an orthopedic surgeon, a doctor who specializes in the muscle and skeletal systems. The operation lasts about two hours and is done under spinal or general anesthesia.

Much of the operation focuses on getting your joint ready for the new knee. After making an incision, your surgeon moves aside your muscles, kneecap and connective tissues. Before the area is ready for the prosthesis, diseased bone must be removed.

Your existing connective tissues are realigned and will continue to hold the joint together after the prosthesis is in place. Leg bones damaged by arthritis may also need to be realigned.

The prosthesis usually consists of several parts not directly connected to each other. One of the largest is made of metal alloy and attaches to the end of your femur where diseased bone has been removed.

Another major component, also of metal alloy, resembles a tray on a pedestal. The surgeon anchors the pedestal of the tray into the shaft of your shinbone. The platform of the tray has a surface of high-density plastic. It provides a resting place for the metal component attached to your femur. The plastic acts as the new joint's cartilage.

The replacement may also include another small component — a circular piece of plastic that attaches to your kneecap to replace cartilage or diseased bone.

Return to activities

After surgery, you'll stay in the hospital about five days. During this time, you'll undergo physical therapy to help you get used to your new knee. You'll also receive antibiotics to prevent infection and anticoagulant medication to prevent blood clots.

When you return home, you'll likely need crutches or a walker for about six weeks, and then a cane for another three to six weeks. But after your recovery period, you should be able to resume many of your favorite activities, including: walking, dancing, golfing, swimming and bicycling.

New lease on life

Follow-up visits with your doctor are important. Infrequently, problems such as wear, infection and loosening can occur with your new knee.

However, for most who undergo surgery, new knees are a new lease on life. Six years after surgery, about 90 percent of those who have had knee replacement surgery are pain-free and have experienced no breakdown of their new joint.

If your knee is keeping you on the sidelines, surgery may be one way to get you back on your feet and back into life. **RL**

Source: Reprinted from December 1996 *Mayo Clinic Health Letter*.



X-rays of an osteoarthritic knee before and after knee replacement surgery.

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Composting

becoming a viable alternative for Michigan farmers

In an effort to reduce the volume, odor and expense of handling manure, many Michigan farmers have adopted composting as an alternative to hauling manure to the field every day.

Ionia County dairyman Ken Gasper got started experimenting with composting manure on his 150-cow herd two years ago as a way to reduce the number of crop acres that remained idle during summer months for daily manure spreading.

In addition to reducing the number of idled acres from 20 to just three, Gasper discovered that composting reduced the volume of manure by more than 50 percent, and saw first-hand evidence that composting actually helped to reduce the number of viable weed seeds being spread back out on his crop land. High temperatures experienced during the composting process kills the weed seed.

"We had a windrow that was completely done and another that was half done," Gasper explained. "When we went back in the spring, the windrow that was completely done composting didn't have a weed on it, while the other windrow had weeds growing all over it."

That discovery convinced Gasper to expand his composting

to handle his entire herd's manure disposal during the growing season. He and a neighbor went together and purchased a used windrower. Lacking a tractor with a creeper gear or hydrostatic drive, Gasper was forced to go with a push-type windrower that has a hydraulically powered transmission to turn the compost and to push the windrower, and the tractor it's attached to, down the windrow.

Straw is used regularly as bedding and in the freestall alleyways to help soak up moisture and provide an additional carbon source for the manure. Once the manure is windrowed, it's turned once a week for six weeks to complete the composting process.

Gasper then uses the compost on pastures and hay ground as a nitrogen source to promote more grass growth. "We figure we got another three to four weeks of pasture this year just by using the compost," he said.

Volume reduction, at 50 percent, is equally appealing to Gasper, who is hauling manure up to three miles in some

cases. Niche marketing of the compost may be a necessity someday too says Gasper. "Our ground is getting quite high in phosphorus and it'd be a lot easier to move this on to somebody else's farm or to sell it than it would be to move raw product," he explained.

So what are the economics of composting? Gasper says the numerous benefits of composting, such as the elimination of weed seed, make it difficult to get a firm grasp on cost comparisons, but speculates that it's a break-even proposition between composting and conventional manure storage and annual hauling. "When we hit the road with this stuff, it's actual material that we're hauling — we're not hauling water all over," he said.

After spending several years working with Gasper and others to determine the economic feasibility, Dr. Ted Loudon, MSU agricultural engineer, contends that in spite of additional labor costs, composting is comparable to daily haul costs and considerably less than the cost of a complete liquid system. **RL**

Prices drop during fourth quarter of Marketbasket Survey

Consumers got a break at the supermarket line during the fourth quarter of 1996, according to the American Farm Bureau Federation's latest informal survey of retail food prices. Farm Bureau's Marketbasket Survey showed a 52-cent drop in selected grocery items during the fourth quarter.

Americans paid \$32.27 for 16 select items on the survey during the fourth quarter, down from the third quarter's \$32.79 figure. It marked the first decrease of the year as food prices inched higher during the first three quarters. The cost of Farm Bureau's marketbasket is \$1.96 higher than a year ago.

While pork products were a big factor in price increases earlier in the year, they also contributed to the drop during the fourth quarter. A pound of bacon, which jumped 68 cents during the first three quarters, dropped 23 cents last quarter. Shoppers paid \$2.34 a pound for bacon, compared to \$2.57 during the third quarter. A pound of pork chops cost \$3.27, down 9 cents.

Ken Nye, director of Michigan Farm Bureau's commodity and environmental division, isn't surprised by the downtrend in bacon prices, which normally fall this time of year. "Bacon is still somewhat of a seasonal product," Nye said. "It is a summer-demand product. The high demand for bacon is still for

sandwiches. We are out of the bacon, lettuce and tomato season."

Nye said the trend is changing somewhat with fast-food restaurants such as McDonald's and Burger King adding bacon to many of their popular items.

Of the 16 items surveyed nationwide, seven jumped in price from the third quarter. Following a trend of the past year, dairy prices increased during the fourth quarter. A pound of cheddar cheese increased 22 cents to \$3.21. A gallon of whole milk, which jumped 13 cents during the third quarter, slowed down a little this survey with a 4-cent increase to \$2.58.

The higher milk and cheese prices partially reflect increased grain prices farmers had to pay during the past year. Other increases included ground chuck, \$1.66 per pound, up 12 cents; mayonnaise, \$2.56 per 32-ounce jar, up 12 cents; sirloin tip roast, \$2.77 per pound,

up 8 cents; eggs, \$1.10 per dozen, up 4 cents; and cereal, \$2.62 per 10-ounce box, up 1 cent.

A five-pound bag of flour represented the sharpest price decrease during the fourth quarter, dropping 27 cents to \$1.17.

American Farm Bureau, the nation's largest general farm organization, conducts its informal quarterly marketbasket survey to help track retail food prices to ensure they are in line with prices received by the nation's farmers and ranchers.

While grocery prices have gradually increased throughout the year, the farmers' and ranchers' share remains steady. The farm value of each food dollar spent in the United States is approximately 22 cents. Labor, at 35 cents, is the largest component of the consumers' food dollar. **RL**

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MOTHER'S THIN HAIR PROBLEM

My mother's hair was extremely thin. She was terribly embarrassed by it. You could look right through the hair and see large spots of exposed scalp; and she had split ends. She tried everything available but nothing worked. Today, my mother's hair looks thick and gorgeous; she looks years younger, and you would never know she had such a problem.

She credits her new hair look to *Neutrolox*™ hair thickening cream. My name is John Peters and I told my mother about this great product. I also had a severe hair thinning problem and was at my wits end until I discovered *Neutrolox*™.

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Michigan-grown ginseng good for your health

Van Buren County. Working with little more than a 1972 Troy Bilt tiller, a chain saw and an old pickup truck, Hite thinned, cleaned and tilled his woods into an ideal growing grounds for ginseng.

Walking through the neatly planted rows of ankle-high, one-year-old plants, Hite's business partner, Doug Goodenough, admits that it can be hard for the untrained eye to pick out the mystic plant.

"During the first year, it's hard to tell the difference between ginseng and weeds," Goodenough said.

As an agronomist, Goodenough has experience with plants and weeds. Hite is an experienced ginseng grower and has a lifetime of observing nature. So the two paired up to start their own business on Goodenough's land, called Confidence Farms. Hite's plantings are his personal business, called Whispering Hills.

Hite explains that he hand plants and picks his entire crop. "It took a lot of hard work and a strong back to put this all together," Hite said.

The plants in his densely forested woods range in age from one to 70 years old, Hite says. In their first year, ginseng plants sprout one leaf with three leaflets. One leaf is added every growing season, until the plant reaches about four to five years, Hite said. A mature plant has at least three leaves with five leaflets on each.

The herb grows wild through many parts of the state and nation, requiring very shaded woods with deep, well-drained soil and high pH content. Also, a 3 percent or greater slope is needed.

These conditions are most ideal in Marathon County, Wis., which produces about 95 percent of America's ginseng. But producers have found suitable growing grounds in Michigan's Upper Peninsula and some areas in lower Michigan, said Norman Remington of Michigan Department of Agriculture (MDA).

"In Michigan, it's a fledgling industry, but potential is very great because we have the land base to grow it," said Michael Erdwin, director of Menominee County MSU Extension.

MDA's latest statistics from 1994 report four certified growers in Benzie, Cass, Delta and Menominee counties producing almost 4,000 pounds dry weight of ginseng, Remington said.

Ginseng has also been grown in Kalkaska, Kent, Marquette and Van Buren counties.

In the wild, ginseng takes seven to 10 years to mature, but under cultivation, the plants can be harvested in three, Remington said.

The Chinese are the largest consumers of ginseng and prefer naturally wild-grown herbs but accept the woods-grown plants as cheaper, more available alternatives, Remington said. But to his knowledge, Hite says all his plants are consumed within the United States, being shipped to North Carolina, California and other states.

"There was a time when everybody knew what ginseng was. Daniel Boone made his fortune from it," Goodenough said.

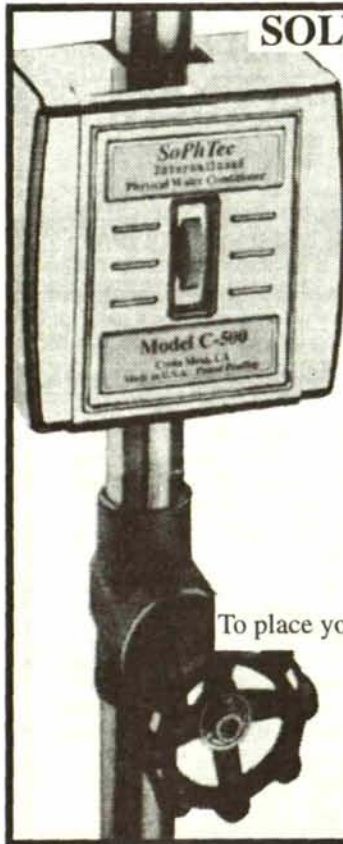
Wild ginseng can sell for \$300 a pound. Prices for certified, cultivated ginseng range from \$15 to \$50 per pound, Remington said. **RL**

by Mary J. Gawenda

Most farmers grow crops high in vitamins and minerals. Todd Hite grows one that can improve a person's memory and reduce stress.

That's one of the many selling points of ginseng, a perennial herb grown in Michigan.

Hite cultivates woods-grown ginseng in beds on his 80 acres of woods in Lawton, located in southern Michigan's



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Young Farmer award winners



These young farmers earned top awards at the 77th annual Michigan Farm Bureau annual meeting in Traverse City.

Outstanding Young Ag Leader Award

onia County Farm Bureau President Joseph Marhofer was named 1996 Outstanding Young Agricultural Leader for his efforts not only in his county Farm Bureau, but in other organizations such as 4-H, FFA, Pheasants Forever, Toastmasters and his local church.

Marhofer and his wife, Lisa, own and operate a 200-hog operation on 280 acres near Belding. He is responsible for herd health and daily operations, feed trials, field test plots and manure application plots. They have three children: Timothy, 8; Daniel, 7; and Thomas, 6.

For his achievement, Marhofer received \$500 from Dodge Truck, \$1,000 in products from Great Lakes Hybrids Inc., an all-expense-paid trip to the American Farm Bureau Federation annual meeting, and a Carhartt jacket from Blue Cross Blue Shield of Michigan and MFB. **RL**

Young Farmer Achievement Award

Ed Kerlikowske Jr. of Berrien Springs received the Young Farmer Achievement Award. He and his wife, Tina, own and operate a 285-acre produce and fruit farm.

Kerlikowske is active in Farm Bureau activities serving as Young Farmer and Policy Development chairman and has participated in the Lansing Legislative and Washington Legislative Seminars.

Kerlikowske receives \$500 in cash from Dodge Truck, a \$1,000 product certificate from Great Lakes Hybrids, a Carhartt jacket courtesy of Blue Cross Blue Shield and an all-expense-paid trip to the American Farm Bureau Federation annual meeting. **RL**

Outstanding Young Farm Employee

In the second year of the award, John Warnke of Clinton County won the Outstanding Young Farm Employee Award for his diligence and labor on the St. Johns farm where he is responsible for mechanical operations on a 950-acre, 250-head dairy operation, maintaining dairy equipment and completing field work. For three months of the year, he overlooks the entire operation for the owners.

Warnke and his wife, Patti, have been active in Farm Bureau and other local activities such as the county Young Farmer, Policy Development, Membership, and Promotion and Education committees. Both were delegates to state annual meeting and county representatives at last year's AFBF meeting. They have two children: Bethany, 4 and Allison, 3.

He receives a Carhartt jacket courtesy of Blue Cross Blue Shield, \$500 cash from Dodge Truck and an all-expense-paid trip to Nashville, Tenn., for the American Farm Bureau Federation annual meeting. **RL**

Discussion Meet Contest Winner

ingham County's Steve Cheney talked his way ahead of 30 other young farmers in Michigan's Young Farmer Discussion Meet at the 1996 state annual meeting. Cheney was born and raised on his family's hog farm in Mason.

Cheney competed against five other finalists discussing the topic, "Is our nation's trade policy in the best interest of American agriculture?"

For winning the contest, Cheney earned a \$75 savings bond compliments of Monsanto, \$500 compliments of Dodge Truck, \$1,000 Great Lakes Hybrids products, and an expense-paid trip to Nashville, Tenn., for the American Farm Bureau Federation annual meeting. **RL**

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Three-step process to control house mice

Mouse droppings in the kitchen, scratching or gnawing sounds inside the living room wall and fresh gnaw marks on a wooden baseboard are signs that mice are active in your home.

Whether it's wild mice coming indoors in the fall or house mice, which may live and raise their families indoors all year round, a mouse infestation needs to be dealt with, says Glenn Dudderar, Michigan State University Extension wildlife specialist.

"Mice consume and contaminate food meant for humans, pets and livestock," he points out. "Their continual gnawing can damage structures and cause fires when they damage wiring. And they transmit diseases such as salmonellosis."

With their big ears, shiny black eyes, twitching noses, long whiskers and soft fur, mice have a sort of cartoon character cuteness. But Dudderar says homeowners shouldn't let that deter them from an all-out effort to eliminate a mouse infestation.

Getting rid of mice takes a three-pronged effort: You must eliminate all mouse food sources in the house, seal up the openings the mice are using to get inside, and trap or poison the mice already indoors.

Mice will eat almost anything, so eliminating food sources means cleaning up food spills in storage areas, placing all stored foods (including pet food and wild bird seed) in heavy plastic or metal containers with tight-fitting lids, putting up pet food as soon as the pet has eaten, cleaning off plates and washing dishes immediately after meals, removing garbage from the kitchen at once or putting it in a metal can with a lid, and so on.

"Strict sanitation is essential if trapping or poisoning is going to succeed," Dudderar says. "If no other food is available, mice will be more likely to eat poisoned bait or the bait in a trap."

Most of the rodenticides available to homeowners are multiple-dose poisons. Mice must consume them daily for two to five days to be poisoned. Other sources of food must be eliminated and the poison bait be readily available to mice for about a week for poisoning to be effective.

"Never use any poison bait in a home with young children or pets unless you are absolutely certain you can place it where only mice can get to it," Dudderar urges.

Place baits — or traps — where mice travel and spend time: along baseboards behind appliances, under base cupboards, on sill plates and other ledges, under pallets holding stored materials and in other areas where mice are active.

To trap mice, use lots of traps in areas where mice hide or travel. Bait them with a mixture of peanut butter and oatmeal or bird seed, or saltine cracker crumbs and a dash of anise oil. Training the mice to take the bait by putting bait in traps for a few days without setting the traps may make trapping more effective. Check traps at least once a day, emptying and resetting any that caught mice. When freshly baited traps fail to catch any mice for two weeks, you have either caught all the mice or caught most of them and made the rest trap-shy.

Trapping and poisoning the resident rodents will give you only a temporary population reduction if you don't close off the openings mice use to enter your home, Dudderar points out.

"Mice can climb up any slightly rough vertical surface and squeeze through openings only slightly larger than one-quarter inch," he says. "A half-inch hole is big enough for a young rat to squeeze through," he notes.

Seal cracks and holes with masonry or metal. Bear in mind that mice, unlike bats, can and will chew their way in if they have to, so plastic, rubber, wood and other gnawable materials won't last if used to plug holes used by mice.

People who might be willing to put up with a few mice in the house need to know that mice, like rats, gnaw continually. That gnawing can do a great deal of damage in a house. If it strips the insulation off of electrical wiring, it can create a fire hazard.

"A few mice don't stay few in number for long," Dudderar adds. "In a single year, one female may have five to 10 litters of five or six young each, and those young can start having young of their own at six to 10 weeks of age. Provided with shelter and ready access to food, a few mice can quickly become dozens or even hundreds of mice, and the problems they create with their urine and droppings and their gnawing escalate accordingly." **RL**

Salt can damage landscape plants

The same deicing salt that's used to take some of the hazard out of driving or walking in winter can be a hazard itself — to landscape plants.

Salt can damage or even kill landscape plants, says Curt Peterson, Extension horticulture specialist at Michigan State University.

"Probably everyone who drives in Michigan is familiar with the sight of pine trees along an interstate highway that are brown on the side near the road because of flying salt spray," he observes.

Salty slush pushed off roads and sidewalks can also damage plants by killing twigs and buds or soaking into the soil where the salt burns the roots. If plant roots take up salt from the soil, it

can accumulate to toxic levels and kill the whole plant.

For homeowners, protecting landscape plants can begin with careful choice of plants and planting sites.

A study done at MSU some years ago showed that white and red pine are among the most salt-sensitive landscape plants. Others are barberry, dogwood and common privet. Austrian pine and spruce, on the other hand, were more tolerant. Other less sensitive plants include red cedar, horse chestnut, Russian olive, honey locust and black locust.

Peterson advises homeowners to avoid planting trees and shrubs in areas where exposure to salt spray or salty slush or runoff is likely or to plant only

ornamentals known to be highly tolerant of salt in the environment. Highly sensitive plants up to 200 feet away from roads with high speed traffic may be damaged by flying salt spray. In residential neighborhoods with slower traffic, a set-back of 60 feet from salted roadways and sidewalks may be sufficient.

Another way to reduce damage to landscape plants is to avoid the use of salt around the home. Some sources recommend using fertilizer as a deicer, but excessive fertilizer can also damage plants, Peterson points out. Sand or sodium-free deicers are a better choice. If you do use salt, use it sparingly and avoid shoveling salt-laden snow or slush onto plants or the soil beneath them.

Plants already in place in the landscape can be protected from airborne salt spray with burlap, canvas or durable plastic screens fastened to sturdy stakes.

To lessen salt damage to plants, wash salt from the foliage if you get a break in the weather. In the spring, heavy watering or rain after the ground thaws can leach salt out of the root zones of plants growing in well-drained areas. **RL**

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Vinegar Lady's Research Says . . .

A Teaspoon A Day Helps Keep The Doctor Away

By Janet Jenive

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.*

Emily Thacker, known as the "Vinegar Lady," after traveling the world in search of age-old, folkloric vinegar remedies reports that...

"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.

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It's the most complete collection since mankind discovered vinegar.

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

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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.*

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

When fresh apples are allowed to ferment organically, the result is a vinegar that contains natural sediment

Known as the "Vinegar Lady," Emily Thacker is the authority whose exclusive book on vinegar remedies is respected for its healthy benefits by millions in the U.S. and abroad.



with pectin, trace minerals, beneficial bacteria and enzymes.

"The Vinegar Book" will amaze and delight you with hundreds of natural ways to enrich your personal life and home. You'll know step by step how to use vinegar alone, or mixed with other kitchen staples to:

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- 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
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- Relieve insect bites
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- Fight high blood pressure

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