

MICHIGAN FARM NEWS



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Michigan's Dairy Super-Pool Debate Resolved

After months of negotiations, Michigan's two major milk marketing organizations have reached an agreement in principle to once again establish a pool for over-order premiums generated on fluid milk sales in the southern Michigan market.

Representatives from the Independent Cooperative Milk Producers Association (ICMPA) and the Michigan Milk Producers Association (MMPA) announced on Friday, Nov. 6, 1992, that they, in conjunction with the rest of the Michigan dairy industry, had reached an agreement in principle that provides all dairy farmers in Michigan an opportunity to participate in sharing the over-order premium on Class I sales.

"I'm delighted that both farmers and processors in the dairy industry have come to a negotiated resolution on dairy pricing," said Michigan Department of Agriculture Director Bill Schuette. "Consumers, farmers and processors are all beneficiaries with this agreement."

Over order premiums on Class I (fluid) milk, have been in effect for several years; therefore, it is unlikely that consumers will see an increase in the cost of milk due to the pooling of these premiums.

More details will be released once the agreement is finalized but, according to a joint news release from ICMPA and MMPA, there will be a more equitable distribution of proceeds to all Michigan dairy farmers.

For more information, contact either MMPA General Manager Walt Wosje, (313) 474-6672, or ICMPA General Manager Phil Kropf, (616) 247-6761.

GATT Talks Collapse in Chicago

The European Community's refusal to comply with a GATT-ordered oilseed subsidy ruling leaves the United States no choice but to retaliate, according to AFBF President Dean Kleckner.

After talks addressing the oilseed controversy were suspended in Chicago, the United States is expected to announce sanctions against approximately \$300 million of EC agricultural goods.

In all, the United States has indicated it will increase tariffs on up to \$1 billion of EC goods since an oilseed agreement was not reached.

The U.S. has asked the Council of the General Agreement on Tariffs and Trade to authorize the trade sanctions since the EC has failed to respect two rulings against the subsidies by a dispute panel and because they had also failed to offer adequate concessions in bilateral negotiations.

"Because of the EC's refusal to reform its oilseed subsidy system, the EC now must bear the full responsibility for any trade skirmishes that may follow," said Kleckner. "The burden of jeopardizing the future

of the Uruguay GATT Round also must fall squarely on European shoulders. With the Europeans balking even on this clear-cut GATT ruling, efforts to continue trade talks on a broader level appear fruitless."

President-elect Bill Clinton has also voiced a get tough stance on the failed talks and aggressive use of the U.S. Export Enhancement Program. Although Clinton has not specified an exact spending level for EEP, he has said the future of EEP is tied closely to the outcome of international trade talks aimed at lowering trade barriers.

"Until the EC and others play by fair trade rules, I would play by their rules," Clinton said recently in a written response to questions posed by AFBF, indicating he would continue to subsidize U.S. farm exports as long as competitors support their own.

The Chicago talks ended after the EC refused to provide meaningful compensation and cut its oilseed production from its highly-subsidized level of 13 million metric tons. Since 1980, the EC has expanded oilseed production more than four-fold -- an expansion that was made possible by subsidies to EC producers at prices far above

world levels and nearly three times the U.S. price. Subsidies to EC oilseed crushers enable them to buy higher-priced EC oilseeds, rather than cheaper imports at the world price.

Due in part to the EC's system of oilseed subsidies, U.S. oilseed exports (mainly soybeans and soymeal) have fallen from more than \$4 billion to less than \$2 billion since 1986.

After an initial GATT ruling against the EC, and an EC response that failed to remedy the problem, a second GATT ruling found the EC's system to be illegal. In April, the EC refused to accept that second GATT ruling -- a refusal reinforced by the EC during the Chicago talks.

"We applaud the efforts of our trade negotiators during talks this week in Chicago, but we regret the outcome," Kleckner said. "The EC had ample opportunity to bring its oilseed support system into conformity with its GATT obligations. We hoped the EC would comply with the trade panel ruling, and that sanctions wouldn't be needed."

See page 9 for further analysis

MDA Approves Corn Marketing Program Referendum

Vote Scheduled Nov. 30 - Dec. 11

Michigan corn growers will be deciding the fate of the proposed Corn Marketing Program of Michigan during voting on a referendum to be conducted Nov. 30 through Dec. 11, 1992, by the Michigan Department of Agriculture (MDA).

The referendum is the result of a petition by more than 200 Michigan corn growers submitted to MDA in January 1992, requesting establishment of a Corn Marketing Program. The Michigan Department of Agriculture then appointed a temporary committee of corn producers including Dan Putman, Ken Christensen, Gary Krug, Mark Smuts, John Knoerr and Mike Trees to draft the proposal.

During a public hearing on the Corn Marketing Program, Sept. 24, 20 of the 22 people testifying on the proposal spoke in support of the program. Based on that hearing, MDA issued its recommendation that a referendum be held on the Corn Marketing Program.

That's good news for Michigan, since state corn production ranks eighth in the U.S. and is the second largest state without a marketing program, says Michigan Corn Grower's Association Executive Director Tim Draeger. "Michigan corn growers will finally have an opportunity to promote their product themselves," said Draeger. "They're going to be able to take it upon themselves to pursue the research and marketing projects that will help improve their profitability."

Just what those research and market promotion activities are going to be must be determined by a committee of corn growers, who must first be nominated with at least 50 signatures on a petition, and then appointed by Governor Engler.

Funds from the corn marketing program would be used in new product development such as the quality transparent corn starch based biodegradable plastic film shown below by Amy Gustafon, of Michigan Biotech Institute's Biomaterials Group.



Photo: Leavenworth Photographics, Inc.

"There will be nine districts across the state of Michigan that will be represented on the Michigan Corn Marketing Committee," explained Draeger. "Generally, we'll have at least two petitions from each district going to the governor for him to choose from. If we have more than two petitions from a given district, there will be a meeting of the corn growers in that district, to conduct an election of who the two nominations will be."

The proposed program calls for an assessment of one (1) cent per bushel for each bushel of corn sold during the marketing year, except sweet corn, seed corn, popcorn,

and corn grown for silage. The assessment would be collected from affected Michigan producers at the first point-of-sale, beginning March 1, 1993.

By law, the referendum is conducted by MDA. Ballots will be made available to eligible growers at all county Cooperative Extension Service offices, all Agricultural Stabilization and Conservation Service offices, MDA regional offices, and the main

See "Corn Referendum" continued on page 3

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"Political Winds of Change?" — We'll See

Let me begin by congratulating President-elect Bill Clinton on his election victory. Although Michigan Farm Bureau endorsed his opponent, our organization has a long history of bipartisan cooperation. We look forward to working with the new President and his administration on issues of concern to farmers.

However, as we look toward 1993, there's no doubt that one of the major challenges facing our country is the need for growth-oriented policies, not only in agriculture, but in all sectors of our economy. I'm concerned that there was a lot of talk during Gov. Clinton's campaign about increasing taxes and expanding regulations. That's not the way to produce a growing economy.

Likewise, despite Gov. Clinton's campaign image as a "new" Democrat, he will come into office owing a lot of favors to traditional Democratic constituencies. His goal of controlling the deficit undoubtedly will collide with the liberal social programs devised by the new Congress. Does he have the backbone to stand up to the demands of big-spending congressmen?

Farmers are also wondering whether the Clinton administration will provide needed continuity and leadership in securing acceptable GATT and North American Free Trade Agreements. Free and fair trade is crucial to our industry. Farm sales account for over \$40 billion in export trade and provide nearly a \$20 billion positive trade balance for our country. Over one fourth of our production is earmarked for export markets.

The Democratic campaign agricultural platform was brief and vague in its proposals for farm policy. Michigan farmers await Gov. Clinton's specific views on issues like the shape of the 1995 Farm Bill, environmental challenges to farm practices, protection of private property rights and wetlands delineation.

The election of a Democratic president means new appointed leadership for various federal agencies. Chief among these is a new secretary to lead the U.S. Department of Agriculture. The production-agriculture mission of the USDA has been under attack from many quarters. Farmers believe it is imperative to have a secretary who will defend and be an advocate for the interests of our industry.

On the state level, we will also see new appointees to head the Michigan ASCS and Farmers Home Administration. We look forward to working with these leaders and providing input from the state's largest farm organization.

Political change is inevitable. But one thing that doesn't change is the way that Farm Bureau policy guides the actions of our organization. The delegates to our state annual meeting base our policy positions on what is good for farmers, not on which party is in power. You can rest assured that your organization will be cooperative in its relations with the new administration, but will never waver from promoting the member-developed policies that advocate the interests of agriculture.

Jack Laurie
Jack Laurie, President
Michigan Farm Bureau

Hazardous Material Storage Expo/Seminar Scheduled

The Michigan State Police Fire Marshal Division and Michigan Chemical Council are cosponsoring the Hazardous Material Storage Expo and Seminar at the Lansing Center, Dec. 1-3, 1992. See the newest technologies regarding the storage and handling of hazardous materials, and talk with regulatory agency representatives.

Special workshops on **Agricultural Farm Storage** will be held from 4:30 - 5:30 p.m. on Tues., Dec. 1, and Wed., Dec. 2, 1992. Exhibits will be open at various times throughout the seminar. Contact Ms. Colleen Mohr, Hazardous Materials Storage Expo and Seminar, P.O. Box 30157, Lansing, MI 48909 (Phone: 517-322-1681) for additional information or to register.



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In Brief...

Du Pont Halts Payments for Users of Benlate

Du Pont Co., which has paid nearly \$500 million to users of its Benlate DF fungicide, said it concluded the product wasn't responsible for any crop losses and that it will halt all further Benlate-related payments, according to a report in *The Wall Street Journal*.

William F. Kirk, Du Pont vice president for agriculture products, said that after more than a year of research, "We could find or establish no cause-and-effect relationship between our product and our crop damages reported since March 1991," when Du Pont pulled the fungicide off the market. "We still do not know what caused the various crop losses, but we now are convinced that it was not Benlate," he added. The Wilmington, Del., chemical company's half-billion-dollar about-face on settlement payments is unprecedented, according to product liability lawyers.

USDA to Allow Special Loans on Farm-Stored Grain

The USDA says it will allow producers with 1992-crop, farm-stored shelled corn, not otherwise eligible for government loans, to offer the corn as collateral for nine-month Commodity Credit Corporation recourse loans. Such corn may be cracked, rolled, crimped or of low test weight. Deputy Secretary of Agriculture Ann Veneman said, "This program will allow producers who normally handle harvested corn in a manner making it ineligible as collateral for loans an opportunity to utilize the price support loan program."

The loan rate for these types of loans will be 70 percent of the regular nonrecourse loan rate. The entire measured quantity will be eligible for the loan, but if stored in a manner that does not allow it to be measured, sampled or inspected, the loan will be limited to 75 percent of the quantity certified by the producer, Veneman said. Producers can obtain more information on the program from their county ASCS office.

USDA Proposes to Ease Biotech Tests

The USDA says it will make it easier for firms to get approval to field-test biologically altered plants. The easier testing regulations would apply to six crops: corn, cotton, potatoes, tomatoes, soybeans and tobacco. Under the proposal, if researchers determined their product didn't violate USDA criteria, they could simply notify the department of their intention to start a field trial, even as late as the day the trial was to begin.

For other crops, permission for testing could be obtained from university review boards instead of having to get permission from the federal government, the USDA said. The new system will cut costs and encourage biotechnology inventions. Biotechnology opponents say the proposal goes too far and wouldn't give the public adequate notice of field tests.

Group Fights Genetically Engineered Food

Led by long-time biotechnology opponent Jeremy Rifkin, a consumer group is forging ahead against genetically-engineered foods despite a lack of scientific backing. James Maryanski, biotechnology coordinator for the Food and Drug Administration's Center for Food Safety, told a panel discussion, sponsored by the National Press Foundation, that the agency received 3,000 comments on its policy to treat genetically-altered foods just like any other foods as long as composition of the food was not altered sharply, and such foods would not have to carry special labels.

Of the first 1,200 comments received, 85 percent wanted genetically altered foods labeled and a large number wanted pre-market tests. About 95 percent of the comments came from consumers with a third of them being form letters, the FDA spokesman said.

A spokesman for the Pure Food Campaign said the group wants special labels on genetically-altered foods, but its primary goal is a boycott of the first bioengineered food expected to be sold, a tomato. He admitted the group has no scientific evidence against the tomato, but wanted more research to stall the introduction of the product.

October Farm Prices Drop Lower

The Index of Prices Received by farmers in Michigan for all products as of Oct. 15 was 126 percent of its 1977 base, according to the Federal/State Michigan Agricultural Statistics Service. The October index dropped one percent from last month's level of 127 and was one percent above last year's index of 125.

Feed grains were up one percent from last month, led by hay, up 14 percent, and oats, up four percent. Corn dropped eight percent from September. Cash field crops were unchanged from last month. Potatoes and wheat were up four percent and two percent respectively, while soybeans and dry beans fell three percent and one percent in that order. Fruit prices fell six percent, led by apples which fell 20 percent from a month ago. Vegetables fell one percent, with fresh tomatoes up 12 percent and onions down 11 percent from a month ago.

The Livestock and Products Index rose one percent from last month, led by hogs which were up two percent. Calves dropped five percent from September. Eggs fell 16 percent from last month. Michigan milk prices fell one percent from a month ago. The Index of Prices Paid by farmers for commodities and services, interest, taxes and farm wage rates for October was 192 percent of its 1977 average, unchanged from July 1992, but 1.6 percent greater than Oct. 1991.

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Corn: American Agriculture's Gold

Farmer invested checkoff dollars and a strong membership base in the National Corn Growers Association and state affiliates continue to be the corn industry's catalysts in developing new products and sustaining traditional markets. Several new products are starting a "Gold Rush" of future market opportunities for corn -- America's Gold -- including:

- Corn-based ethanol which can be used to clean the nation's air supply.
- Corn sweeteners can be found in more than 3,000 products on grocery shelves.
- Super absorbent corn starch holds several thousand times its weight in water and can be found in fuel filters, potting soils and diapers.
- Corn oil is considered a premium cooking oil by household and commercial chefs.
- Corn starch is used to encapsulate products from chemicals to birdseed.
- Stellar, a corn-based fat replacer, can be used in a variety of foods, including pastry, creams and butters.
- Corn-based ethanol can desulfurize coal.

Arrest Made in MUSTCOM Fraud Case

Attorney Frank J. Kelly has announced that Glenn R. Smith, age 38 of Grosse Pointe Woods, has been charged with two counts of obtaining money under false pretenses. Smith allegedly set up a phony state agency and fraudulently collected fees in the amount of \$50 per tank from owners of underground storage tanks.

Smith allegedly sent a notice to all 15,000 underground storage tank owners in Michigan on Oct. 21, stating that the Michigan Underground Storage Tank Commission (MUSTCOM) voted to assess a \$50 surcharge on all registered underground storage tanks in Michigan.

The letter warned that failure to pay the surcharge would result in account delinquency, jeopardizing future payments from MUSTCOM for cleanup caused by leaking tanks. MUSTCOM was registered as a corporation by the defendant, and does not have any relationship with the Michigan Underground Storage Tank Financial Assurance fund (MUSTFA) which administers the fund that assists with cleanups.

According to Lt. Dave Smith of the Michigan State Police Fire Marshall Division, farmers should not confuse MUSTCOM with MUSTFA. "We're telling people not to pay the \$50 surcharge and that MUSTCOM is not a state agency," explained Lt. Smith. "Not paying the fee has no impact on proper tank registration, nor does it have any impact on the MUSTFA clean up fund."

According to Lt. Smith, over 100 checks that were sent as a result of the false billing, were seized and are being held as evidence by the Fire Marshal's office. To his knowledge, Smith said none of the checks had been cashed, prior to the arrest. "People can stop payment on the checks if they wish, but the checks we have we will be holding for evidence," said Lt. Smith. "If anybody does have a check cashed by MUSTCOM, we would like them to report it by calling 1-800-827-8277."

Attorney General Kelly acknowledged the excellent work of the Michigan State Police Fire Marshal Division in quickly alerting the public to what could have been a \$750,000 scam. The maximum penalty for obtaining money under false pretenses of over \$100 is ten years in prison or fines of \$5,000. At press time, Glenn Smith was awaiting preliminary examination

- CMA, a corn-based road deicer, is a potential alternative to road salt.
- Corn starch makes recycled paper whiter, stronger, and smoother.
- Corn/Soy-based printing inks are providing alternatives to petroleum-based inks.
- Nearly 100 percent cornstarch packing peanuts are now available to consumers, capable of dissolving in water.

What can be extracted from just one bushel of corn?

31.5 pounds of starch
or
33.0 pounds of sweetener
or
2.5 gallons of fuel ethanol
and
12.4 pounds of 21 percent protein feed
and
3 pounds of 60 percent gluten meal
and
1.5 pounds of corn oil

"Corn Referendum"... Continued from page 1

office of the MDA. Eligible growers are those who have sold at least \$800 worth of corn in at least one of the past three years.

For the program to be adopted, more than 50 percent of the votes cast, representing more than 50 percent of the total corn production voted, must approve the proposal. Producers may be asked to verify production and eligibility by MDA personnel.

According to Draeger, it's expected that the verification process will be completed by early January, allowing enough time for the administrative details to be worked out and collections to actually start by March 1, 1993.

Draeger added that MDA will have oversight authority to make sure that the nearly \$1 million collected annually is being spent appropriately by the Michigan Corn Marketing Committee; however, the committee will ultimately be responsible to the growers on how the funds are spent.

The funds collected under the Corn Marketing Program will be used to spearhead research efforts for alternative uses and marketing programs from within Michigan.

"Michigan Biotechnology Institute has several projects, such as biodegradable plastics, that hold great potential for corn use," said Draeger. "Another project that could use support is the pursuit of a Michigan corn wet milling facility. This fall's wet harvest conditions and poor price outlook is a prime example of how such a facility could offer an additional marketing alternative and directly benefit corn farmers across the state."

Draeger explained that funds could be used to conduct a feasibility study of such a facility, which typically requires corn at approximately 18 percent moisture.

For more information, growers should contact MDA at P.O. Box 30017, Lansing, MI 48909 or (517) 373-1058, or Tim Draeger at 1-800-292-2680, ext. 6600.



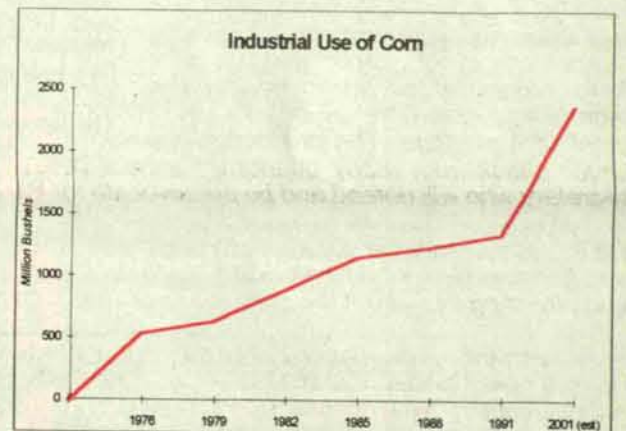
Michigan's Corn Marketing Program

Questions and Answers

The development of industrial uses for agricultural commodities represents a strong growth opportunity for Michigan's farmers. Corn, Michigan's most abundant crop, leads the way in its ability to meet America's needs for alternative agricultural uses. The chart on the right shows the impact that new corn uses has on corn use.

By passing the Michigan Corn Marketing Program, Michigan's corn growers can help lead the fight to develop new uses, promote their crop, and increase their profitability!

To learn more about the Michigan Corn Marketing Program, read on!



✓ What is a corn marketing program?

A corn marketing program is a program organized by corn farmers to benefit corn farmers. It places a small assessment on the first sale of corn and deposits these funds in a statewide pool. All funds collected go toward promotion, research and market development for corn. There are currently 18 state corn marketing programs in the US. *Michigan is the second largest corn growing state in the nation without a corn marketing program.*

✓ Will the corn I grow and feed on my farm be subject to assessment?

No. Only corn sold will be subject to assessment. Corn you grow yourself and feed on your farm will not be assessed. Seed corn, popcorn, and corn grown for silage are also exempt from the assessment.

✓ What will the assessment rate be?

The Michigan Corn Marketing Program will collect 1 cent per bushel at the first purchaser (usually the local elevator). On an average 100 bu. yield, that would mean \$1.00 per acre of corn grown for cash crop.

✓ Who is eligible to vote on the Michigan Corn Marketing Program?

Any corn grower that has sold over \$800 of corn in any marketing season within the last three (3) marketing seasons is eligible to vote. If you feed on-farm all the corn you produce, you are not subject to assessment and therefore are not eligible to vote.

✓ What will my contributions be used for?

All funds collected will be used to promote corn and corn products. This will be accomplished through research, market development, and public promotion of corn. For example, ethanol blended fuels remain a significant market for corn and are one way to clean our nation's air. In Michigan, ethanol blended fuels command an 18% market share. Corn growers have been a major force behind the development of ethanol markets.

✓ Will most of the funds collected stay in Michigan?

Yes. All funds will be controlled by a nine member board of corn growers, each representing one district and appointed by the Governor. While some funds will go to national organizations (like the National Corn Growers Association and the US Feed Grains Council), most of the Michigan Corn Marketing Program funds will be used in the state.

✓ Will administrative costs of the marketing program be closely controlled?

Yes. All budgets will be developed and approved by farmers. In addition, the program caps administrative expenses at no more than 15% of funds collected. Typically, most state corn marketing programs operate at much less than 15% of funds collected.

✓ How can I vote "YES" on the Michigan Corn Marketing Program?

You need to visit your county extension office or county ASCS office during the voting period, which is **Monday, November 30, 1992 to Friday, December 11, 1992**. Pick up a ballot, complete it according to the instructions on the ballot, and return it via US Mail to the Michigan Department of Agriculture.

For More Information, Call the Michigan Corn Growers Association at (517)323-6600.

Remember, Vote YES in December for your future!

4 Weather

Cooler than normal temperatures persisted during much of October, with departures from normal ranging from just less than 1 degree F below normal in southwestern sections to more than 4 degrees F below normal in central and east central sections of lower Michigan. Even so, many crop areas of southern and east central lower Michigan escaped killing frost until the third and fourth weeks of the month.

Much of the lower Peninsula reported the first measurable snowfall of the season (a couple of weeks early) on Oct. 20, although most had melted by Oct. 21. In general, precipitation was near to above normal in the lower Peninsula and eastern upper Peninsula, and below normal in the western Upper Peninsula.

The combination of relatively cool temperatures and occasional precipitation caused further delays in a harvest season already plagued by late maturation and abnormally high grain moisture content.

The outlook for the coming weeks and months is for a few changes, with both the new National Weather Service 30- (for November) and 90-day (for November through January) outlooks calling for precipitation to average below normal. However, temperatures are expected to remain

Expect Below Normal Temps and Below Normal Precip.

10/1/92 to 10/31/92	Temperature		Growing Degree Days		Precipitation	
	Observed	Dev. From	Actual	Normal	Actual	Normal
	Mean	Normal	Accum.	Accum.	(inch.)	(inch)
Alpena	46.0	-1.9	1711	2159	2.34	2.30
Bad Axe	47.0	-4.2	1916	2623	3.10	2.32
Detroit	51.0	-1.0	2571	2871	2.01	2.23
Escanaba	46.5	-1.6	1452	1695	0.92	2.39
Flint	49.2	-1.9	2391	2871	2.46	2.23
Grand Rapids	49.7	-0.6	2378	2936	2.34	2.83
Houghton	44.0	-1.3	1503	1946	2.19	2.40
Houghton Lake	46.6	-2.4	1872	2159	1.85	2.30
Jackson	49.7	-3.0	2347	2849	2.95	2.31
Lansing	48.6	-2.3	2272	2849	2.18	2.31
Marquette	43.1	-1.5	1438	1946	1.95	2.40
Muskegon	50.3	-1.2	2167	2491	2.46	2.78
Pellston	45.9	-1.0	1749	2237	2.71	2.61
Saginaw	46.2	-3.1	2256	2623	2.33	2.32
Sault Ste. Marie	44.6	-1.4	1356	1695	3.29	2.39
South Bend	52.5	-0.8	2730	2936	1.59	2.83
Traverse City	48.2	-2.5	2327	2237	2.67	2.61
Vestaburg	46.7	-4.2	2096	2567	3.67	2.49

Observed and normal growing degree day totals are accumulated from March 1. Normals are based on district averages. Jeff Andresen, Ag Meteorologist, MSU

below normal for both periods. Even with drier than normal weather possibly ahead, growers contemplating leaving grain in the field for the next months should remember that drying rates under such conditions are minimal, and recent wet weather will likely lead to future problems with stalk rot, lodging, and subsequent harvest losses.

Michigan and Major Commodity Area Extended Weather Outlook

T - Temp.	11/16... 11/30	11/1... 1/31
P - Precip.	T.....P	T.....P
Michigan	B.....B	B.....B
W. Corn Belt	N.....B	B.....N
E. Corn Belt	B.....N	B.....N/B
Wint. Wheat Belt	A.....A/N	B.....N
Spr. Wheat Belt	A.....B	N/A.....N
Pac. NW Wheat	A.....N	N/A.....N
Delta	N.....B	B.....B/N
Southeast	B.....B/N	B/N.....N
San Joaquin	A.....N	A.....N

A-Above Average, B-Below Average, N-Normal, MA-Much Above, MB-Much Below, NP-No Precip. Source: National Weather Office

High Crop and Soil Moisture Levels Slow Harvest

Michigan

Cold wet weather across most of Michigan continued to hamper fall harvest activity, according to the Michigan Agricultural Statistics Service. Statewide, corn harvest was only 15 percent complete as of Nov. 10, compared to 85 percent last year and the five-year average of 70 percent.

The low price of corn combined with high moisture levels and low test weights have left some farmers in no rush to harvest. There were some scattered reports of corn molding in the field.

Soybean harvest was 70 percent complete statewide, well behind the average of 85 percent. Mold problems were also being reported in soybeans as well. Sugar beet harvest was 98 percent complete, but had stalled due to saturated soils. Winter wheat seeding stayed at 90 percent complete, with 75 percent emerged statewide and was rated as 65 percent good to excellent.

Apple harvest in the Northwest was virtually complete, while in the southwest, a small amount of apple harvest remained because of a box shortage. Grape harvest was complete, with some of the crop left unharvested due to low sugar content.

Ohio

Cool damp weather slowed corn harvest in Ohio, putting corn harvest further behind the average and year-ago pace as of Nov. 10, according to the Ohio Agricultural Statistics Service. Corn harvest was only 30 percent complete, compared with 98 per-

cent a year ago and the 70 percent average. Average moisture levels was reported at 26 percent. Soybean harvest was 95 percent complete compared with 100 percent a year ago and 92 percent on average. Only 96 percent of the wheat crop had been planted, compared to 100 percent on average.

Indiana

Wet weather and muddy fields further delayed corn and soybean harvest for Indiana as well, according to the Indiana Agricultural Statistics Service. Forty-five percent of the corn acreage had been harvested as of Nov. 10, up only three percent from the previous week and well below the 99 percent level of a year ago and the 83 percent average figure. Average moisture content of corn was averaging 24 percent, the same as the previous week.

Soybeans were 93 percent harvested, compared with 100 percent a year ago and 94 percent complete, compared with 98 per-
See "Harvest Activity" ... page 5



Serving Michigan Farm Families is Our Only Business

Since its beginning in 1971, Michigan Farm Radio Network's only objective has been to serve Michigan's farm families. This dedication to serve agriculture is shared by 29 local radio stations in Michigan. Through these stations, Michigan Farm Radio Network provides the latest in market analysis, weather and news to Farm Bureau members daily on the following stations:

Station	City	Frequency	Morning Farm	Noon Farm
WABJ	Adrian	1490	5:45 am	12:15 pm
WATZ	Alpena	1450	5:30 am	12:15 pm
WPZA	Ann Arbor	1050	6:15 am	12:05 pm
WLEW	Bad Axe	1340	6:30 am	12:50 pm
WHFB	Benton Harbor	1060	*	12:30 pm
WKYO	Caro	1360	6:15 am	12:45 pm
WTVB	Coldwater	1590	5:45 am	***
WDOW	Dowagiac	1440	6:15 am	12:15 pm
WACY	Fenton	1160	6:15 am	12:15 pm
WGHN	Grand Haven	1370/92.1	5:45 am	12:15 pm
WPLB	Greenville	1380	6:15 am	12:45 pm
WBCH	Hastings	1220	6:15 am	12:30 pm
WCSR	Hillsdale	1340	6:45 am	12:45 pm
WHTC	Holland	1450		12:15 pm
WKZO	Kalamazoo	590	**	12:15 pm
WJIM	Lansing	1250	5:05 am	12:15 pm
WWGZ	Lapeer	1530	*	12:15 pm
WNBY	Newberry	92.5		12:15 pm
WOAP	Owosso	1080	6:15 am	12:30 pm
WHAK	Rogers City	960	7:10 am	12:15 pm
WSJ	St. Johns	1580	6:15 am	12:15 pm
WMLM	St. Louis	1540	6:06 am	12:20 pm
WSGW	Saginaw	790	5:55 am	12:15 pm
WMIC	Sandusky	660	6:15 am	12:45 pm
WKZC	Scottville	95.9	5:45 am	12:30 pm
WCSY	South Haven	940		12:15 pm
WKJC	Tawas City	104.7		12:45 pm
WLKM	Three Rivers	1510/95.9	6:15 am	12:15 pm
WTCM	Traverse City	580	5:55 am	12:40 pm

* Station signs on at different times during the year. Morning farm times change with sign-on times.

** Station airs various farm reports between 5:50 and 6:20 pm.

*** Station airs various farm reports between 12:00 and 1:00 pm.

Some stations carry additional market reports throughout the market day.

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Actamaster

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LI-700



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Crop Residue Management Conferences Co-Sponsored by SCS

Conferences to provide farmers with in-depth information on crop residue management will be held in four midwestern cities in January. The conferences are sponsored by USDA's Soil Conservation Service.

They will be held:

Jan. 4-5, Des Moines Convention Center, Des Moines, IA

Jan. 13-14, Cervantes Convention Center, St. Louis, MO

Jan. 20-21, Indiana Convention Center, Indianapolis, IN

Jan. 26-27, Sea Gate Convention Centre, Toledo, OH

"We are making great strides with crop residue management, which is one of the key technologies for meeting conservation compliance," said William Richards, chief of the Soil Conservation Service.

"I'm excited about the help that we're getting from industry and from the other agencies and conservation groups in providing information and leadership. These con-

ferences are another way to provide information to farmers."

Congress has set a deadline for conservation compliance of Dec. 31, 1994, when farmers have to have their plans fully implemented. About 75 percent of the plans include crop residue management.

The conference will include more than 20 workshops on such topics as government regulations and implement conservation compliance plans; weed pressures and control in no-till systems; equipment needs; managing crop residue from harvest to planting; and control of insects, disease, rodents and other pests in no-till farming.

A trade show featuring the latest no-till equipment and products will also be held at the conferences. Sponsors, in addition to SCS, include the *Farm Journal*, Monsanto, and the Conservation Technology Information Center.

Registration is \$85 until Dec. 1 and \$105 afterwards. Further information on the conference and registration can be obtained at 1-800-927-4049.

Michigan Rotational Fruit Survey Results Show Producer Decline

The results of the 1991 Michigan Rotational Fruit Survey have been compiled. This inventory of commercial fruit operations was conducted by the Federal/State Michigan Agricultural Statistics Service. Data was collected on varieties and year of planting for 11 different fruits. About 2,600 commercial fruit operations were identified, down from about 3,000 fruit operations in 1986.

About 146,000 acres of all fruit were counted. That was down from about 157,000 acres in 1986. The tally of trees, however, increased to 13.4 million in 1991 from 13.0 million in 1986. That was caused by higher density plantings in the applicable tree fruits: apples, sweet and tart cherries, plums, pears, peaches, nectarines and apricots. The tree counts exclude grapes, blueberries and brambles, which grow on vines and bushes.

• There were 6.8 million trees of apples on 58,000 acres at the end of 1991. That compares with 5.8 million trees on 61,700 acres in 1986.

• The count of tart cherry trees fell to 4.2 million from 4.6 million in 1986. The acreage dropped to 38,200 from 44,000.

• Sweet cherry planted acres slipped from 10,700 at the end of 1986 to 9,000. The

Harvest Activity" ... continued

percent on average. Winter wheat seeding was 96 percent complete, compared with 100 percent a year ago, and 94 percent on average. Wheat was rated 5 percent excellent, 66 percent good, 26 percent fair and three percent poor.

Illinois

Wet weather sharply curtailed corn and soybean harvest activity in Illinois as well, according to the Illinois Agricultural Statistics Service. Corn harvest as of Nov. 10 was 65 percent complete, compared with 100 percent a year ago and 96 percent on average.

Soybean harvest activity was 96 percent complete, compared with 100 percent a year ago and 99 percent on average. Winter wheat seeding was 95 percent complete, compared with 98 percent a year ago and 98 percent on average.

Iowa

Rain, snow and cold weather continued to hamper harvest activity in Iowa, according to the Iowa Agricultural Statistics Service. Corn harvest was 45 percent complete as of Nov. 10, compared with 37 percent the previous week, 92 percent a year ago and 97 percent on average.

number of trees dropped from the 1986 tally of 920,000 to 847,000.

• The 1991 blueberry acreage came to 15,900, showing a large increase from 14,100 acres five years earlier. About 15.2 million bushes were planted on those nearly 16 thousand acres.

• The tally of grape acres was 11,900, up 300 from the last fruit inventory. About 6.6 million vines were planted at the end of 1991.

• The area in peaches fell from 8,800 to 8,300 acres. The number of trees, however, took a skip up from 1.05 to 1.08 million.

• Plums and prunes acres dropped abruptly to 2,600 from 3,900. The tree count went to 300,000 from 415,000.

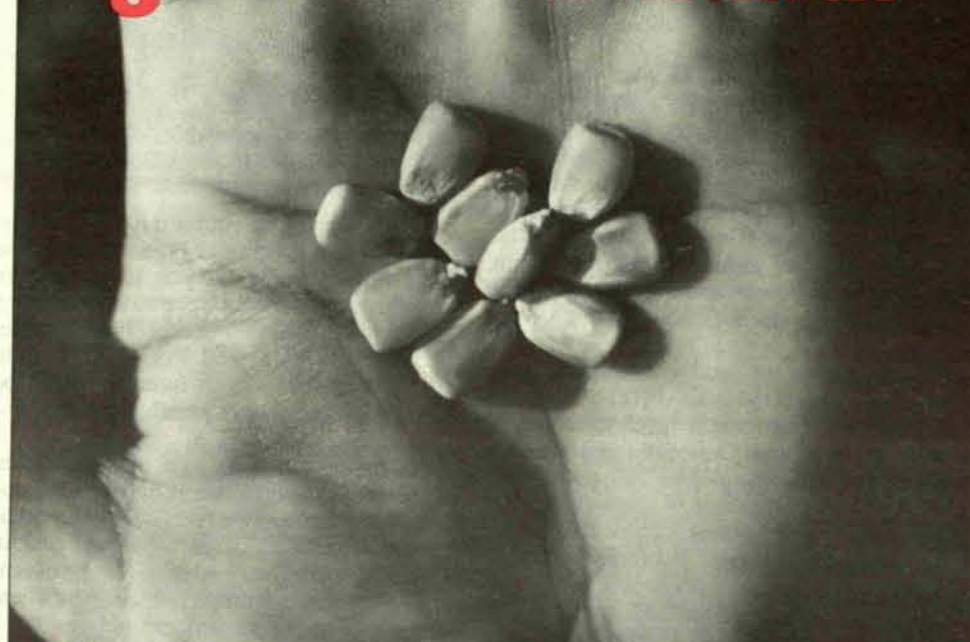
• Pear acres fell by 200 to 1,500. The tree tally slipped to 137,000 from 165,000.

• The 1991 survey accounted for 19,000 apricot trees on 180 acres and 42,900 nectarine trees on 260 acres.

• There were also 530 acres of brambles tallied.

A two page report with the acres and trees by year of planting at the state level is now available from the Michigan Agricultural Statistics Service. A bulletin with this data by county, variety, and rootstock will be available in early 1993. While awaiting the release of this comprehensive report, county data may be obtained upon request.

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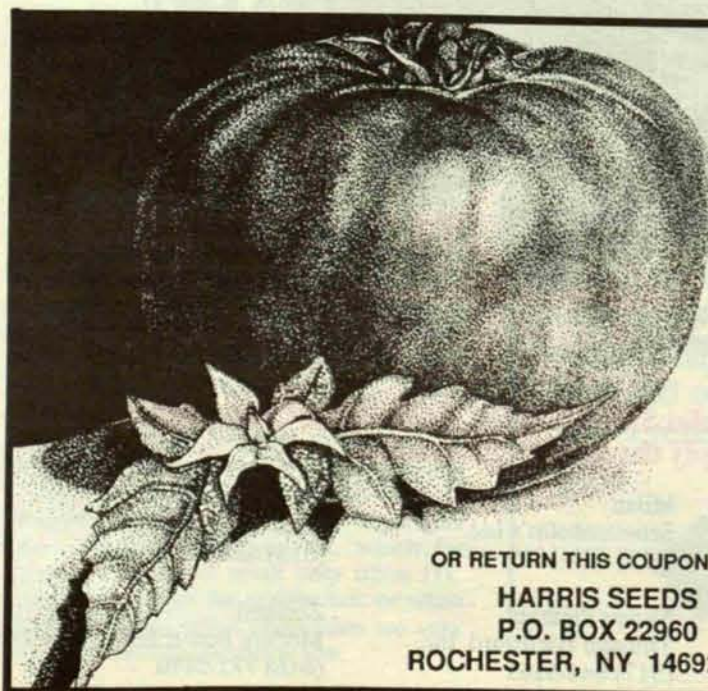
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Market Outlook

Corn

On Nov. 10, USDA released the last fall crop production estimate for corn. It was expected to be about the same to somewhat higher than the October estimate. If the report was positive, then I feel the market has already seen this marketing year's low. If the report was negative, then I expect the market reacted quickly and we are now at our market low for the year. This would suggest there's more upside potential than downside risk; however, this is not to suggest there isn't any downside risk.

In order to help determine what we should do with our corn crop, we need to forecast both what the price of corn futures and the basis will do. Unless the November crop report really changed the fundamentals, they suggest March futures should be in the \$2.20-2.30 range. Given the current, March futures price of around \$2.21 this might imply a possible increase of 0-10 cents from the futures for storing through March.

The next thing we need to estimate is how much we project the basis will narrow. Even if futures prices remain level, cash prices will increase by the amount the basis narrows. For our example, we'll use Saginaw cash prices. At the time of this writing, the Saginaw/March basis was 35 cents and the Saginaw/July basis was 46 cents. Typically, by the first of the delivery month (March or July) the basis is about 20 cents at the Saginaw terminal. This indicates the basis will narrow about 15 cents in the 4 months until March or about 3.75 cents per month. Or, the basis will narrow about 26 cents by July or 3.25 cents per month. These are the cash gains the market expects relative to futures.

The next question is the cost of storage, to keep it another month versus paying for the facility (you have those costs whether you store or not). If you have on-farm storage, nearly all of your storage cost is lost interest. Given a 9 percent production loan, you could have paid off if you sold, and today's price of corn, that would amount to about 1.5 cents per month. If the cost to you would

Seasonal Commodity Price Trends	
Wheat	?
Corn	BT?
Soybeans	BT?
Hogs	?
Cattle	↔

Index: ↑ = Higher Prices; ↓ = Lower Prices; TP = Topping; BT = Bottoming; ? = Unsure

be the 4 percent lost interest from a savings account, the monthly storage cost would be less than a penny. If you have to store off-farm, you would have to add these to the elevator monthly charge. For example, if the elevator charged 4 cents per month, the storage costs with interest would be about 5-6.5 cents per month.

The implications are that it's likely that price increase will more than pay for on-farm storage and provide for some additional returns besides. If you need cash in the near term, consider using the government loan; the interest rate is somewhere between the two in my example.

For those who need to use off-farm storage, the conclusions are much less clear. Given a 10 cent increase in futures along with the basis tightening, you would not increase cash prices enough to pay for storage. On the other hand, we could have a quick tightening of the basis and/or a sharp increase in futures. You may well have to take several routes. Sell some at harvest on rallies, and perhaps store some hoping for positive futures and basis gains. However, if the basis does narrow quickly, either cash out or switch to a basis contract quickly; don't keep paying storage.

Dr. Jim Hilker, Dept. of Agricultural Economics, MSU

Soybeans

The scenarios for soybeans is similar to corn. Depending on what the November crop report said about 1992 soybean production, we are just past or at this marketing year's price lows. The fundamentals suggest that March futures will be about \$5.60-5.70, close to early November levels. When market lows come at harvest, there's usually more upside potential than downside risks. Use the same analysis as with corn to see if the potential narrowing of the basis will pay for storage. If it will, then it would be a reasonable gamble to store at least a portion of the crop. Most elevators would be able to help you with the same analysis for your local area.

In early November, the Saginaw/March basis was 42 cents and the Saginaw/July basis was 54 cents. The typical basis by the beginning of the delivery month would be 20 cents. This means the basis is expected to narrow 20 cents by March or about 5 cents per month. If we use July as the end point, the basis is expected to narrow 34 cents or about 4.25 cents per month. Use the per month figures to compare with storage costs, although in reality, the narrowing

Wheat

With early November gains in the wheat market, consider making any remaining sales. In fact, you should consider completing your sales even if those gains haven't held. Each futures month declines after the December contract until after harvest, indicating that the market wants the wheat now and won't pay storage. This analysis doesn't mean that the market won't rally further, but it does say that the downside risks are greater than the upside potential.

The USDA has released the monthly prices for the first five months of the wheat marketing year (June-October). And while they may revise the October price and they will weight the 5-month average by sales,

FARM BUSINESS OUTLOOK

isn't smooth. The basis may narrow 10 cents one month and none the next, but it will average out over the period.

If we consider on-farm storage costs at both the 4 percent and 9 percent levels, on-farm per month storage costs come out at 2 cents and 4 cents respectively. If we expect cash prices to gain on futures at a 4-5 cents per month rate, it appears we should at least cover on-farm storage costs.

We can also use the government loan for cash needs. This makes on-farm storage a reasonable pricing alternative this year. However, you have to be ready to pull the trigger if the basis tightens and/or futures rally to your expectations. It isn't clear if off-farm storage will pay. If you want to gamble on the futures going up, consider a basis contract so you are not paying storage. Otherwise follow the advice from off-farm storage addressed in the section on corn.

it does give us a good idea of what the December wheat deficiency payment will be. The straight average is \$3.22 - after it is weighted, it may be a few cents lower. This would mean the total deficiency payment would be about 80 cents after subtracting the 5-month price from the \$4.00 target price. The advance payment was \$0.325, which would make the December payment around 48 cents.

Hogs

Pork production in September was the largest on record and was up 14.74 percent from 1991, yet prices held in the low \$40's cwt. October slaughter was up about 6 percent and prices held above \$40. The year to year increases in slaughter are expected to continue as prices drop under \$40. It will be difficult for prices to break back through the \$40 level anytime soon, despite the strong demand which seems to be adding a couple dollars per hundredweight to prices.

Despite the relatively low prices, a survey coordinated by the University of Missouri Department of Agricultural Economics of 10 large production states shows that, for the fourth month in a row, sow numbers are growing. The September survey shows a breeding herd 1.3 percent larger than a year ago. It appears likely that 1993 hog slaughter will break the 1980 record.

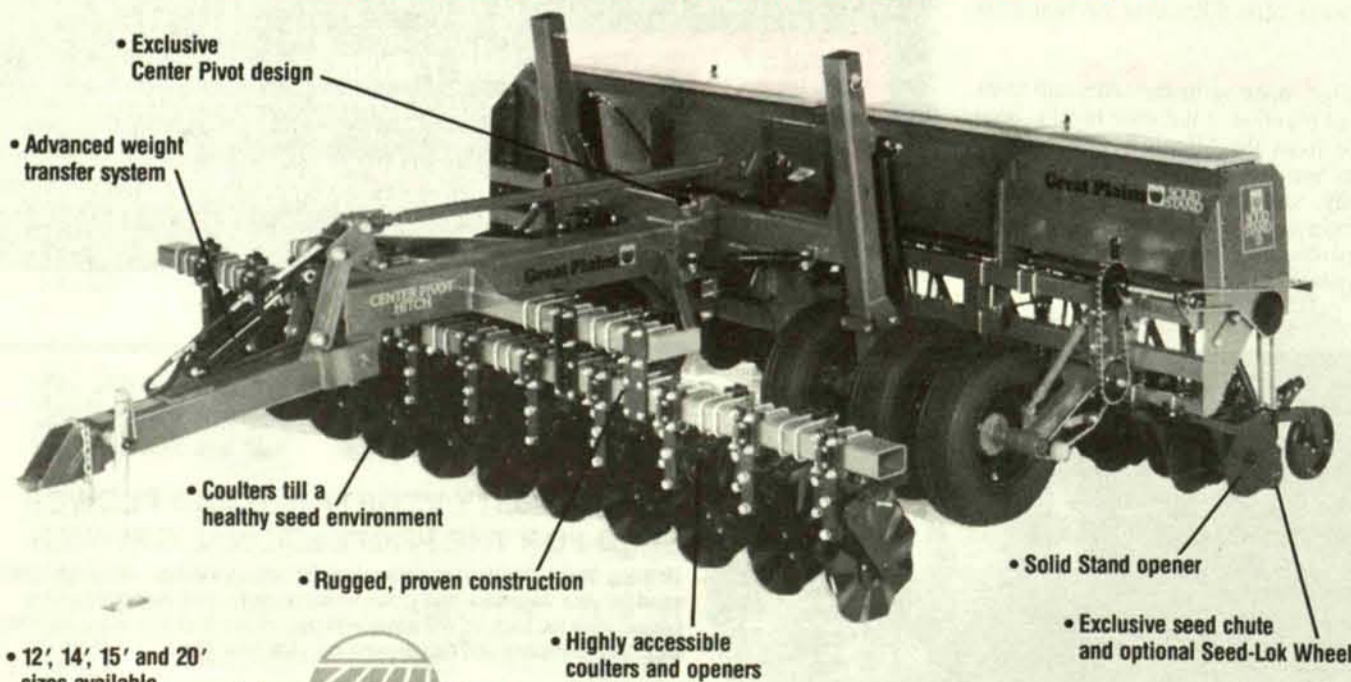
Cattle

The USDA Oct. 23 monthly 7-state and the quarterly 13-state Cattle-on-Feed reports showed Oct. 1 inventory up 4 percent. September placements up 19 percent, and September marketings down 1 percent, all compared to a year ago. The quarterly report showed on-feed up 3 percent, placements in July-September up 13 percent, and quarterly marketings down 3 percent. All the numbers were in the range of expectations. The reports indicate that cattle slaughter will increase in 1993.

Steers between 900-1,100 pounds on Oct. 1 were up 8 percent, those between 700-900 pounds are up 10 percent, and those between 500-700 are the same as a year ago. Heifers between 700-900 pounds are up 4 percent and those between 500-700 pounds up 27 percent. These numbers indicate that slaughter will be picking up soon and choice steer prices are likely to weaken into the lower \$70 cwt. range through the winter. We may see some strength in the spring before falling off again.

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7 Tax Management Tips For Farmers

M.P. Kelsey
Michigan State University

1992 - End-of-Year Tax Planning

A basic management guideline is to avoid wide fluctuations in taxable income, as a relatively uniform income from year to year results in the lowest income tax and largest Homestead and PA 116 credits over time. However, even in a low income year, plan to utilize personal exemptions and the standard deduction.

Recognize that 1992 carries the possibility of continued tax reform. Congress may enact some late-year legislation since the President vetoed the October tax bill. Key items for farmers to recognize as changes occurring in 1992 are:

- Increases in personal exemption from \$2,150 per person to \$2,300 in 1992; and the standard deduction increases from \$5,700 to \$6,000 for married filing joint and to \$3,600 from \$3,400 for singles. The additional \$650 added to the standard deduction for taxpayers age 65 or over is increased to \$700 if married or from \$850 to \$900 if single.
- The sale of all capital assets such as cull cows, sows, equipment and land will be 100 percent taxable as capital gains with no exclusion. This change started with gain after 1986. However, starting in 1991, the maximum rate for capital gains is 28 percent.
- If you have Investment Tax Credit Carryover remaining after 1991, it is not subject to further reduction as in 1987 and 1988 and can be utilized fully to reduce your tax.

Depending on your tax situation, you may wish to reduce or increase net income for 1992. Some of the best income eveners:

Buy or delay purchase of supplies such as fertilizer, seed, farm supplies, small tools,

repairs, etc. Note: these expenses cannot exceed 50 percent of your total Schedule F expenses for the year for which economic performance has occurred.

- Pay in 1992 or delay to 1993 real estate taxes, and other annual bills. Insurance premiums, real estate rental for 1993 and interest can't be paid for in advance to obtain an earlier tax deduction, but they can be deferred to 1993 if income is low this year.
- Time the sales of livestock and crops ready for market at year-end.
- Some expenses are deductible as current year business expenses even though not made every year. These include minor repairs on improvements and machinery, painting of buildings, purchase of small tools and supplies, and, within limitations, cost of approved soil and water conservation expenses. Get these jobs done and paid for before year-end if you wish to reduce net income.
- Where capital purchases have been made, or can be made, study the depreciation alternatives carefully. The direct expense deduction of up to \$10,000 on personal property can be taken on current year capital purchases. Its use cannot reduce your taxable income from farming and other earned income below zero. Taxable income includes net farm profit plus gains on the sale of business assets such as breeding livestock.

Where pre-productive expenses are not a consideration, there are four choices for depreciation; MACRS which is 7-year 150 percent declining balance on machinery, MACRS straight line, the Alternative Depreciation System (ADS) which is 10-year straight line on machinery, and 150 percent declining balance using the ADR guideline lives.

For the first year, the mid-year convention is used, (1/2 year's depreciation) unless 40 percent or more of your capital purchases are made during the last 3 months of the year. In that case, the mid-quarter conven-

tion is used (87.5 percent of a year's depreciation for purchases made during the first 3 months, 62.5 percent, 37.5 percent, 12.5 percent, respectively). Fruit producers are subject to the pre-production capitalization rules, and therefore can only use the ADS unless they elected to capitalize the cost of fruit trees.

- Pay your children wages for work actually performed for the farm. If the child is under 19 or regularly enrolled in school, they can earn any amount and the parent can still claim an exemption for them if the parents pay over half the child's support. The parents must use the \$2,300 dependent exemption. The child must file a tax return only if they earn over \$3,600, which is the standard deduction. A return, usually a 1040A, must be filed by a child under 14 if investment income is greater than \$500. Children under 14 will have unearned income (over \$1,000) taxed at the parents' rate. The new form 8615 is used to calculate the tax.

- For Michigan Income Tax, an individual who is eligible to be claimed as a dependent on someone else's return and has an adjusted gross income of \$1,500 or less is entitled to a refund of all Michi-

gan tax withheld. If they have an adjusted gross income of more than \$1,500, they are entitled to a \$1,000 exemption allowance for 1991.

Frequently unrecorded and forgotten expenses include:

- 1) **Educational expenses** which maintain or improve your skills, such as magazine subscriptions, books, fees at extension or other agricultural organization meetings.
- 2) **Travel expenses** connected with your business, particularly if it includes meals and lodging.
- 3) **Entertainment expenses** when hosting others for the "predominant purpose" of furthering of your farm business operation.

Social Security and hospital insurance rates for the self-employed are 12.4 percent and 2.9 percent for a total of 15.3 percent on .9235 of net farm profit up to \$55,500 for 1992. One-half of the Social Security tax will be deducted as an adjustment to income. In addition, there is an additional 2.9 percent hospital insurance tax on income over \$55,500 up to \$130,200. In 1993, those limits are expected to be \$57,600 and \$135,000.

Long-Range Tax Planning

Maintain a good set of records to insure that all expenses are taken. Small cash purchases are easily forgotten. A good record keeping system is essential for end-of-year tax planning, as well as working with credit agencies. Where income is high enough, plan the purchases of machinery to fully utilize the direct expense deduction.

Plan your personal deductions. Many medical expenses and contributions formally spread over 2 years can be paid in 1 year and itemized as deductions. In the next year, the standard deduction may be taken. Changes in itemized deductions include medical expenses in excess of 7.5 percent of AGI (formerly 5 percent), no personal interest is deductible, moving expenses are now an itemized deduction and most miscellaneous deductions are deductible only to the degree they exceed 2 percent of AGI.

If your medical insurance and medical expenses are not currently deductible, explore the medical benefit alternatives for the self-employed and choose an alternative that best fits your situation.

Investigate a Self-employed Retirement Plan. There are 3 potential tax deferred retirement plans available. A defined contribution Keogh and Simplified Employee Plan (SEP) require that employees also be covered. Tax deferred contribution limits "to a profit-sharing plan" are an effective 13.0435 percent (15 percent of net income less the contribution). The third alternative is an Individual Retirement Account (IRA).

Your farm business is a built-in deferred compensation and tax loss program. Investments and current expenses are made which substantially improve the value of the business property which can be sold at a later date. Establishing a fruit orchard and increasing the size of a breeding livestock herd, for example, fits this situation. "Crops" which fit this category are timber

and Christmas trees as well as the build-up in year-end inventories.

Use installment sales of capital items to spread income over a number of years. However, with lower tax rates, fewer tax brackets and depreciation recapture considerations, an installment sale may not be as advantageous as in prior years.

If approaching 55 and retirement, keep in mind the \$125,000 exclusion of gain from tax for that portion of a farm sale that can be attributed to your residence. Also, plan for more of your income from rent, dividends, interest and pensions rather than ordinary income so that income will not be taxed as self-employment income for Social Security or reduce Social Security benefits.

Be sure to deduct as large a portion of business-personal expenses as is justified in your situation. Frequently, considerably more than 50 percent of the electricity, phone, etc., can be considered business. Also choose the method for auto deductions which is best for you. The standard mileage rate for 1992 is 28 cents per mile for all business mileage. Mileage for charitable purposes can be itemized at 12 cents per mile; for medical purposes, 9 cents per mile.

Be aware of the Alternative Minimum Tax in tax planning. Alternative minimum taxable income includes tax preference items such as the difference between MACRS and ADS depreciation, and tax-free interest as well as regular income.

There is a single \$40,000 exemption for those filing joint returns (30,000 single) and a single tax rate of 24 percent, up from 21 percent in 1990. It is paid to the degree the tax exceeds your regular tax, which for farmers is likely to occur only when ITC carryover reduces the regular tax, or when MACRS depreciation deductions are very large and taxable income is low.



Neal, Kelly, Pat, Harold and Marty Travis operate North Valley Farms, a 300-cow dairy operation at Shepherd, MI. The four brothers farm with their parents, Pat and Evelyn Travis. The farm has a 20,500-lb. milk RHA and produces 1,000 acres of hay and corn.

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"We've just completed the second phase of a dairy expansion that includes a free-stall, center-feed barn and double-8 milking parlour. The expansion began in 1988 after a severe drought forced us to make some serious decisions. As brothers, we knew we wanted to farm together with our folks but a cash-crop business was too risky for all of us to depend on.

"Looking back, 1988 wasn't a pretty year to begin an expansion, but Farm Credit had confidence in us and stood behind our decision. Our loan officer has been a tremendous planning resource and helped us work through countless 'what if' situations on the computer.

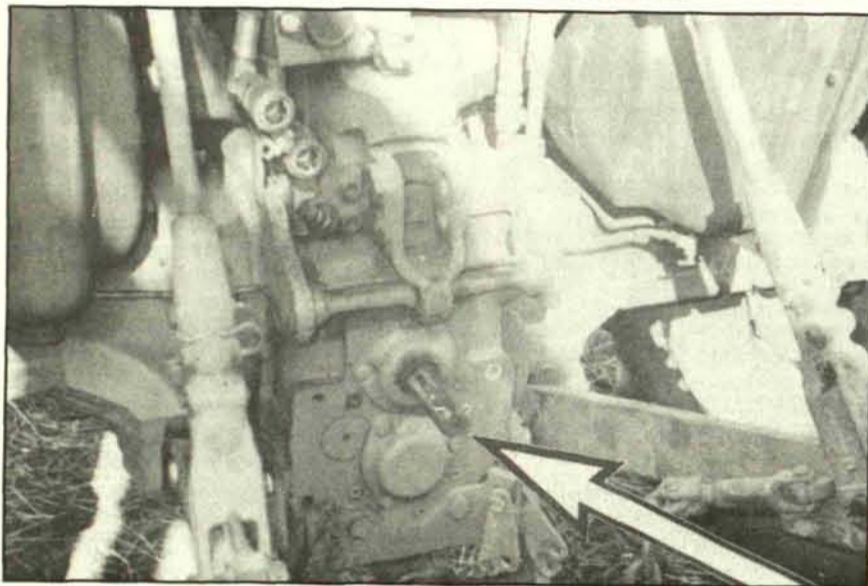
"A lot of lenders wouldn't have been able to grasp our vision for this family dairy business but Farm Credit not only grasped it, they helped us figure out a better way to make it happen. If it hadn't been for the facilities expansion loan and other help from Farm Credit, there's no question that several of us couldn't be in this operation today."



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8 Shields and Guards Prevent Dangerous Entanglements

Modern farm machinery saves time and labor--but often at a terrible cost: fingers, hands, arms, legs, and even lives lost in entanglement accidents. Most farm machinery is equipped with protective safety shields and warning decals intended to prevent entanglement injuries; yet farmers all too often remove the shields and neglect to replace them. A recent study by Purdue University, for example, found that 50 percent of tractors inspected lacked PTO master shields.



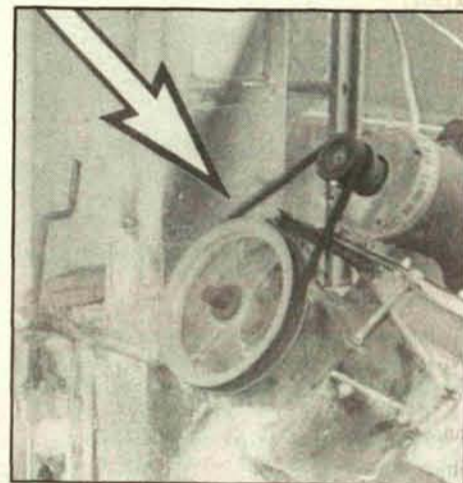
"Those who remove shields aren't always the ones who get caught in the machine," says rural safety expert Ron Converse of Farm Bureau Insurance. "Employees, family members, and even visitors can be seriously or fatally injured by unshielded machine parts." Here is an entanglement-prevention checklist for you to follow:

- Is the PTO driveline fully shielded, enclosing the tractor-connected universal joint and coupler? Driveline shields offer protection from the grabbing action of rapidly rotating shafts. Unshielded, even seemingly smooth shafts can catch and wrap clothing.
- Are shields in place on belts, chains, and nip points? If they aren't, hands, hair, and clothing can too quickly and easily become entangled.
- Are guards positioned over auger intake areas? Clothing or limbs can be pulled into an unguarded auger in a split second, with serious and often fatal consequences.
- Are remote shutoff devices working properly on forage wagons, feed grinders, forage blowers, and other equipment? If an operator becomes entangled, these devices may offer the only chance to shut down the machine and save a life.



From Farm Bureau Insurance

"Most of those missing shields and guards are probably still around the farm someplace," Converse says. "Reinstalling them or installing new ones could save someone from being the victim of entanglement with an unguarded power take-off shaft or other moving part. Whenever and wherever you perform repairs, remember this: The job's not done until the guard is back on."



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MAKING YOUR FUTURE MORE PREDICTABLE



USDA Offers Some Farmers "Put-Options"

Farmers in selected counties of Iowa, Illinois, and Indiana will be offered put options for the 1993 new-crop futures as an alternative to the usual government programs that provide income protection, according to *Knight Ridder News*.

The program, created under the 1990 farm bill, gives corn and some wheat and soybean producers a substitute for tools such as USDA deficiency payments or loan programs.

William O'Connor, chairman of the Chicago Board of Trade, said the exchange supports the plan for the "free market to provide an alternative to the traditional government safety net for farmers."

The CBT will assist USDA with the programs by providing educational materials and expertise, O'Connor said. The options program will provide eligible farmers with target price or loan level put options for 1993-new crop futures. Participants will receive an incentive payment of up to 15 cents per bushel for the grain enrolled in the program.

USDA predicts the put options will allow farmers to lock in a guaranteed price for their grain, rather than relying on government subsidies.

Attempts in the past to initiate a similar program fell short of expectations, USDA said, because farmers didn't feel the program would offer enough income protection. With new incentives to encourage farmers, more enrollment is expected.

Up to 50,000 bushels of corn, 15,000 bushels of wheat and 15,000 bushels of soybeans can be enrolled by each participant. Signup will occur at the same time as the 1993 Acreage Reduction Program, which still has not been announced.

Where U.S./EC Agricultural Issues Stand

Import Access (trade barriers):

The European Community (EC) appeared ready to accept the comprehensive tariffication of agricultural import barriers, as proposed in the compromise plan by GATT Director-General Arthur Dunkel. Now the EC contends that it may accept comprehensive tariffication in the future, but cannot commit to do so at this time.

The EC problem is bananas, which France does not want to liberalize in order to continue protection for its banana-producing territories (for example, Martinique). If the EC refuses to accept comprehensive tariffication, other countries may follow suit.

Internal Supports:

Progress has been made in this area, by both sides agreeing to a modification of the Dunkel paper that would effectively remove most domestic support programs in the U.S. and the EC from the 20 percent GATT cuts. The major problem is the oilseed dispute (see below).

Export Subsidies:

The U.S. still seeks cuts in the volume of subsidized exports of approximately 24 percent, as called for in the Dunkel plan. The U.S. had offered the EC some flexibility on

how to achieve such cuts, and it was thought that a breakthrough was close.

However, EC Commission negotiators have backtracked. The EC is now pushing for a deal that would result in subsidy cuts of only 18 percent – or deeper cuts if the U.S. accepts certain conditions, including rebalancing. Rebalancing has been a non-starter for the U.S., because it would result in new import restrictions on corn gluten feed.

The EC also refuses to make permanent an informal commitment not to subsidize beef

into the Pacific Rim. The Pacific beef market has so far been kept non-distorted by export subsidies.

Oilseed Dispute:

The U.S. and EC seem still to be far apart on how to settle this issue. The U.S. has asked that the EC cut its subsidized oilseed production to 9 million metric tons or less, or that it agree to a permanent acreage set-aside program that would ensure continued controls over subsidized oilseed production. Even this modest proposal, which is far from the industry's initial objective that subsidized production be cut to

7 million metric tons, has been rejected by the EC.

The EC has offered only to cut subsidized acreage by 15 percent next year, which it claims will reduce output to under 9.5 million tons, but has refused to commit to any long-term production controls beyond proposals under its internal farm reform plan. An acreage cut of 15 percent would cut output to 10 million metric tons at best.

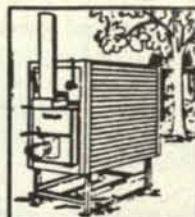
Michigan Small Grain Production Up in 1992

Below normal temperatures throughout the summer helped improve production significantly for Michigan's small grain crops, according to the Michigan Agricultural Statistics Service. Despite behind normal development all summer, and subsequently a late harvest, yields were improved. A new record yield was forecasted for oats. Wheat and barley yields were the highest since 1985. Rye yields were up 11 bushels per acre from 1991.

Winter wheat yield was projected at 56 bushels per acre, up 13 bushels from a year ago. Total production was estimated at nearly 35.3 million bushels, up 47 percent from 1991. Oat production, forecasted at 8.4 million bushels, was up 56 percent from last year due to the estimated record yield of 70 bushels per acre. Barley production was estimated at over 1.7 million bushels, up 22 percent from 1991. Average yield was set at 62 bushels per acre, up 19 bushels from last year but only 2 bushels above 1990.

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Carlton Wells	Eaton Rapids	517/663-3380
Paul Smith	Mason	517/676-4413
Doug Noveroske, DSM	Kalamazoo	616/375-6304
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Ross Vander Band	Belding	616/761-3585
Don Hassevoort	Hudsonville	616/875-8403
Ron Wenger	Belding	616/897-8958
Mark Hilaski	Hopkins	616/793-4541
Richard Stank	Lake Odessa	616/374-7394
Dolphe Eisenlohr	Shelby	616/861-2318
Richard Zenner	Kingsley	616/263-5339
Joe Bennett	Edmore	517/762-5480
Ned Cutler	Weidman	517/644-3367
Andy Sparks	Fremont	616/924-5945
Larry Roberts	Three Rivers	616/279-2117
James F. Crew	Quincy	517/639-8352
Loren Clemence	Battle Creek	616/965-4034
Ed Groholski	Burlington	517/765-2111
Art Blight	Albion	517/629-2582
Herbert Haight	Homer	517/568-4072
Carl Sparks	Cassopolis	616/445-3195
Edgar Miller	White Pigeon	616/483-7284
Steve Baldus	Hartford	616/621-2313
Ray Lowman	Gobles	616/628-5079
Bill E. Morgan	Sherwood	517/741-3698
DeMann Dairy	Kalamazoo	616/372-3887
Jeff Haack	Bronson	517/369-2207
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10 Policy Development and Product Trade Show Headline MFB Annual Meeting Dec. 1 - 4 in Grand Rapids

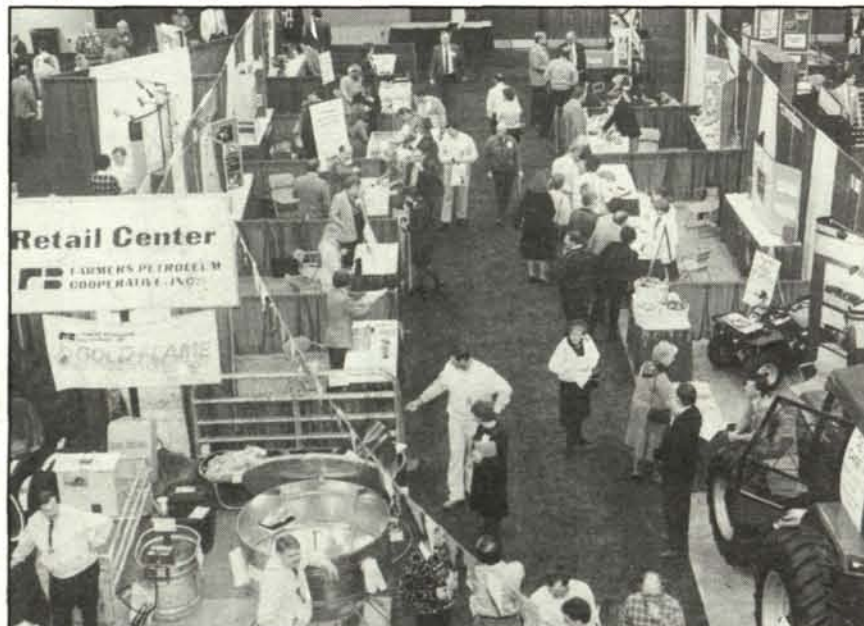
Over 1,000 members, including 460 delegates, are expected to attend Michigan Farm Bureau's 73rd annual meeting set to convene on Tues., Dec. 1, at the Amway Grand Plaza. A quick review of the "Program of Events at a Glance" (this page) verifies that this year's annual is action-packed, including the annual meetings of Farmers Petroleum Cooperative, Inc. (FPC) and Michigan Agricultural Cooperative Marketing Association (MACMA), MFB delegate sessions and the expanded MFB Product Trade Show.

Banquet and guest speakers include Michigan Gov. John Engler during Wednesday morning's AgriPac Breakfast, and humorist L.H. "Cotton" Ivy, who is also the Tennessee Commissioner of Agriculture, during the Annual Banquet on Thursday night.

Young Farmer contests and the Product Trade Show headline Wednesday's activities and are open to all members. Delegate sessions and policy discussion will be the main items of business both Thursday and Friday. For more annual meeting information, contact your county Farm Bureau office.



Above, nearly 460 Michigan Farm Bureau members will be meeting throughout the four-day period of the MFB Annual to discuss and vote on Farm Bureau policy direction for the next 12 months on issues such as wildlife crop damage, rural health care, and numerous other items forwarded to the MFB Policy Development Committee from all 69 county Farm Bureaus. Below, even if you're not a delegate, you'll still want to catch the MFB Product Trade Show opening on Wednesday at 11:30 a.m. to 8:30 p.m., and running on Thursday from 8:30 a.m. to 2:30 p.m.



College and Government
MSU-College of Veterinary Medicine
TELFARM/MICROTEL
Soil Conservation Service
Farm Credit Services

Commodity Groups
Michigan Agricultural Statistics
FFA Foundation

Commodity Groups
Great Lakes Sugar Beet Growers Assn.
Michigan Beef Industry Commission
Michigan Bean Commission
Michigan Soybean Promotion Comm.
Michigan Milk Producers Association
Michigan Corn Growers Association
Michigan Potato Industry Commission
Michigan Pork Producers Association

Program Events at a Glance

Tuesday, December 1, 1992

- 9:30 a.m. Farmers Petroleum Cooperative, Inc. Annual Meeting
- 11:30 a.m. Cooperative Luncheon Co-hosted by Farmers Petroleum Cooperative, Inc., and Michigan Agricultural Cooperative Marketing Association (MACMA)
- 1 p.m. MACMA Annual Meeting
- 3 p.m. MFB Resolutions Session
- 6:15 p.m. County Awards and 1993 Membership Kick-Off Banquet
- 8:30 p.m. Fabulous Fifties Fun Night

Wednesday, December 2, 1992

- 7 a.m. Child Care Service (until 10 p.m.)
- 7 a.m. AgriPac Breakfast
- 9 a.m. MFB Resolutions Session
- 10:30 a.m. Young Farmer Contestant Registration
- 11:30 a.m. Express Luncheon/'92 Trade Show Opening
- 1:30 p.m. Discussion Meet Round I
- 2:30 p.m. Discussion Meet Round II
- 4 p.m. Discussion Meet Semi-Finals
- 5:30 p.m. Discussion Meet Finals and Young Farmer Awards Program
- 8:30 p.m. '92 Trade Show Closes

Thursday, December 3, 1992

- 7 a.m. District Breakfasts/Caucuses
- 8:30 a.m. '92 MFB Trade Show Opens
- 9:15 a.m. MFB Resolutions Session
- 12 Noon President's Luncheon
- 1:30 p.m. MACMA Ice Cream Social
- 2:30 p.m. '92 MFB Trade Show Closes
- 2:30 p.m. MFB Resolutions Session
- 7:15 p.m. Annual Banquet

Friday, December 4, 1992

- 8:30 a.m. MFB Resolutions Session

1992 MFB Product Show

Member Programs and Services

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- Blue Cross Blue Shield
- Member Travel Service
- Feld Prescription Service
- First of America Bank-Central
- Hi-Grade Nut & Bolt
- Group Purchasing, Inc.
- MACMA
- Farm Bureau Insurance
- Young Farmer Department
- Promotion & Education
- Community Action Groups
- AMEX Life - Long Term Care

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- ADL AG Sales
- Main & Associates, Inc.
- Salisbury Management Services Inc.
- The Wright Place
- Westin Hotel, Renaissance Center
- Brookside Laboratories, Inc.
- Halderman Farm Management/Real Estate Services
- Diesel Injection Services, Inc.
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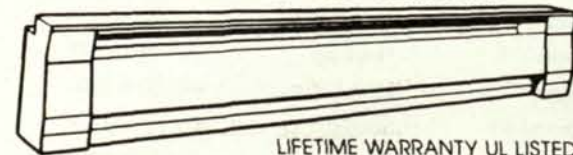
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State Discussion

Meet Contestants

- Mike Smego, Jr.Cass
- Brian McKenzieCass
- Brent Ashby.....Berrien
- Mike Heisler Calhoun
- Glenn McMunn.....Lenawee
- Denese Belson.....Hillsdale
- Valerie White.....Livingston
- Jeff BristleWashtenaw
- Ken Schapman.....Lapeer
- Stan Dudek, Jr.St. Clair
- Lisa Johnson.....Montcalm
- Kirk ThomsenMontcalm
- Beth SniderOceana
- Phil TuggleGrafton
- Randy Lauren.....Midland
- Matt SchwabArenac
- Randy Fettig.....Petoskey
- Tom Woelmer.....Monroe
- Lynn DorwnKent
- Boyd EndsleyBarry
- Kevin SallOttawa
- Howard Straub, JrClinton
- Robert SollmanEaton
- Patti Warnke.....Clinton
- Jim FuerstenauMacomb
- Patricia SchoedelManistee

Child Care Service Available at MFB's Annual, Wednesday, Dec. 2

Young Farmer activities, the MFB Trade Show, resolution sessions.... You'll want to be a part of it all on Wednesday, but caring for infants and children can make it difficult to attend all of the programs that you want to. That's why child care services are available for the youngest Farm Bureau members from 7 a.m. to 10 p.m. on Wednesday.

If you'd like to take advantage of the child care services, please make reservations for each child. Registration is \$5 per child before Nov. 20; \$10 per child when registered after the deadline or with no reservations. Parents are responsible for meals.

Also plan to bring toys, a playpen and diapering supplies for infants and toddlers to the Ottawa Room, 3rd. floor, Grand Plaza Hotel. For more information call (517) 323-7000, extension 3066.

- Bill Schoedel.....Manistee
- Jill BensonWexford
- Yvonne JakubikIosco
- Rich Hand.....Charlevoix
- Dave Johnson.....Menominee
- Steve CoteyHiawathaland
- Jim Van DammeHiawathaland

Child Care Reservation Form

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Address: _____

Child's Name/Age: _____

Begin Care Time/End Care Time: _____

Child's Name/Age: _____

Begin Care Time/End Care Time: _____

Child's Name/Age: _____

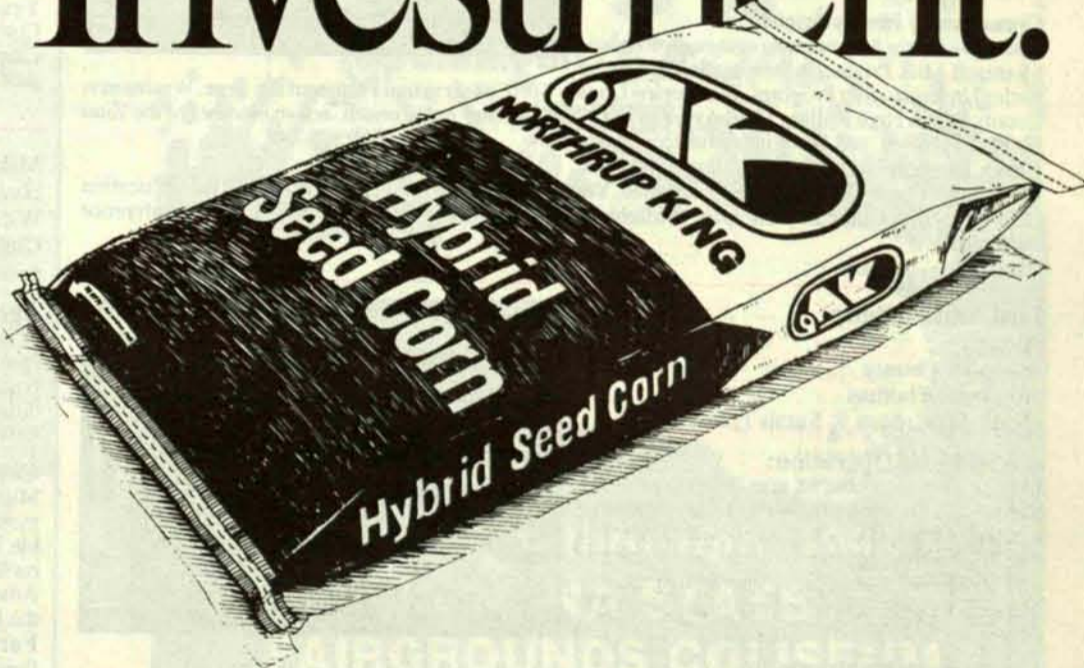
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Breckenridge	B&W Co-Op	517-842-3104
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Constantine	Ron Weston	616-435-8219
Corunna	Clyde McLosky	517-743-3633
Dimondale	John Oakley	517-646-0629
Dorr Dorr	Farm Products	616-681-9570
Dowagiac	Harold Grabemeyer	616-782-8744
Dowagiac	Joe Van Tuyle	616-782-8275
Homer	Tri-County Agra Services	517-542-3196
Lake Odessa	Mark Erickson	616-374-8538
Litchfield	Blondes Farm Supply	517-542-2996
Merrill	Con Agra Berger & Co.	517-643-7293
Middleton	M.A.C.	517-236-7263
Monroe	Calvin Smith	313-269-2710
New Lothrop	Anderson Fertilizer Services, Inc.	313-638-5868
New Lothrop	Bob Hajek	313-638-5281
Owosso	Anderson Fertilizer Services, Inc.	517-723-5205
Portland	Frank Trierweiler	517-587-6540
Reading	Dick Heffelfinger	517-283-2444
Richmond	Farmers Elevator	313-727-3025
Rockford	Ron Porter	616-874-8196
Saginaw	Seamon Farms	517-777-2054
Silverwood	John Ferkowicz	517-761-7217
Sunfield	Mueller Bean Co.	517-566-8031
Union City	David Lubar	517-741-3204
Vestaburg	Con Agra Berger & Co.	517-268-5300
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12 Distinguished Young Farmer and Outstanding Young Agricultural Leader Finalists

Michigan Farm Bureau's eight finalists in the MFB Young Farmer's Outstanding Young Agricultural Leader and Distinguished Young Farmer contests have been selected, with the state winner to be selected after personal interviews Dec. 2, at the MFB annual in Grand Rapids. MFB presents the awards annually to selected young farmers based on their farming operations, as well as leadership and community involvement. The contests are sponsored by Great Lakes Hybrids, Inc., with each state winner receiving \$1,500 worth of seed products and an all expense paid trip to the American Farm Bureau annual meeting in January. The state winner in the Distinguished Young Farmer contest also receives 100 hours free use of a CASE-IH Maxxum tractor. All contest finalists also receive a gift certificate from Farmers Petroleum Cooperative, Inc.

Outstanding Young Agricultural Leader

Gary Buchholz
Harbor Beach
Huron County
Wife: Linda
Children: Holly 13 months



Agricultural Operation:
Involved in a family dairy farm partnership milking 62 cows with a 20,000 pound herd average, and raising heifers as well as feeding out steers. The farm raises over 450 acres of crops including corn, oats, alfalfa, wheat, and soybeans.

Community Involvement:
Michigan Milk Producer delegate in 1991 and 1992, represented local MPPA as Outstanding Young Dairy Couple in 1991. Michigan Animal Breeders Cooperative Delegate in 1991, member of Cooperative Extension Service Advisory Board, active in Zion Lutheran Church as youth director, Sunday school teacher, and serves on the Board of Elders as church lector and church television broadcaster.

Farm Bureau Involvement:
Member and chairman of the Huron County Young Farmer Committee, member of the Helena Community Action Group, past Lansing Legislative Seminar participant, MFB annual meeting delegate, and past participant of the MFB Young Farmer's Leaders Conference.

Jeff Horning
Manchester
Washtenaw County
Wife: Lynda
Children: Katelyn, 6 months



Agricultural Operation:
Actively involved in a family dairy farm partnership milking 75 cows with a rolling herd average of 26,000 and raising replacement heifers in addition to farming 400 acres of field crops.

Community Involvement:
County Holstein Association organization board, Michigan Milk Producers Association leader of Junior Understanding Program, Washtenaw County Soil Conservation Farmer of the Year, Washtenaw County DHIA High Rolling Herd Average in 1991, 4-H dairy judge coach, active member of the Zion Lutheran Church, and dairy judge for local dairy show.

Farm Bureau Involvement:
Washtenaw County Membership Committee, Young Farmer's organizer, chairman of Rural Education Days Dairy program, past participant in Michigan Farm Bureau's Young Farmer's Leader Conference and ProFILE.

Lori Ann Malburg
Almont
Macomb County
Husband: Thomas
Children: Kristen 9, Sarah 7, Jessica 4



Agricultural Operation:
Owns and operates the 38 acre "Malburg Family Farm," an educationally based farm dedicated to educating elementary age school children and families with guided tours, educational programs and hayrides, in addition to operating a 22 stall horse boarding operation and managing 200 acres for a family member.

Community Involvement:
Co-developer of TAC-2000 career orientation program, Almont PTO president and secretary, St. Johns Church teacher, Macomb County 4-H Horse project adult leader.

Farm Bureau Involvement:
Macomb County Farm Bureau Promotion and Education Committee member, Young Farmer Committee member, chairperson of the county Policy Development Committee, chairperson of the Armada Fair Booth Committee, member of the Macomb County Farm Bureau Board of Directors, and current participant of Michigan Farm Bureau's ProFILE.

Sharon Woods (Sharon Todd as of Oct. 3, 1992, CONGRATULATIONS!)
Reed City
Osceola County
Husband: Mark E. Todd



Agricultural Operation:
Actively involved in family's "Moon Lit Woods" dairy farm partnership, working as herdsman and keeping all records current on the 60 percent registered holstein herd. The operation also raises 800 acres of corn, alfalfa, and oats.

Community Involvement:
Osceola County DHIA Board of Directors, Osceola County Soil Conservation District Cooperator of the Year, Distinguished Jr. Holstein member of the Michigan Registered Holstein Association, Osceola County Fair Board Dairy Exhibit Building Superintendent, McBain-Falmouth Christian School FFA dairy judge, and Hersey United Methodist Church member and Youth Group Vice president.

Farm Bureau Involvement:
Osceola County Farm Bureau Young Farmer member, Michigan Farm Bureau meeting delegate, District VII Young Farmer Discussion Meet Contestant, Osceola County Agriculture in the Classroom presenter.

- Distinguished Young Farmer -

Tom Barends
Fremont, Newaygo County
Wife: Jacqueline



Agricultural Operation:
Owns and operates a 50 cow dairy operation, with a rolling herd average of 21,763, in addition to marketing registered cows, bulls, and heifers. The farm utilizes rotational grazing throughout the growing season, with feed purchased for the remainder of the year.

Community Involvement:
District 7 Michigan Holstein Association Board member, 4-H Youth Leader, Newaygo United Church of Christ Youth Group leader and council member, and sponsors of an annual dairy promotion event called "Open Barn," in June. Progressive Genetics Award from the Holstein Association, and Highest 5-Year Production Increase from DHIA.

Farm Bureau Involvement:
Newaygo County Policy Development Committee and Newaygo Young Farmer member.

Doug J. Knoerr
Sandusky, Sanilac County
Wife: Robin
Children: Bradley 6, Kyle 5 months



Agricultural Operation:
A partner in the Knoerr Farms 2,000 acre cash crop farm operation. The farm consists of 225 acres of wheat, 650 acres of corn, 700 acres of soybeans, 250 acres of sugarbeets, and 175 acres of hay.

Community Involvement:
Started Sanilac County Marketing Club, Custer Township Board of Directors and deputy supervisor, Peace Lutheran Church members, usher and a member of various committees, Sanilac County Safety Project organizer.

Farm Bureau Involvement:
Young Farmer Committee chairman, Sanilac County Farm Bureau Board member, Direct Marketing Committee member, Membership Committee member, State Affairs Committee, National Affairs Chairman, Lansing Legislative Seminar and Washington, D.C. Legislative Seminar participant, and past Young Farmer Discussion Meet contestant.

Mike Tulgestke
Hawks, Presque Isle County
Wife: Kathleen
Children: Andrew 3, Katelyn 6 months



Agricultural Operation:
In a family partnership on a 65-cow dairy operation with a 21,580 pound rolling herd average, in addition to raising 300 acres of alfalfa, and 150 acres of corn.

Community Involvement:
Michigan Holstein Association member, secretary of Responsible Wildlife Management, serves on the Extension Agricultural Advisory Committee, usher for the Faith Lutheran Church, Most Improved Herd and High Herd Production awards - DHIA.

Farm Bureau Involvement:
Presque Isle County Board of Directors and served as county Farm Bureau president, Young Farmer Committee chairman, member of County Farm Bureau Promotion and Education, Policy Development, Information, and Membership committees. Current member of the Michigan Farm Bureau Policy Development Committee.

James B. Wagner
Marcellus, Cass County
Wife: Michelle
Children: Alysia 2



Farm Operation:
Owner/operator of an 80 acre farrow to finish operation consisting of 300 sows and over 4,000 market hogs. Current production includes 9.5 pigs weaned on average, a 95 percent conception rate, and 17.5 hogs sold per sow per year.

Community Involvement:
Active in the Cass County Pork Producers serving as chairman of the Mall Committee, Grocery Store Promotion Committee, Pork Fest Committee, and as a Michigan Pork Producers Board of Directors alternate. Has served as treasurer and vice chairman of the Cass County Soil Conservation District, and serves on the Board of Trustees for the Marcellus Methodist Church. Nominated for Pork All American by the Michigan Pork Producers Association.

Farm Bureau Involvement:
Member of the Cass County Young Farmer Committee and served as chairman. Cass County Farm Bureau Discussion Meet winner and state semi-finalists in 1986.

CASE-IH MAXXUM Tractor Will be Delivered to State DYF Winner!

The winner in the Michigan Farm Bureau's Distinguished Young Farmer Contest will receive 100 hours free use of a CASE-IH MAXXUM tractor on his farm for the 1993 growing season. This marks the second year that CASE-IH has sponsored the prize.

According to CASE-IH Area Sales Manager for Michigan, Bob Weiglein, the 5250 MAXXUM tractor tops the series with 112 horsepower.

"The 5250 has all the features customers like about the MAXXUM tractor," explained Weiglein. "Transmissions match power to the job, and the unique power-shuttle shift goes from forward to reverse without clutching for greater efficiency in operations such as loader work."

With added horsepower, the 5250 competes favorably with other tractors over 100 horsepower. The customer can get 7,700 pounds of hitch lift capacity from this machine.

Other features of the 5250 include cantilever-mounted engine, heavy-cast side rails for front-end strength and a heavy weight-to-horsepower ratio, 6 inch box beam front axle on the two wheel drive model and optional 3.5 inch bar type rear axles. The 5250 is powered by the CASE 6T-590 engine.

According to Weiglein, the new MAXXUM 5250 tractor also incorporates several enhancements that are now available for the entire MAXXUM Series.

"Case has taken a product that was already considered the best in the field and made it better," he said. "Besides bringing in the more powerful 5250, they've increased horsepower on the other three MAXXUM tractors. The 5220 now delivers 80 h.p., the

5230 delivers 90 h.p., and the 5240 delivers 100 horsepower.

Other improvements to the line include the introduction of an all-glass door, repositioned mirrors, swivel seat, in-cab hydraulic flow controls, fender-mounted hitch controls, and offset drawbar.

"Good visibility has been a key trait of the MAXXUM tractors, and now with the all-glass door and repositioned mirrors, the operator gets even better visibility to the sides and rear of the tractor," said Weiglein.

Three new additions to the MAXXUM tractors make it easier to use implements. Optional in-cab flow controls let the operator adjust the hydraulic flow to two sets of couplers from inside the cab. "That's especially handy for the farmer using spray equipment with orbital motors," noted Weiglein.

Optional electronic controls located outside the cab on both rear fenders raise and lower the hitch, making it easier to hook up implements. The offset drawbar enhances ease of hookup.

Another additional feature of the 5200 series is the option of factory installed Good-year DT 710 radial tires. This new tire design provides a good combination of the traction and a smoother ride. This is the first time this tire has been offered as original equipment.

"These enhancements are all important," said Weiglein. "But the true value of a MAXXUM tractor is found in the durable, heavy-duty powertrain. MAXXUM engines and transmissions are designed and built to provide reliable, long lasting performance under demanding, heavy agricultural operations."



Faced with a harvest season full of uncertainty, isn't it comforting to know that there's a diesel fuel available to Michigan farmers that can help take the risk out of your farm operation? At Farmers Petroleum Cooperative, Inc., we know that your diesel equipment is an expensive investment that you want to protect and count on.

Michigan's finest premium diesel fuel is FPC's **GOLD FLAME** Custom Diesel Fuel. An improved detergent package continually flushes injectors to prevent gum and lacquer deposits, increasing injector life while increasing horsepower and reducing smoke emissions.

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* Certain restrictions apply

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Saturday January 9 1:00 pm	6200 Four Wheel Drive 10,000 Pro Stock	Sunday January 10 2:00 pm	6200 Two Wheel Drive 7200 Modified

Order Your Tickets Now!
TICKETS AT EVENT \$15.00

	# Tickets	Price	Total
FRIDAY Jan. 8, 7:30 pm		\$12	
SATURDAY Jan. 9, 7:30 pm		\$12	
SATURDAY Jan. 9, 1:00 pm		\$12	
SUNDAY Jan. 10, 2:00 pm		\$12	
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TOTAL			

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- For Competition Information call (614) 436-1761

Tickets will be mailed Dec. 15, 1992. This form & offer expires Dec. 15, 1992.
ALL SEATS RESERVED MF 11

After Dec. 14, tickets available from TicketMaster for \$15 at 317-239-5151.

14 December Discussion Topic – Why Do You Buy Insurance?

(The discussion topic this month was prepared by Farm Bureau Insurance)

What happens if your house or barn is damaged by fire, tornado, or windstorm? A lot of people will offer you sympathy, but that will not rebuild your house.

When you suffer a disaster, one of your best friends is your insurance company. Your company is there to help pay the bills and get you back on your feet.

Insurance companies exist to relieve you of the burden of unexpected financial loss. The risk is spread over a large number of policyholders, who pay a premium to be part of the protection pool.

The premiums are pooled together and invested in bonds, stocks, and other investment vehicles that earn income. Premiums and the income they earn (minus the insurer's cost of doing business) constitute the funds out of which insurance companies pay the claims of policyholders.

The purpose of insurance is to return you to the same state and condition you were in

before the loss – not to improve your pre-loss condition.

Through the insurance policy, which is actually a contract, the company agrees to pay covered losses in a fair and timely manner. In turn, the policyholder agrees to pay the premium and give honest information on applications and claims forms.

Farm Bureau Insurance, Michigan's largest farm insurer, follows a philosophy that calls for superior, personal claims service and fair settlements for Farm Bureau members and all other policyholders.

It's a common myth that insurance companies make very high profits. In fact, over the past decade, the property/casualty insurance business has been consistently less profitable than many other types of business.

Insurance companies have little direct control over the ever-increasing cost of goods and services that claims dollars must pay for, so rate adjustments are sometimes necessary to cover the increasing costs.

Although insurance is not the answer to every risk in life and doesn't pretend to be, it can make life more secure by protecting you from a variety of common – and not so common – risks that you face everyday.

Few of us could get along today without insurance. It protects our homes, lives, families, farms, cars and trucks, businesses, retirement, and makes the future more secure for all of us. Indeed, the very survival of your farm and your family may depend on the insurance decisions you make.

By far, insurance plays the major role in the protection of your life and possessions. For that reason, you need to give it more than just passing attention.

Farm Bureau Insurance, which was founded by Farm Bureau members in 1949, encourages consumers to read their policies and ask their agents questions. Many policyowners don't read their policies until a loss occurs and then may be surprised to discover that insurance does not cover "everything."

The insurance "partnership" works best when the agent and policyholder stay in close contact so that coverage can be adjusted to reflect changes in the policyholder's life.

Seeking your agent's professional advice is an important way of getting your money's worth from your insurance dollar.

Insurance will do everything the policy says it will do. Whether it's one barn lost to a fire or thousands of homes lost to a hurricane, insurance is the force that rebuilds communities and lives.

DISCUSSION QUESTIONS:

1. What does your group consider the purpose of insurance?
2. How can a consumer be certain about the insurance coverages he or she has?
3. How has insurance affected the lives of individual group members?

Carhartt Sale Days

WESTERN STYLE JACKETS

JACKET - DUCK - QUILTED FLANNEL LINED

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ 6-ounce 100% polyester flannel lining ■ Corduroy collar ■ Heavy-duty zipper front with protective windproof flap ■ Slash front pockets with snap closure ■ Knit cuffs and bottom ■ Traditional western styling ■ Available in six colors

COLORS: Brown, Navy, Steel Blue, Red, Black, Natural
WEIGHT: 3.8 #



ITEM NUMBER	SIZE	RETAIL	MEMBER COST
JQ166	34-36/S	\$ 71.49	\$ 49.75
JQ166	38-40/M	71.49	49.75
JQ166	42-44/L	71.49	49.75
JQ166	46-48/XL	71.49	49.75
TALL JQ176	38-40/M	78.49	53.75
TALL JQ176	42-44/L	78.49	53.75
TALL JQ176	46-48/XL	78.49	53.75
TALL JQ176	50-52/2XL	78.49	53.75

DUCK COVERALLS

QUILT LINED - ZIPPER LEG TO WAIST

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ Lined with durable red nylon quilted to 3.3 ounces of polyester ■ Corduroy collar with snaps to accommodate optional hood ■ Heavy-duty two-way zipper front ■ Bi-Swing action back ■ Two covered zipper breast pockets ■ Two side pockets ■ Two reinforced hip pockets ■ Hammer loop and side tool pockets ■ Two-way leg zippers with protective windproof flaps with snap closures open to waist ■ Two waist and cuff adjustments

COLOR: Brown only
WEIGHT: 5.5 #

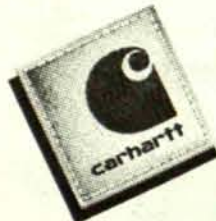
ITEM NUMBER	SIZE	RETAIL	MEMBER COST
996QZSRT	34-50	\$ 89.99	\$ 63.50
BIG 996QZSRT1	52-54	97.99	68.75
BIG 996QZR2	56-58	107.99	74.25
BIG 996QZR3	60	115.99	79.50

WOMEN'S - QUILT LINED - ZIPPER LEG TO WAIST

29" INSEAM

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
RO906	S-L	\$ 81.49	\$ 59.00

COVERALL SIZING:
Short fits 5'3" thru 5'7"
Regular fits 5'7" thru 5'11"
Tall fits 5'11" thru 6'3"



Rugged as the men who wear them.*



MICHIGAN FARM BUREAU MEMBERS CARHARTT PURCHASE SALE

DUCK VESTS

PILE LINED

■ 12-ounce 100% cotton duck with plied yarns ■ Water repellent (re-treat after washing) ■ Lined with warm polyester ■ Heavy-duty zipper front ■ Two inset front pockets with elastic shell loops inside ■ 3-inch kidney flap

COLOR - Brown only
WEIGHT: 2.5 #



ITEM NUMBER	SIZE	RETAIL	MEMBER COST
6SV	S-2XL	\$ 27.49	\$ 21.25
BIG 6SV1	3XL-4XL	31.99	23.50
TALL 6SVT	M-2XL	30.49	22.75

DUCK ARCTIC COATS

ITEM NUMBER	SIZE	RETAIL	MEMBER COST
CQ186	34-50	\$ 69.99	\$ 51.50
BIG CQ186-1	52-54	75.99	55.50
BIG CQ186-2	56-58	82.99	59.75
TALL CQ196	38-50	75.99	55.50
BIG/TALL CQ1961	52-54	83.49	60.00
CQ182	36-50	72.49	53.50
BIG CQ1821	52-54	79.49	57.75
TALL CQ192	38-50	79.49	57.75
BIG/TALL CQ1921	52-54	87.49	62.50

■ 12-ounce 100% cotton duck with plied yarns ■ Water-repellent (re-treat after washing) ■ Lined with durable black nylon quilted to 8-ounces of polyester ■ Corduroy collar with snaps to accommodate optional hood ■ Heavy-duty zipper front with a protective windproof flap with hook-and-loop closure ■ Bi-Swing action back ■ Extra-large front combination pockets ■ Hook-and-loop closure on breast flaps ■ Waist drawing string ■ Recessed knit storm cuffs

COLORS: Brown, Navy
WEIGHT: 4.5 #



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 Card No. _____
 Signature (as it appears on card) _____

Item Number & Name	Color	Size	How Many	Price Each	Total Price		Weight # 's
					dollars	cents	

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2.1 to 3 lbs.	4.19	15.1 to 25 lbs.	10.29
3.1 to 5 lbs.	4.98	25.1 to 45 lbs.	14.19
5.1 to 10 lbs.	6.49		

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OPTIONAL FARM BUREAU LOGO \$3.50 EACH	
TOTAL AMOUNT	

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Michigan Farm News Classifieds

01
Farm Machinery

1979 GLEANER K-2 Combine, 3 row black corn head, 10' floating grainhead. \$7500 or best offer. Call 517-593-2292.

LINCOLN WELDERS, welding supplies and Harris Cutting Torches available at money-saving discounts to Farm Bureau members. The savings are even greater during the "Early Winter Sale" Dec. 1 - 8. For more information, contact your local Group Purchasing vendor, or call 1-800-292-2680, ext. 2015.

MASSEY FERGUSON 265D: Low hours, 62hp. JD baler, 336. 12' 3 point drag. 3 bottom, 3 point MF plow. 7' clodbuster packer. 11' International Harvester Disc. 616-794-3808.

ORIGINAL EQUIPMENT Manufacturer rated quality tillage parts at discount prices. A full line of replacement wear parts for plows, chisels and discs for all of your fall needs. Additional savings during the "Early Winter Sale" Dec. 1 - Jan. 8. For more information call your local Group Purchasing vendor, or call 1-800-292-2680, ext. 2015.

PARTS for Tractors and self-propelled combines, will buy used and burned combines. Contact Bob Bamgras, Central Michigan Tractor Parts, 2713 N. U.S. 27, St. Johns, MI 48879, 517-224-6802 or 800-248-9263.

PREMIUM QUALITY roller chain at factory-direct prices, guaranteed to last 30% longer than any other roller chain on the market with seamless rollers. Contact your local Group Purchasing vendor, or call 1-800-292-2680, ext., 2015.

SAVE ON QUALITY cutting parts for your combine and haybine winter restoration projects with the "Early Winter Sale", Dec. 1 - Jan. 8, exclusively for Farm Bureau members. Call your local Group Purchasing vendor, or call 1-800-292-2680, ext., 2015.

02
Livestock Equipment

HIGH QUALITY Universal Livestock Equipment, Gates, Stock Tanks, Energy Free Waterers, Feeders, Farrowing Crates, Nursery Decks and more. Available through Farmers Petroleum Cooperative, Inc.'s Distribution Network. Contact 1-800-292-2680 EXT 3307 for the dealer location nearest you.

PATZ-98B SILO UNLOADER fits 12' to 16' silo, large wheels, electric winch, as new. 616-772-4881.

04
Livestock

BOARS AND GILTS York and Chester, ready for service. Broadview Farms, Ann Arbor, 313-971-1804. Delivery available. Satisfaction guaranteed.

LARGE SELECTION of registered Yorkshire and Hampshire Boars and open Gilts. Test date available now, taking orders for spring 1993. Bred Gilts. Marvin Cook, Mulliken, MI 517-649-8988.

06
Agricultural Services

BIRD FERTILIZER SERVICES. 1100 N Irving, Greenville. Fertilizer, chemicals, seed, lime, feed. Soil testing, truck spreading and custom spraying. Call 616-754-3684.

06
Agricultural Services

CROP INSURANCE It's time to start planning for your 1993 crop insurance needs. If you have questions about crop insurance, call your authorized Farm Bureau Insurance agent or contact Jim Gallagher in the Farm Bureau Insurance home office, 517-323-7000, ext. 2741.

NUMBER 1 IN QUALITY Grower Service is the company to turn to for that expert advice on what products to choose and how to use them. Crop after crop, year after year, Michigan farmers turn to the company with over 400 years of experience when they need advice. Whether its insecticides, fungicides, herbicides or specialty production chemicals, turn to Grower Service Corporation. Our name says it all. For more information contact James Church 517-323-2125. The result: You get the best yields!

MICHIGAN FARMERS Why not choose the best insurance for your farm? Farm Bureau Mutual introduced the first Farmowners Policy in the nation in 1960. We were the first and we're still the best with quality coverages, customized for your farm. Call your Farm Bureau agent today.

08
Building Materials

BUILD IT YOURSELF and save money. Commercial Steel Buildings featuring easy bolt up assembly for the do it yourself builder from America's largest distributor. We have over 5,000 standard sizes of shop, farm, industrial, commercial and mini-warehouse buildings. All are complete with engineer stamped permit drawings to meet all local building codes, 20 year roof warranty, and painted walls. Prices are FOB from six manufacturing plants nationwide. Call us today for a free information package and a quote on our top quality buildings. **Heritage Building Systems** 800-643-5555.

NO-TILL DRILLS available for Great Plains Manufacturing in 7 ft. and 10 ft. end wheel models, 12 ft., 14 ft, 15 ft., 20 ft. and 27 ft., pull type non-folding models, and 24 ft and 30 ft folding models. You can order 1993 models in Nov. 1992 at 1992 prices (except 24 ft. & 30 ft. folding) and take delivery in the spring of 1993. Contact Jim Warczynski, Mfg. Rep. at 517-682-4523.

09
Real Estate

SEVENTY-TWO ACRES, 3 bedroom home, 2 fireplaces, 2 baths, stately drive lined with maples, 6500 sq. ft. horse barn, indoor arena, box stalls, fenced pastures, 2 other large barns. Must see. **Morris-Richardson Real Estate** 517-345-2828.

VICTORIAN IN EVERY SENSE OF THE WORD right to the location. In beautiful Victorian West Branch. This large 3-4 bedroom home has been completely renovated from top to bottom. Hardwood floors, trim, wood doors, 3 fireplaces, 4 baths, formal living and dining room, large kitchen and breakfast area, 3 sided Florida room, large family room, bricked courtyard, 3 car attached garage, wrap around porch, gas heat and air conditioning, custom interior and landscaping. a real ONE OF A KIND!

Morris-Richardson Real Estate 517-345-2828.

09
Real Estate

FOR SALE BY OWNER 8.5 acres adjoining Shanty Creek Properties, Bellaire, Michigan. Established, USDA Approved, modern meat processing plant. Wholesale and retail. Four bedroom modern home. Terms negotiable. 616-533-6056.

10
Seeds

PROFESSIONAL Vegetable and Bedding Growers... Write us for a FREE copy of our 1993 Professional Growers Seed Catalog... for seeds of the finest vegetable and flower varieties you can grow. **HARRIS SEEDS** Dept. 9311, PO Box 22960, Rochester, NY 14692-2960.

SEND FOR FREE, full-color catalog with all hybrids, trait-rating charts and other helpful information. **Crows Hybrid Corn Company** Box 306, Millford, IL 60953. Telephone 800-331-7201.

12
General

Farmer's Petroleum Cooperative, Inc.'s Propane Division offers Farm Bureau members a 5 cents/gallon discount on delivered propane, 24 hour emergency service, budget plan, a 10% discount on propane and natural gas appliances, and free tank rentals to qualified members. Serving the surrounding Lansing area and Thumb Markets. Contact 517-882-2822 in Lansing, and 517-673-7714 in Caro for details.

CO-OP TIRES, batteries, motor oil and greases, fuel handling equipment, and farm supply merchandise. Available through **Farmer's Cooperative, Inc.'s** Member Co-ops and dealers. Contact 1-800-292-2680, ext. 3307 for the location nearest you.

DENTAL INSURANCE Farm Bureau's newest member benefit! Fully insured individual dental plan, utilize any dentist in the state or maximize benefits by using one of 1200 PPD dentists statewide. Cleanings, fillings, x-rays, etc. covered at 100% after \$5-00 copay. Call your County Farm Bureau office for more details!

EARN 7.35% ANNUAL EFFECTIVE INTEREST with a Universal Life Insurance policy from Farm Bureau Life Insurance Company of Michigan. Your interest earnings are tax-deferred, plus you have the security of life insurance protection for you and your family. Your interest rate is guaranteed to never fall below 4.5% for as long as you have your policy. Call your Farm Bureau Insurance agent today.

FOR MORE INFORMATION about Northrup King Products or dealerships where available, please call the **Northrup King District Sales Manager** nearest you. Dave Smith, Shepard 517-828-6127. Steve Leipprandt, Kentwood 616-956-7136. Mark Klett, Howell 517-546-5874. Lee Everett, Vermontville 517-726-1322.

MEMBERLINE VISA CARD Sponsored through First of America Bank, attractive 15.9% interest rate and no application costs or annual fees. Available in both classic and scenic designs. Beat the high cost of other credit cards and show your pride in belonging to an organization that works for shared interests. Call your county Farm Bureau office for an application.

12
General

WIRELESS DRIVEWAY ALARMS. Lets you know any time someone walks or drives into your place! Easy installation. Call or write for free brochures: Paxton Enterprises, 48E 600N, Fortville, IN 46040. Call 800-872-9866 or 317-326-2838.

GOLF-FARMING... Your sandy farm might be greener than you think. Imagine creating your own profitable golf course just like a professional. Call 517-291-3322.

POWER TWIST and adjustable V-Belts at discount prices. Cut your on-farm inventory and save on lost downtime with Power Twist. For more information, contact your Group Purchasing local vendor, or call 1-800-292-2680, ext. 2015.

12
General

GOLD FLAME CUSTOM diesel fuel. Michigan's finest premium diesel fuel. Available exclusively through **Farmer's Petroleum Cooperative Inc.'s** Authorized Dealer Network. Contact 1-800-292-2680, ext. 3307 for the location nearest you.

FOAM SHEETS Priced lower than anyone, all sizes, all thicknesses, all brands. Free delivery. Call William Insulation 517-263-5990.

MEMBER TRAVEL SERVICE Get the most out of your travel budget! The Member Travel Service is ready to save you money on air travel, hotel accommodations, tours, cruises, etc. Call 1-800-292-2680 extension 3067 today to begin planning your winter vacation.

12
General

YOU CAN SAVE up to 50% on home heating cost and never have to buy fuel, wood, oil, gas, kerosene, ever again... replace your electric heat, old furnace. Available in Portable 1100 or Permanent 2200. Safe, clean, 100% efficient, no maintenance, lifetime warranty. 800-627-9276 or Hydro-Sil, PO Box 662, Fort Mill, SC 29795.

WATERSTOVE for the safest, most efficient wood heating system on the market today which sits outside and heats your entire home plus domestic hot water, UL listed, thermostatic control, 12 to 24 hour burn time. **S & E Industrial Supply**, 1821 Austin St., Midland, MI 48642, 517-846-0100 or 800-882-8198.

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33	34	35	36

Great Lakes Hybrids and Young Farmers – a Relationship of Excellence

For the seventh year, winners in the Michigan Farm Bureau's Distinguished Young Farmer and Outstanding Young Agricultural Leader contests will be awarded \$1,500 worth of seed products from Great Lakes Hybrids. Winners can select corn, soybean, and/or alfalfa seed from the Great Lakes Signature seed line, according to MFB Young Farmer Committee Chairman, Steven Gonyea, a farmer from the Spruce area in Alpena County.

"Great Lakes Hybrids' continued support of MFB's statewide Young Farmer contests has added a unique incentive for our young farmer contestants," said Gonyea. "The reputation of Great Lakes' quality seed has helped to attract quality contestants and strong competition to both contests."

According to Great Lakes' spokesperson, Debbie Leslie, since the introduction of the Signature seed line in 1988, a growing number of Michigan farmers are enjoying the benefits derived from the Ovid, Michigan-based company's production standards and quality assurance program.

All seed corn is dried in high-pressure, double-pass reversible dryers that assure all kernels are uniformly dried to 12 percent final moisture. Signature seeds are tested by registered seed technologists and verified by an independent lab for both warm and cold germination. Quality control efforts have resulted in a total genetic purity of 98.99 percent, and field emergence test re-

sults of 90.60 percent for the Signature seed line.

The company continues to evaluate genetic purity the old fashioned way - winter growouts. This process allows Great Lakes Hybrids to check the plants out under actual field conditions.

Research is a dominant factor in Great Lakes success with the Signature seed line. The company employs a full time research staff of 18 people at four research stations (Illinois, Minnesota, Michigan and Puerto Rico). In addition, the company has 27 replicated testing sites across the northern and central corn belt to provide localized hybrids for specific areas.

Signature Seed Corn

Great Lakes corn hybrids are providing growers with consistent championship performance, as the company continues to evaluate and identify the specific genetics that result in top performing crosses.

Seven new hybrids promise to carry on the championship yield tradition of the Signature hybrids. Specific hybrids and traits include:



GL 210 - With superior plant health, this hybrid provides solid standability and top yields. Great appearance and drydown complete the package of this 76-day hybrid.

GL 393 - This hybrid offers excellent drydown, with large ears for tremendous yield potential in the 89-day maturity category. Its healthy strong stalks and solid roots assure total satisfaction.

GL 411 - With fast emergence, strong stalks and tough roots, this hybrid provides solid standability and a high yield to moisture ratio. It also responds well to high fertility and is ideal for reduced tillage operations.

GL 559 - This dual purpose hybrid combines attractive heavy test weight ears and beautiful grain quality with strong stalks and roots to carry the load. This 105-day hybrid provides good ear retention and is an excellent choice for either grain or silage.

GL 580 - This exciting new 108 day hybrid has the ability to produce championship yields in zones five and six. Girthy, determinate ears are attached to a uniform medium short plant.

GL 593 - A fast starter that provides superior heat stress tolerance and responds well to top management. With excellent uniformity, deep kernels and good test weights, this hybrid is a winner in the 100 to 112-day maturity category.

GL 610 - This new hybrid has desirable traits similar to the popular GL 590, with higher yields and 1 to 2 percent higher moisture. Ideally suited for zones 7 and 8, this hybrid has great tolerance to heat stress.

Signature Soybean Seed

The Great Lakes soybean line-up is loaded with versatile brands designed to meet the specific needs of no-till, drilled, or wide row operations. All Great Lakes soybean brands feature the Signature 100 percent replant policy.

New advanced genetics are leading the way in trials throughout Michigan. Profitable performance from the Group 0 to Group IV maturities has taken Great Lakes to the top of the soybean industry.

Signature Alfalfa a Winner Too!

Great Lakes high performance alfalfas are genetically designed to fit your specific forage needs. The newest introduction, WEBFOOT MPR, features the WEBFOOT branching root system plus the advantage of multiple pest resistance.

THRIVE, the quality alfalfa, is the best selection for high relative feed value and increasing the milk per acre output of your dairy operation. BIG 10VR, the first 10 ton alfalfa, continues to be a yield leader.

From the unique WEBFOOT branching system, to the disease resistance package of THRIVE and WEBFOOT MPR, to the 10 ton advantage of BIG 10VR, the Great Lakes alfalfas have anchored themselves as the profit performance solution for your operation.

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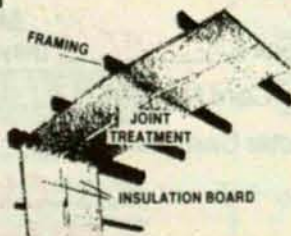
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Custom Cut Foam Sheets Up To 18' In Length

We Sell Foam Sheets Below Anyone

OR WE'LL PAY BACK THE DIFFERENCE TWO TIMES — 30 DAYS

- Foam against steel or aluminum stops dripping and condensation.
- Foam sheets are excellent for underground.
- Use foam sheets for aluminum or steel ceilings; heavy aluminum backing.
- Use ground foam to mix with dirt or fill block.
- Use under siding . . .



- 4" WIDE VINYL COVERED FIBERGLASS ROLLS IN STOCK • LARGE HEADED NAILS • FOAM GLUE

WE DELIVER FREE—ANYWHERE

Call For Free Samples & Special Prices On Very Large Quantities.

ADRIAN FOAM PRODUCTS DIVISION OF WILLIAMS INSULATION

Dow Styrofoam Supply House

- Foundation Coating
- Foam Packaging & Insulation
- Industrial Forming Blocks
- Tapered Roofs
- Siding Backer
- Sheeting



(517) 265-5774

1000's of Blue Dow Styrofoam Sheets Along With 1000's of White Foam Sheets in Stock
OPEN MONDAY THRU SATURDAY 8 A.M. - 5 P.M.

Williams Insulation Will Deliver To Your Pole Barn Site For Free!

If you want to insulate part of a new or existing pole building so it can serve as a comfortable heated workshop, you'd be smart to call the folks at Adrian Foam Products . . . a division of Williams Insulation . . . before you begin.

And the same advice holds true if you're planning to insulate your garage, attic or basement or if you're weatherizing a storage area or livestock pen. For the past 15 years, owner Walter Williams has been selling various kinds of foam sheets . . . in lengths up to 18 feet and in a wide range of thicknesses . . . to wholesale and retail customers alike, including contractors, supply houses and lumber yards.

Why? Mainly because Adrian Foam Products offers lower prices than its competitors and stocks a large inventory.

The company also offers complete price lists, and samples can be sent at a customer's request.

But foam sheets aren't its only product. The firm also handles Dow products, along with nails, glue, tape, roofing foam, celotex and packaging.

And in case you buy more foam sheets than you can carry home in your car or truck, don't worry.

Adrian Foam Products will deliver large quantities anywhere their customers want . . . for free!

More information about the products available can be obtained by calling Adrian Foam Products at (517) 265-5774 or stopping by the office, located at 5410 S. Adrian Highway; in Adrian, anytime between 7:30 and 5, Monday through Saturday.

ADRIAN FOAM PRODUCTS



Dow HIGH PERFORMANCE UNDERLAYMENT
In short, DOW High Performance Underlayment blankets your home - gives you an affordable, energy efficient way to keep your home warmer in winter, cooler in summer.

HERITAGE BUILDING SYSTEMS
800-643-5555

30 x 50 x 10	\$4,395
40 x 60 x 12	\$5,595
50 x 100 x 14	\$11,895
60 x 100 x 20	\$16,795
80 x 150 x 20	\$27,995

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