

# MICHIGAN FARM NEWS



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## Getting Ready for BST – Details Being Formulated

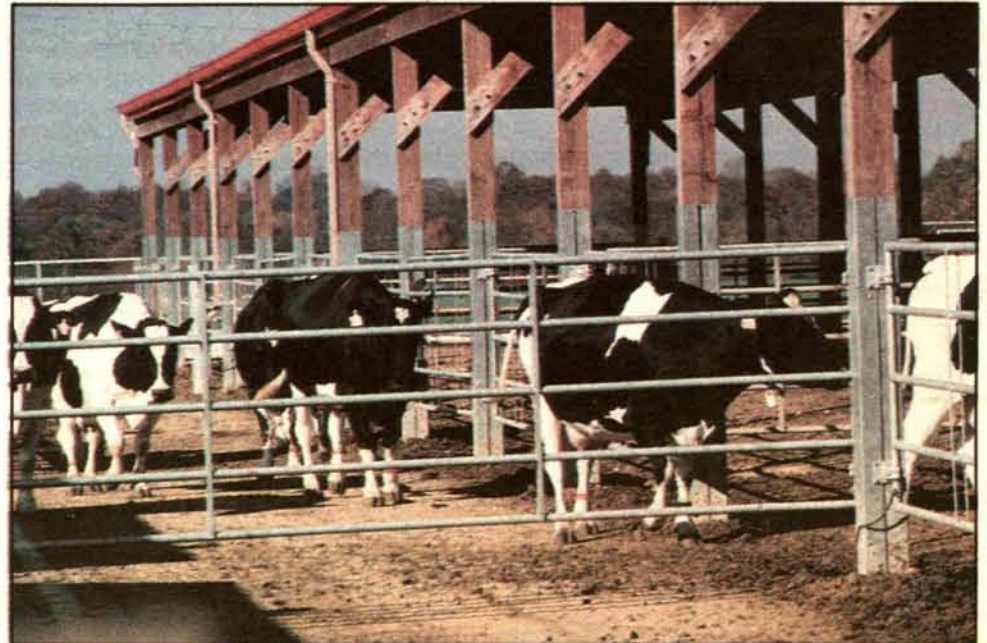
Decision time is around the corner for dairy farmers as they await the end of the 90-day moratorium for Bovine Somatotropin (BST) on Feb. 3, 1994. According to Monsanto's Director of Industry Affairs, Monte Hemenover, dairy farmers should start asking themselves some crucial questions now.

"Producers need to sit down and ask themselves whether they're ready for this technology," said Hemenover. "By ready I mean, 'Is my ration good enough?' 'Are my cows in good health?' and 'Can I manage my cows once I increase their production?'"

"Posilac," Monsanto's version of BST, with a 14-day injection schedule, is currently the only version of BST approved. Two other versions, a 28-day injection schedule and a daily schedule version of BST, are still in the approval process. Hemenover said that in the eyes of the FDA, the other versions of BST are entirely different products that must go through the same lengthy approval process that Monsanto did for Posilac.

Monsanto plans to conduct educational workshops for MSU academia, Extension personnel, and feed companies, during January, before actually starting to hold educational workshops for producers. Producers will be receiving personal invitations to small workshops to be held after the Feb. 3 moratorium expiration.

Monsanto will be offering a special introductory offer that would allow producers to place a 50-dose minimum order, at \$5 per dose, for a daily cost of 36 cents per cow. According to Hemenover, that means a producer would need to see a four pound per day increase to cover the cost in most situations, although, that can vary from farm to farm. Regular price for Posilac, will be \$6.60 per dose.



"The actual break-even will depend on a number of issues," Hemenover said. "One is obviously feed costs, because you do see an increase in feed consumption. Secondly, is the actual production increase obtained, and then finally, the value of the milk."

Hemenover cautioned that the individual producer's management ability will be a big factor, since ration amounts, and herd health must be closely monitored with production increases.

"I think one other big issue that will surface very quickly is reproduction," said Hemenover. "If a producer has a cow that's a known problem in terms of breeding back, why tack on more stress - wait until she's bred back and then put her on BST."

Monsanto is recommending, based on label directions, that cows be started on BST in

the ninth week of lactation during the peak of production. Hemenover says that, like other management aspects, production increases due to BST will vary from cow to cow and from farm to farm.

"Farmers don't bank percentages, they bank dollars," Hemenover said. "Every cow is going to respond differently. The bottom line is a dairyman needs to try it on all his cows and then monitor the response and then continue to use BST on cows producing more than the four pounds per day to cover the cost of Posilac."

Monsanto plans to distribute Posilac via a national 1-800 phone number that producers will be able to call for order placement. Once the order is received, Posilac will be shipped directly to the producer via Federal Express.

## MFB Annual Meeting Scores High Marks in Detroit

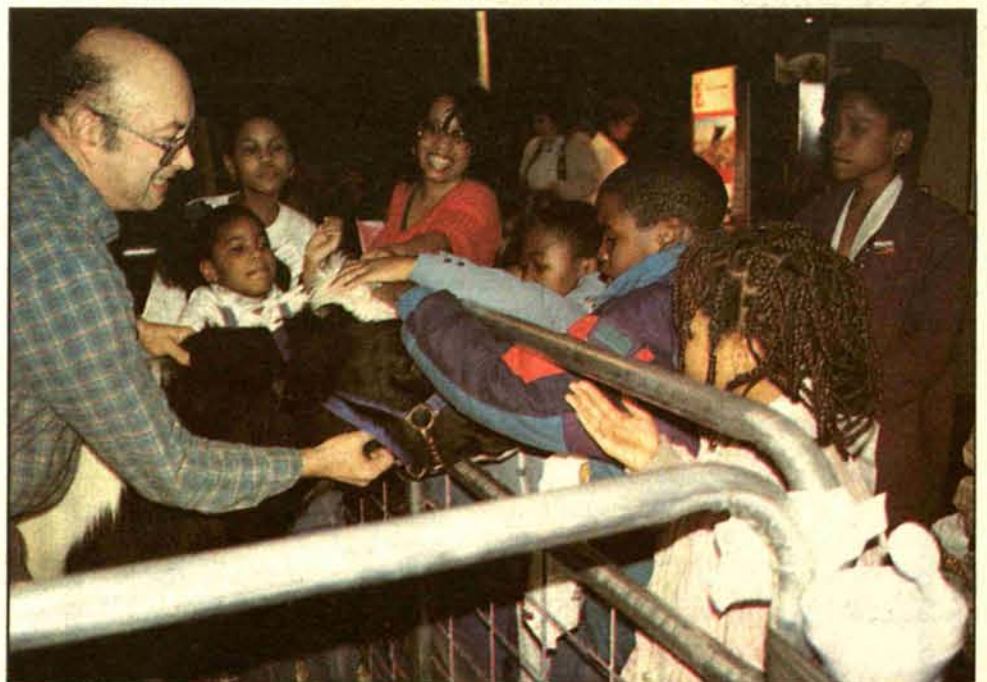
The Westin Hotel in Detroit scored high marks with delegates and guests attending the MFB annual meeting. Farm Bureau members scored big with Detroiters as they illustrated to the city folks that farmers are, indeed, professionals from the ground up.

Thanks to the Showcase of Agriculture, several thousand Detroiters were amazed to find calves, sheep, goats, and a hog in the plush interior of the Renaissance Center. Their amazement turned to awe as they saw poinsettias, lamb, beef, vegetables, and other commodities. They learned that Michigan farmers are a source of a diverse and bountiful supply of products.

In addition, 600 Detroit middle school and FFA students were led on tours of the Showcase by members of MFB's Promotion and Education Committee. With all those students, other farmers at the annual meeting answered a call for help and joined the tours to ensure that students learned as much as possible about agriculture.

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Many Showcase visitors had never seen farm animals before and were anxious to bring their children to share in the excitement. This first Showcase of Agriculture was hosted by the MFB Promotion & Education Committee with several MFB delegates also volunteering their time to host the students through the showcase. **Below, Mike Irwin, of Butzel Middle School, allows Detroit school kids an experience they've never had before.**



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## Building Alliances for Agriculture's Future

Agriculture's future will increasingly be constrained by burdensome rules, regulations and restraints. All of these mean higher costs for farmers. How are farmers supposed to generate the revenue needed to meet those costs? Unlike other segments of the economy, farmers can't automatically pass on their higher costs to consumers. And even if we could, American consumers have certainly shown that they won't accept higher food prices.

So what do we do? I think our strategy is to focus on a two-fold approach. One direction is to continue our efforts to "reach out" to the broader community around us and build linkages of understanding about our industry. The more we do to help the non-farm consumer appreciate and value what the agricultural industry is already doing to meet their environmental and regulatory concerns, the more support we'll have for our legislative efforts to hold down the cost and impact of regulations.

The other direction is to use MFB's policy development and policy execution process to continue skillfully working within the legislative and regulatory system, building sound and reasonable regulations that reflect an understanding of the realities of modern agriculture.

We must continue our education efforts to show the non-farm public the realities of farming today. We must continue to hammer home the message that our American food supply is the most abundant, and the safest in the world, thanks to the professionalism of farmers and the modern production tools that make our abundance possible.

We, as farmers, need the people in the Detroit area, and all across the state, to have an appreciation for the regulatory restraints that hobble our agricultural productivity. If American consumers want to continue to enjoy having the safest and most reasonably priced food supply in the world, then they need to help us in our efforts toward economic and regulatory freedom.

As chairman of the State Fair Advisory Committee, I've had many opportunities to see firsthand the powerful appeal that the agricultural way of life has for people who come to the fair in Detroit. Often, they have their first conversation ever with a farmer, or get their first look at a farm animal. Our annual meeting complemented the State Fair by giving consumers another chance to meet and talk with farmers. And vice versa. The annual meeting provided all of us opportunities to better understand the needs and wants of our southeast Michigan neighbors.

More and more, our ability to be an effective player in the political arena will be based on effective alliance building with like-minded, non-farm allies. It is important that we, as farmers, reach out and embrace the hopes...and concerns...of consumers in southeast Michigan. It is vital that we not only initiate a dialogue, but that we also maintain and enhance that dialogue now that the annual meeting is completed. Certainly, that's in our best interests, because we'll economically prosper to the extent that we can respond to the consumer needs of our largest market. I believe that farmers, Detroiters, all Michigan citizens, must work together more closely than ever before, to ensure a bright and prosperous future for us all.

**Jack Laurie**  
Jack Laurie, President  
Michigan Farm Bureau

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## In Brief...

### Michigan Farm Prices Higher

The Index of Prices Received by farmers in Michigan for all products as of Nov. 15 was 135 percent of its 1977 base, according to the Federal/State Michigan Agricultural Statistics Service. The November index was two percent above last month's index of 132 and was four percent higher than last year's level of 130.

The price index for all crops rose five percent from last month led by feed grains and cash crops. Corn and potato prices jumped 12 percent and 16 percent respectively for October. Winter wheat increased five percent and soybeans were up four percent. Oats were the only price drop from October, declining three percent.

The livestock and products index remained unchanged from a month ago. Hogs and beef cattle fell seven percent and six percent from October. Slaughter cows dropped five percent from last month. Completely offsetting the price declines were egg and milk prices, which rose seven and three percent, respectively.

### USDA Lowers 1994 Corn Setaside to Zero Percent

USDA has announced that its lowering the 1994 corn acreage setaside to zero, from 5 percent announced earlier, to ensure the U.S. has adequate feed grain supplies in 1994-95 (September-August), according to *Knight Ridder News*.

On Sept. 30, USDA made a preliminary announcement that the 1994 corn acreage reduction program would be 5 percent, down from 10 percent for the 1993 crop that is still being harvested. However, since then, USDA's estimate of 1993 corn and other feed grain production has fallen sharply following flooding in the Midwest.

In its statement, USDA noted that the 1993 corn crop, at an estimated 6.5 billion bushels, is down 31 percent from last year's record 9.5 billion harvest. As a result, 1993-94 corn ending stocks are estimated at 881 million bushels, their lowest level since 1975-76, USDA said. USDA said its decision to lower the 1994 set-aside "was taken in part to help assure feed grain supplies for domestic livestock producers and other users, and to have sufficient feed grains for export in 1994."

### Espy Says Ethanol on a Rough Road

Agriculture Secretary Mike Espy claims that there is tough opposition within the Clinton administration to including ethanol in a new reformulated gasoline program scheduled to begin in 1995. He said he is pushing hard for the corn-based fuel to be included and if it is, it could eventually be an ingredient in more than half the fuel consumed in the United States.

Under the program, Espy said the oxygenated fuel would be used in motor fuel in nine major cities in 1995, but other parts of the country will be able to join the program. Espy said the U.S. should not be afraid to boost use of ethanol as a way to increase farm income.

### Buy-Out Funds Not Enough To Meet Demand

Officials at the Soil Conservation Service are concerned that the \$15 million allotted to buy flooded Midwest farmland and convert it to wetlands will not be enough to meet the demand, according to an *Associated Press* report. SCS officials estimate that they will receive five or six applications for every one they will be able to pay for.

SCS estimates show only 15,000 acres would be covered by the federal money. Midwest farmers have until Dec. 30 to submit applications for buy-out of their land, if the cost of reclamation or levee repairs exceeds the cropland's fair-market value. Flood-affected farmers in midwestern states are eligible for participation.

### Progress Reported In GATT Talks

Talks between top EC and U.S. negotiators may have yielded a tentative accord on agricultural trade differences, but more discussions are scheduled, after both leaders touch base at home.

Best indications are that the Blair House Accord may be amended somewhat as to timing and means of compliance, but not to the extent of changing the agreement to cut EC subsidized exports by a total of 21 percent over six years. The U.S. would like to see greater market access in Europe and the EC wants to protect its export treatment for certain products that are in surplus.

Kantor still is saying U.S. trade laws must be protected in any agreement that is reached. The U.S. has not been willing to give up its right to invoke section 301 sanctions against violators of the agreement.

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## Engler to Delegates - "Educational Status Quo Unacceptable"

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Michigan's current school finance and reform debate is more than just about cutting costs and reducing property taxes - it's about creating a badly needed higher standard of education, according to Gov. John Engler. Speaking to the 454 farmer-delegates during the MFB annual meeting in Detroit, Engler said that charter schools and schools of choice are paramount to reform efforts.

"Michigan's education system has the enviable ability, regardless of how good they are or how bad they are, of always being in business each fall," Engler said. "There is no reward for excellence, and there's no detriment for non-performance. I think that should change!"

Engler was critical of the Michigan Education Association's (MEA) efforts to derail the reform efforts, saying that their solution is to throw more money into an already obsolete school system.

"To hear the MEA talk about it, everything is just fine, just send more money," Engler said. "Education spending, on a revenue per pupil basis from 1980 to 1992, has increased 8 percent per year, almost double the rate of inflation. We think there's considerable administrative savings that would be possible, and there are building expenses that could be reduced or eliminated through consolidation."

Engler suggested that a number of the 3,200 school buildings located across Michigan could be utilized by charter schools, that would, in effect create a school of choice option, increase competition, and ultimately improve the education and job skills each student receives.

"We still have a lot of people who believe there are going to be high wage low-skilled jobs out there in the future for our kids," Engler said. "That's simply unrealistic. If they're going to be low-skilled, they're going to get low wages. We need to make



sure our kids are well-educated, well-trained and adequately prepared for the high-tech jobs of the future."

Turning his attention to other areas, Engler reported that Michigan's economic recovery continues, with the state's 1993 unemployment rate now poised to be below the national average for the first time since 1966.

The state's budget deficit has been eliminated and will actually show a surplus of over \$100 million this year. The state's budget has been constrained, with 1994 spending up less than 1 percent from 1990 levels. The number of state employees is also down nearly 8 percent from 1990.

Reorganization efforts of various state departments, such as the Department of Natural Resources (DNR), have helped to eliminate bureaucracy, increase

departmental accountability, and improve service, Engler said.

The DNR reorganization plan was kept in place with a recent state Supreme Court ruling, after it was challenged by those opposing the plan.

"Farmers will definitely benefit from the DNR reorganization - it helps everybody," Engler said. "We're already seeing a drastic reduction in the permit backlog. We were also able to eliminate 19 different boards and commissions, and increase accountability within the department."

Farmers will also benefit from recent procedural changes to Michigan's Right to Farm Act, and the approval of the Groundwater and Freshwater Protection Act.

Both of the acts provide voluntary guidelines for farmers, while also providing protection for those that follow the environmental guidelines, Engler said.

### MFB School Finance Reform Policy

With the elimination of property tax as a source of funding K-12 education, new sources of funding must be found to replace the lost revenue. We will support a mix of taxes dedicated to funding K-12, and a limited reduction in current state spending if carefully selected so as to not adversely impact essential state services. We suggest a combination of one or more of the following revenue sources to replace the approximately \$6.5 billion which was eliminated from property tax. Any combination must be revenue neutral.

- Increase in the sales tax rate from 4 percent to not more than 6 percent.

- Increase in the Personal Income Tax from 4.6 percent to not more than 5.9 percent.

- Provide for a maximum of 8 mills to be levied on all real and non-exempt personal property. Provide for a transfer tax on residential and farm land as an alternative to replace a portion of the 8 mills. This alternative must be revenue neutral.

- Increase in the tax on alcohol and tobacco of up to 25 percent.

- Allocate all the savings from the reduction in Homestead Credit to K-12.

- Savings from reduced state spending and increased program efficiencies should be allocated to K-12.

The current 50 mill Constitutional limit should be reduced to 25 mills.

We urge the millage for the funding of local community colleges and intermediate school districts be capped at current levels.

We recommend the millage rate be the same for homesteads and farms.

Homesteads should be defined to include the residence and other buildings located on a parcel of land.

Farm land should be defined as the land and buildings used for agriculture production.

### MFB Policy on Educational Reforms

The following school reform policy language was approved by the 454 farmer-delegates during delegate sessions at the recent MFB annual meeting in Detroit. School funding and taxation policy was also approved by the delegates and is also printed elsewhere on this page.

"We believe there must be equal educational opportunities for all Michigan children. Education at all levels must meet the constantly changing needs of society. We support the implementation of the Quality Education Act (P.A. 25 of 1990). We believe educational quality will be improved with the adoption of the following:

- State must have aid reimbursement determined by June 1 of each year.

- Schools must be drug free with drop-out prevention programs.

- Vocational-technical programs for both youths and adults be made available and existing educational facilities should be used whenever possible.

- School boards, administrators, teachers, students and parents must work together to set goals and objectives to improve student learning and performance.

- Educational programs be constantly re-evaluated to determine the priorities and needs of our economy and workforce.

- Evaluation of teacher education programs in the colleges and universities.

- An annual evaluation and professional development program for all school employees.

- A merit pay system administered by qualified personnel.

- Funding of special education programs for children with special needs and gifted children.

- Full funding for state mandated programs whether new or amended.

- Funding for teacher training of children with learning and reading disabilities in grades K-12.

- Agriscience education, with input from persons experienced in agriculture, should be incorporated in the school curriculum at all levels wherever appropriate, including consumer education courses.

- Repeal of the Teacher Tenure Act.

- Legislation that would allow local school boards to obtain competitive bids for school employees' health insurance programs.

- Per pupil basic grant to follow the student to the public school of their choice.

- Equalize to the extent possible per pupil spending.

- Require that state school aid funding reflect current year enrollment.

We support the concept of charter schools.

We support the most effective utilization of school property and resources.

Reorganization of school districts should be studied and considered but should continue to be voluntary."

### Confusion Exists Over "Homestead" Definition - Final Interpretation and Language Could Still Have a Big Impact on Your Tax Bill

Michigan farmers still have a lot at stake in the current school finance debate, despite the recent property tax cut, according to MFB Legislative Counsel, Ron Nelson.

"Michigan Farm Bureau continues to fight to protect farmers from being treated disproportionately in resolving the school finance issue," said Nelson. "As of this writing, Farm Bureau is concerned with the taxation of farm lands under the proposed legislation. The issue of farm lands included in the homestead definition continues to be of major concern."

Nelson said that MFB has recommended that farm land be treated separately for the purposes of definition, but the millage rate or tax rate would be the same as for homesteads.

"In the House proposal, some farms would be considered as homesteads, while others would not," explained Nelson. "There may be a Constitutional question when two different rates apply to very similar land types, possibly owned by the same individual."

The issue of taxation and tax policy is important to agriculture because, unlike most other businesses, farmers usually do not have the ability to pass on the cost of taxes, according to Nelson.

He said that Farm Bureau believes under current definitions a major portion of Michigan farm land would not be considered as a homestead and would be levied

with a higher millage rate of as much as four to 11 more mills compared to homestead millage rates.

With current law as a reference, any leased or rented land would not be considered part of the homestead; this constitutes one-half of the crop land and approximately one-third of the total of the ten million acres of farmland in Michigan.

Further, corporations owned by farmers and farm families probably would not qualify as a homestead. Land which is in the process of moving from one generation to another through the mechanisms of trusts and other legal ownership options also would not likely qualify.

Finally, much of the farm land owned and operated by farmers may not qualify as adjacent and contiguous because the parcels or field may be located several miles or several counties away.

"It is fairly conservative to estimate that well over half and possibly as much as 80 percent of the farm land in Michigan would be levied with the proposed higher millage rate, Nelson said. "Farm Bureau's position is that all farm land should be treated alike and levied the same millage rate as homesteads."

Nelson advised that members keep an eye on this issue and be prepared to discuss the homestead definition issue with their legislators if and when needed.

30-Day and 90-Day Forecast – Warmer and Wetter Than Normal

4

# Weather

November was characterized by primarily zonal flow in the jet stream pattern across the Great Lakes region. Mean temperatures generally averaged near normal across most of the state.

Precipitation totals for the month were also close to normal. Many days were characterized by cloudy and rainy conditions; however, most of the daily precipitation amounts were small.

A change in the jet stream pattern from zonal to ridging over the Great Lakes occurred the last week of the month. This regime is predicted to continue for most of the winter.

The National Weather Service 30-day (for December) and 90-day (for December through February) outlooks both call for above normal temperatures across the state. Precipitation during both periods is expected to be slightly above normal.

11/1/93 to 11/30/93	Temperature		Precipitation	
	Observed Mean	Dev. From Normal	Actual (inch.)	Normal (inch.)
Alpena	35.5	0.0	2.49	2.57
Bad Axe	36.3	-2.3	0.96	2.23
Detroit	41.5	-1.5	1.69	2.44
Escanaba	32.6	-2.6	2.54	2.65
Flint	37.5	-1.4	1.30	2.44
Grand Rapids	38.6	+0.2	2.03	2.79
Houghton	28.6	-2.5	2.33	2.54
Houghton Lake	35.7	+0.1	1.57	2.57
Jackson	37.7	-1.5	1.31	2.32

*Normals are based on district averages.*

11/1/93 to 11/30/93	Temperature		Precipitation	
	Observed Mean	Dev. From Normal	Actual (inch.)	Normal (inch.)
Lansing	37.9	-0.7	1.37	2.32
Marquette	27.7	-2.7	2.94	2.54
Muskegon	38.9	-0.5	2.01	2.88
Pellston	34.1	-0.7	4.41	2.69
Saginaw	37.9	-0.4	1.84	2.23
Sault Ste. Marie	30.5	-2.4	2.49	2.65
South Bend	40.3	-0.2	2.35	2.79
Traverse City	36.8	-1.0	2.21	2.69
Vestaburg	35.9	-2.0	2.11	2.49

*Jeff Andresen, Ag Meteorologist, MSU*

## Michigan Crop Production Unchanged

Dry weather conditions surfaced in mid-October, giving farmers a break from the cool wet days early in the month. This allowed crops to mature and harvest to advance rapidly for most field crops. However, corn development has lagged about 10 percent behind normal all season.

Michigan corn yields are forecast at 110 bushels per acre, unchanged from October, but five bushels above last year's frost damaged crop. Total production, at 242 million bushels, is virtually unchanged from the previous year.

The soybean yield remains at 36 bushels per acre, three bushels more than 1992 and just two bushels below the record yields of 1990 and 1991. Total production is up 8 percent from a year ago, to 51.5 million bushels.

The dry bean yield is projected at 1,600 pounds per acre, 350 pounds higher than 1992. This puts production at 6.1 million cwt., 57 percent above last year.

Sugarbeet yield dropped 0.2 of a ton from last month, to 17.5 tons per acre. Dry bean and sugarbeet harvests were both nearly complete.

Nationwide, corn production is forecast at 6.50 billion bushels, down 7 percent from the Oct. 1 forecast and 31 percent below the record high production of 1992. Yields are

expected to average 103.1 bushels per acre, down 7.2 bushels from last month and 28.3 bushels below the record high yield of 131.4 bushels set last year.

Soybean production is forecast at 1.83 billion bushels as of Nov. 1, down 3 percent from Oct. 1 forecast and 16 percent below 1992. If realized, this would be the lowest production since 1988. Yield is forecast at 32.7 bushels per acre, 1.0 bushels below Oct. 1 and 4.9 bushels below 1992. Dry bean production is projected at 22.4 million cwt., 2 percent above last year.

### Michigan and Major Commodity Area Extended Weather Outlook

T - Temp.	10/15... 10/31	10/15.....12/31
P - Precip.	T.....P	T.....P
Michigan	A.....A	A.....A
W. Corn Belt	A.....A	A.....A
E. Corn Belt	A.....A	A.....A
Wint. Wheat Belt	B.....A	B.....A
Spr. Wheat Belt	N.....A	A.....N
Pac. NW Wheat	N.....N	B.....B
Delta	A.....A	A.....A
Southeast	A.....A	A.....A
San Joaquin	B.....B	N.....N

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

## Another Record Potato Yield in Michigan

Fall potato yields in Michigan are expected to top last year's record fall yield, according to the Federal/State Michigan Agricultural Statistics Service. The 1993 fall crop is forecast to produce nearly 11.8 million hundredweight (cwt.), up 9 percent from last year. The fall crop, which represents about three-fourths of Michigan's total potato production, is expected to yield a record 310 cwt. per acre, 10 cwt. higher than last year's record. Harvested acreage at 38,000 increased 2,000 acres from a year ago. Lower than normal temperatures and adequate soil moisture during the growing season provided excellent growing conditions.

Nationally, fall production is forecast at 372 million cwt., down two percent from last year and slightly larger than 1991. This level ranks as the second largest crop. The 1.13 million acres for harvest is 1 percent below 1992 and 4 percent below two years ago. Yields averaged 330 cwt. per acre, down five cwt. from a year earlier, but 14 cwt. above two years ago. Colorado and Washington recorded new highs in acreage and production.

## USDA Seeks Comments on Proposal to Revise Fresh Blueberry Standards

USDA is seeking comments on a proposal to revise the U.S. standards for fresh blueberries. Lon S. Hatamiya, administrator of USDA's Agricultural Marketing Service, said the blueberry standards have not been updated since their establishment in 1966.

Presently, the standard applies to selected and hybrid varieties of the highbush blueberry produced under cultivation. The proposal recommends including the rabbiteye species, since it is grown in sufficient quantities throughout the country.

It is also proposed that size no longer be part of the grade requirements. Fresh blueberries are generally not sized by packers and the size of blueberries vary from variety to variety. For these reasons, blueberries would be able to meet a U.S. grade without having to meet a specific size. However, the "size classification" section would remain in the standard to answer requests concerning size

determinations and to further enhance marketing with common terminology.

Another proposed revision to the standard would base tolerances on a percentage of defects and not a set number, the procedure which is used in the current standard. There would also be a separate tolerance for blueberries that still have attached stems.

Broken skins and scars are considered defects when readily noticeable. The proposal would add definitions for broken skins and scars to give graders and interested parties a better distinction for judging their criteria.

Written comments, postmarked no later than Jan. 18, 1994, should be sent to the Standardization Section, Fresh Products Branch, Fruit and Vegetable Division, AMS, USDA, P.O. Box 96456, Washington, D.C. 20090-6456; tel. (202) 720-2185. Copies of the proposed rules are available from the same address.

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MICHIGAN SOYBEAN ASSOCIATION

## ANNUAL MEETING NOTICE

January 4 and 5, 1994  
Holiday Inn, South Lansing

This event is open to all interested growers and you are encouraged to attend. The focus of this year's program will be on no-till and modified no-till farming practices. **Specific No-Till topics include:**

Economic Implications

Agronomic Factors

Equipment

Weed Control

New Technology

Residue Management

You will also receive a report on the activities of the Corn Marketing Program of Michigan

Mark your calendars and plan now to attend the 1994 annual meeting. It's a great opportunity to learn more about your industry and its future.

**Michigan Corn Growers Association**  
P.O. Box 21185  
7373 West Saginaw Highway  
Lansing, Michigan 48909-1185  
(517) 323-6600 FAX (517) 323-6601

## Cost Cutting Efforts Saved this Farmer \$17 per Acre in Herbicides

5

In the spring of 1993, Gratiot County farmer Ron Weller was faced with the possibility of growing 1,500 acres of soybeans, in addition to raising 1,000 acres of corn, 100 acres of hay and milking 150 cows. Weller and his son, John, were also faced with the possibility of spending nearly \$30 an acre for herbicides under their weed control program for soybeans.

The cost issue, combined with the need for speed to cover that many acres, caused Weller to rethink their herbicide program and the way they managed their soybean acres. Their efforts ultimately reduced their soybean herbicide cost to \$13 per acre on most of their soybean acreage. His first step was to identify which weeds he needed to control. He then paid a call to MSU Extension Weed Specialist Karen Renner.

"I told Karen that I needed something that would spray over the top faster rather than incorporate," Weller said. "Then she asked some important questions as to what weeds we were trying to control, what our crop rotation was, what our soil pH was, whether we grew sugar beets and so forth."

Renner then utilized a computer program that she researched and developed thanks to funds provided by the Michigan Soybean Promotion Committee's producer checkoff dollars. The computer program, known as Soy Herb, allows a producer to respond to a series of questions, and then makes recommendations including not only herbicide options, but cost per acre as well, according to Renner.

"It's an interactive program that allows producers to input a number of variables," explained Renner. "It basically does what we can do on paper by looking through weed control guides. It can help a producer develop a herbicide program in advance of the season, provided they know what weeds they're dealing with, and it can also be used in-season if you need to make adjustments based on different weed pressures."

According to Renner, the program can even take into account weed stages and height in inches for in-season decisions. The program, available for an initial purchase price of \$35, is updated annually with a \$10 fee.

Renner recommended Weller use Pursuit, a relatively new herbicide, for controlling grasses, cocklebur, velvet leaf and night shade. She cautioned Weller on the spectrum of Pursuit, and advised that he watch for lambsquarter and ragweed.

Weller did just that, and prior to spraying this past spring, walked each field to ensure that Pursuit would provide adequate protection. In three fields, Weller found lambsquarter, and added another herbicide, Pinnacle, to the mix.

Weller's overall formula for weed control included three ounces of Pursuit, 1/8 of an ounce of Pinnacle where needed, a non-ionic surfactant called Induce, and two to four quarts of 28 percent. The 28 percent, Renner explained, serves as a sticker increasing herbicide activity and helping the herbicide to be absorbed into certain weed species, especially velvet leaf. The mix was applied at the rate of 10 gallons per acre with a 60 foot trail-type sprayer when the beans were approximately six inches tall.

### - The Results? -

Weller's beans, all drilled, averaged 56 bushels on 1,500 acres. Despite a one week rain delay at spray time, Weller said the 1,050 acres sprayed last showed no noticeable difference from the 450 acres sprayed first, except for wheel tracks.

Weller has toyed with the idea of developing skip row for his 30 foot Great Plains drill, however, he said he can live with wheel tracks as long as the excellent weed control and yields continue.

Weller's overall tillage program has also been refined and reduced to a pass with the chisel plow in the fall, and just one pass with the field cultivator in the spring, prior to drilling.

### - Keys to Success? -

Renner credits Weller's success to number of factors, including a good knowledge of the weeds he needed to control, an effective scouting program prior to spraying, and most importantly timing.

"Timing is everything," Renner warned. "If a producer is planning on doing something like this but their timing is off and they miss the window for optimal control, then they can be stuck with a real dilemma."

Getting an early start allowed Weller to work around some untimely rains without sacrificing control, and it also allowed him to

"cheat back a little" from the recommended rate of four ounces to three ounces. However, if he had been forced to wait much longer, and the weeds had gotten much bigger, Renner expects the full rate of Pursuit would have been appropriate.

"Ron successfully utilized a spray program that a lot of growers could use, but he did some key things," Renner said. "He knew his weed pressures, he scouted his fields, and he timed his applications almost perfectly."

Weller says that he'll stick with the same program next year, if faced with similar weed pressures, and herbicide options. However, he'll also continue to utilize Renner's expertise and the Soy Herb program to verify he's got the best of both worlds in terms of cost and control. He'll also continue to support the efforts of the Soybean Checkoff program for funding similar research projects in the future.

"If we don't promote our own product, nobody else will," Weller said. "The quicker people realize that, the better off we're all going to be. Every dollar invested through this program is a dollar well spent."

**Producers wanting more information on the Soy Herb computer program should contact, Karen Renner at (517) 353-9429. For ordering information, contact the MSU Software Distribution Center at (517) 353-6740.**

Gratiot County farmer Ron Weller, cut his herbicide cost and application time down dramatically in 1993, by using Pursuit on his 1,500 acres of soybeans when they reached six inches. He also reduced his tillage operation to chisel plowing in the fall, and one pass with the field cultivator in the spring prior to drilling the beans.



**How are your Soybean Checkoff dollars being invested?  
Ask a farmer.**

The National Soybean Checkoff program is run by soybean farmers both at the state and national levels. Although all soybean farmers are not state or national checkoff board members, all state and national checkoff board members are soybean farmers. They volunteer their time to assure that you have a voice in the decision making.

**Soybean Checkoff...It's Working.**

Michigan Soybean Promotion Committee, P.O. Box 287, Frankenmuth, MI 48734

## Market Outlook...

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

### CORN

What a difference a year makes. A year ago the U.S. had record yields and low prices and Michigan had lousy corn, and, therefore, horrible prices after discounts. Not a good combination for Michigan.

This year, U.S. yields are way down and prices are way up. In Michigan, we generally have decent yields and higher prices. A much nicer combination than last year.

This is the first issue written since the November Crop Report dropped a bombshell on the market with sharply lower corn production levels than expected. Those numbers are incorporated in the tables below. In a fundamental sense, the market seems to have increased the price enough to ration supplies.

However, there are still many unknowns we will face that could move the price either up or down. My analysis would be there is more upside potential in futures over the next few months than downside risk. The reason for this is the low projected ending stocks.

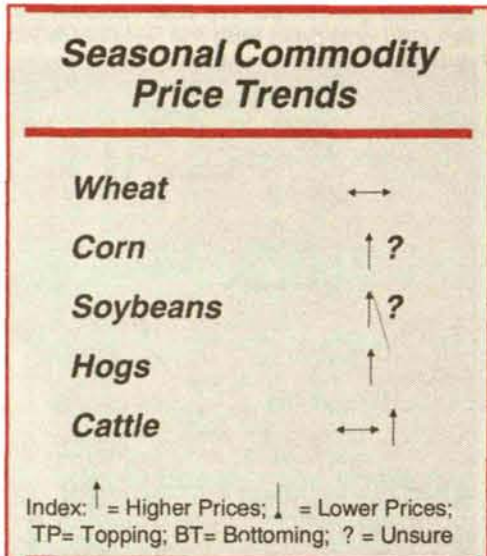
In order to determine your pricing strategy from this point on, you need to decide which direction is more likely and how much downside protection you want and/or need. The other consideration is what the basis is liable to do.

Since the November 1, the basis has tightened significantly. The basis had been telling you to store, and now it is telling you the market wants the corn -- if not now,

### WHEAT

The final USDA 1993 wheat production numbers were released Dec. 9, check them out for market implications.

Wheat prices are higher than the fundamentals in Table 2 would suggest. One reason for this, is given year-to-date exports, it appears the market thinks that the USDA may be underestimating wheat exports.



early in the year. The market is paying very little carry. The bottom line is, the basis will not tighten quickly from this point on; it already has.

#### Strategy:

If you want to stay in the market and are paying commercial storage, it is time to move to a basis contract or a minimum price contract (MPC) if you want some downside protection. In both cases, deliver the grain to stop storage costs.

For on-farm storage, it may pay to store a little longer if you are betting on a price increase and buying a put if you need downside protection.

Some elevators are offering a pricing instrument that duplicates buying a put and making a later delivery. Check on it. However, if the basis tightens much more, deliver your corn and take a basis contract or an MPC to stop storage costs.

If you insist on staying in the market, have either a basis contract or an MPC. The basis is fairly narrow which means the market will not pay storage.

**Cattle Market** ..... page 8  
**Hog Market** ..... page 8  
**Egg Market** ..... page 8

### DAIRY OUTLOOK

Larry G. Hamm, Dept. of Agricultural Economics, MSU

Dairy market fundamentals are strong and have been holding. The near-term milk price outlook is positive and the assessment news for 1994 is good.

Robust dairy commercial demand, combined with tight milk supplies in the upper Midwest, are combining to support dairy product prices. Cheese prices on the National Cheese Exchange have held steady since their rise in early September.

Commercial butter prices are also holding well above support levels and, in fact, are at levels which allows the CCC to sell government surplus butter back into the market. Nonfat dry milk powder markets, although close to support levels, are still above the CCC surplus purchase price.

The Minnesota-Wisconsin (M-W) price for October jumped to \$12.46 (3.5 percent test). Given the market strength, the November M-W will again increase, likely surpassing the previous 1993 M-W peak of \$12.52 reached in May.

A big factor is the decline in milk production in Wisconsin (-7 percent) and Minnesota (-4 percent) in October 1993 compared to 1992. There are 124,000 fewer cows in those states this year. The wet/cold summer is taking a heavy toll on America's dairy heartland. The M-W will be under pressure to stay up or fall less dramatically than would otherwise be the case.

There will be a seasonal market downward drift starting mid-December which will show up in paychecks in February. This is

### SOYBEANS

As seen in Table 3, projected soybean ending stocks are very tight at 8.7 percent of use. This will keep the market very interesting as we go through the South American growing season.

Soybean exports, while way behind a year ago, are going fast enough to reach USDA expectations. Like corn, prices are good, but could be better, and the basis has narrowed considerably already. And the futures do not show enough carry to pay even on-farm storage.



normal. Hopefully, fundamentals will produce only a modest seasonal decline.

The tight markets mean that there are no government surplus purchases. For all of 1993, CCC purchases will be 1.5 billion pounds (milk equivalent, milk fat) less than 1992. Since Oct. 1, 1993, the USDA has purchased no surplus dairy products.

The secretary of agriculture can levy a "surplus" assessment if he estimates that CCC purchases in 1994 are expected to be above 7.0 billion pounds (milk equivalent, total solids basis). The secretary's 1994 surplus estimate is for 6.5 billion pounds which is below the surplus trigger level. Therefore, no surplus assessment in 1994.

Producers are also reminded to check their 1993 milk marketings before the end of December. Producers who market less milk in 1993 than they did in 1992 can apply to get their "deficit (16.5 cents/cwt.) assessment" contributions back. If a producer is very close to the eligible amount, it might be profitable to make a few production reducing management decisions. All in all, the dairy markets could be a lot worse off than they are likely to be in the next few months.

#### Strategy:

Some on-farm storage may still be justified for a while for those with very low interest costs. But for most producers, if you want to be in the market, use either a basis contract or an MPC.

Also, don't be betting on your whole soybean crop. Prices are good now and there are downside price risks. Make further sales into sharp rallies.

Table 1  
Supply/Demand  
Balance Sheet For  
CORN

	USDA Proj.	USDA Proj.	Hilker Proj.
	1991-92	92-93	93-94
<b>Corn Acreage (Million Acres)</b>			
Acres Set-Aside and Diverted	4.7	3.5	7.0
Acres Planted	76.0	79.3	73.7
Acres Harvested	68.8	72.1	63.1
Bu./A. Harvested	108.6	131.4	103.1
<b>Stocks (Million Bushels)</b>			
Beg. Stocks	1521	1100	2113
Production	7475	9479	6503
Imports	20	7	15
Total Supply	9016	10,585	8,631
<b>Use:</b>			
Feed	4878	5299	4850
Food/Seed	1454	1511	1550
Total Domestic	6332	6810	6400
Exports	1584	1663	1350
Total Use	7916	8473	7750
Ending Stocks	1100	2113	881
Ending Stocks Percent of Use	13.9%	24.9%	11.4%
Regular Loan Rate	\$1.62	\$1.72	\$1.72
<b>U.S. Season Average</b>			
Farm Price, \$/Bu.	\$2.37	\$2.07	\$2.55

Source: USDA & Hilker

Table 2  
Supply/Demand  
Balance Sheet For  
WHEAT

	USDA Proj.	USDA Proj.	Hilker Proj.
	1991-92	92-93	93-94
<b>Wheat Acreage (Million Acres)</b>			
Acres Set-Aside and Diverted	10.0	3.5	0.5
Acres Planted	69.9	72.3	72.1
Acres Harvested	57.7	62.4	63.0
Bu./A. Harvested	34.3	39.4	38.4
<b>Stocks (Million Bushels)</b>			
Beg. Stocks	866	472	529
Production	1981	2459	2422
Imports	41	70	85
Total Supply	2888	3001	3036
<b>Use:</b>			
Food	789	830	835
Seed	94	93	94
Feed	253	195	300
Total Domestic	1136	1118	1229
Exports	1280	1354	1125
Total Use	2416	2472	2354
Ending Stocks	472	529	682
Ending Stocks Percent of Use	19.5%	21.4%	29.0%
Regular Loan Rate	\$2.04	\$2.21	\$2.45
<b>U.S. Season Average</b>			
Farm Price, \$/Bu.	\$3.00	\$3.24	\$2.98

Source: USDA & Hilker

Table 3  
Supply/Demand  
Balance Sheet For  
SOYBEANS

	USDA Proj.	USDA Proj.	Hilker Proj.
	1991-92	92-93	93-94
<b>Soybean Acreage (Million Acres)</b>			
Acres Planted	59.2	59.3	59.5
Acres Harvested	58.0	58.4	56.0
Bu./Harvested Acre	34.2	37.6	32.7
<b>Stocks (Million Bushels)</b>			
Beg. Stocks	329	278	292
Production	1987	2188	1834
Imports	3	2	5
Total Supply	2319	2468	2131
<b>Use:</b>			
Crushings	1254	1279	1225
Exports	685	770	625
Seed, Feed and Residuals	102	127	111
Total Use	2041	2176	1961
Ending Stocks	278	292	170
Ending Stocks, Percent of Use	13.6%	13.4%	8.7%
Regular Loan Rate	\$5.02	\$5.02	5.02
<b>U.S. Season Average</b>			
Farm Price, \$/Bu.	\$5.58	\$5.50	\$6.50

Source: USDA & Hilker

## 7 The Finer Points of Net Worth Statements

Dr. Sherrill B. Nott  
MSU Ag Econ Dept.

December and January are holiday months. They are also financial months as many close out and summarize their books at the end of the calendar year. This article explains some of the fine points of the net worth statement. Doing one fits in with the holiday season - be thankful for the assets you have to list - seek strength to pay off the liabilities!

Table 1 is an "average" market value net worth statement built from a group of specialized dairy farmers. They all kept their financial records with Telfarm, Michigan State University's farm accounting system. Milk income was 75 percent or more of total cash sales.

When 1992 was summarized, 200 farms were complete enough to include in the averages. To get a number, each line or category in Table 1 was added for all the farms. This total was divided by 200. Individual farms might have had nothing, but the item was still divided by 200; this is especially true of the liabilities. Table 1 was for the last day of 1992, or the first day of 1993. How does it compare to yours?

The 200 farms during 1992 averaged 113 milk cows and made \$49,210 net farm income from operations. They owned 437 acres of which 345 was tillable. The owners estimated their land and buildings had an average market value of \$401,548 on Jan. 1. This is about \$920 per acre they would ask if selling their real estate. They figured their total assets were worth \$864,880. This is about \$7,650 per cow if they were selling lock, stock and barrel.

This is an unusual net worth statement because it has a lot more words than numbers. That's because I want to explain the details good financial managers include. Several lines in Table 1 have \*asterisks\*. Think of those starred lines as bits and pieces, or odds and ends. Strip them out, and what's left is the level of detail I see on a lot of farm net worth statements.

Without the starred odds and ends, the total assets would be \$38,433 less. The debts would be off by \$37,859. Net worth would be understated by \$574, an example of compensating errors. Look at the top line, cash. Only half the 200 farms reported any; for those that reported at least some, the average was about \$5,250. Of all the starred items, checking accounts, savings accounts, CD's and similar assets should be the easiest to total and enter in your financial statement.

On the crops side, most managers do report inventories of chemicals, seeds and prepaid expense items. But fertilizer, fuel, semen and smaller supply items tend to get overlooked. It's worth the effort to estimate their value and include them.

Under intermediate assets, the household and other items include house furnishings and any nonfarm business equipment. If you borrow from Farm Credit Services, remember to include the value of your PCA and FLB stock with stocks and equities. The sample farms also reported their cash value of life insurances and their retirement accounts on this line.

The more permanent household items are reported under long term assets. Did you ever think of farmers as lenders? The average farm had \$6,508 lent to individuals at the start of the year. Of the 200 farms, 83 reported one or more such loans.

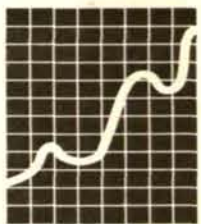
Moving to liabilities, open accounts with merchants and dealers can be time consuming to determine. However, itemizing your situation at least once a year is a useful financial management task. Other loans in the starred lines include CCC crop support loans.

"Payables" include fine tuning only recently introduced to farmers. It includes treat-

**Table 1 Average Net Worth Statement Per Farm**  
January 1, 1993 - 200 Michigan Dairy Telfarmers

<b>Current Assets</b>		
* Cash	\$2,575	
* Savings and receivables	5,878	
Crops and feed on hand	75,764	
Chemicals, seeds, prepaids	3,354	
* Fertilizer, supplies	2,004	
<b>Total Current Assets:</b>		<b>\$89,575</b>
<b>Intermediate Assets</b>		
Dairy livestock, all ages	\$180,977	
Other livestock	6,461	
Machinery, market value	158,343	
* Household and other	8,994	
* Stocks, equities	5,962	
<b>Total Intermediate Assets:</b>		<b>360,737</b>
<b>Long Term Assets</b>		
Real estate, market value	\$401,548	
* Household and other	6,512	
* Loans to individuals	6,508	
<b>Total Long Term Assets:</b>		<b>414,568</b>
<b>Total Assets:</b>		<b>\$864,880</b>
<b>Current Liabilities</b>		
Farmers' Home Administration	\$6,504	
Banks and trust companies	12,135	
Production Credit Associations	9,639	
* Merchants and dealers	4,628	
Loans from individuals	7,248	
* Other loans and payables	13,572	
<b>Total Current Liabilities:</b>		<b>\$53,726</b>
<b>Intermediate Liabilities</b>		
Farmers' Home Administration	\$878	
Banks and trust companies	5,614	
Production Credit Associations	8,837	
* Merchants and dealers	4,520	
Loans from individuals	7,052	
* Other loans and payables	1,799	
<b>Total Intermediate Liabilities:</b>		<b>28,700</b>
<b>Long Term Liabilities</b>		
Federal Land Banks	\$41,780	
Farmers' Home Administration	19,062	
Banks and trust companies	19,659	
Loans from individuals	25,393	
* Other loans and payables	13,340	
<b>Total Long Term Liabilities:</b>		<b>119,234</b>
<b>Total Liabilities:</b>		<b>\$201,660</b>

## FARM BUSINESS OUTLOOK



ing the principal portions of intermediate and long term loans that will be paid in the next 12 months to be listed as current liabilities. It includes reporting accrued interest as a current liability. If you make annual payments on a land contract in June, interest would have accrued from July 1 to Dec. 31.

This can be a tough one to calculate. Estimating the income tax on capital gains of assets is also a payable. This is important if the net worth statement is to be used for retirement planning.

Constructing net worth statements takes some time, but consider how you can use them. The bottom line, net worth, is an important profit measure indicating the health and wealth of your business. When compared to the same measure for the last three to five years, you can track your financial progress. If needed, corrective action becomes apparent.

Net worth statements, including all the bits and pieces, are essential for estate planning. If you are in a partnership, limited liability company, or corporation, the net worth statement is an important communication tool. It lets everyone involved see where the business was. Information reduces the chances of conflict.

Net worth statements are nearly always required by lenders. They are specialists in reading them. If they are bankers, they likely have the information on cash balances to cross check your accuracy. They are favorably impressed when you accurately include the level of detail shown in Table 1.

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**SQUARE DEALS**

Farm Credit Services



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## "Market Outlook" continued from page 6

## EGGS

Henry Larzelere  
MSU Ag Econ Dept.

Egg prices in late November were about 5 cents a dozen below year ago levels. Feed ingredient prices were nearly 4 cents per dozen above last year.

New York wholesale egg prices are expected to average in the low to mid 70s for Grade A, large, in cartons, during the first quarter of 1994. January and March will be in the mid to upper 70s, with February in the low 70s. The April-June quarter of 1994 will see seasonally lower prices.

Hen numbers on Nov. 1 were 2 percent above the same date a year ago. Total egg

and table egg production in October were also 2 percent above last year.

The unfavorable egg-feed price relationship would suggest lower egg-type chick hatches in the months ahead. The October hatch was only 1 percent above last year, but the layer-type eggs in incubators on Nov. 1 was up 15 percent. This implies that more new pullets will be coming into production during the first half of 1994 than in the same period in 1993.

This potential production increase is being offset by longer than usual increases in the rate of slaughter of spent hens.

## Business Economists See Slow Growth for '94

In response to a survey, the National Association of Business Economists say the nation's economic growth will be slower in 1994 than the 3.3 percent growth rate predicted for the fourth quarter of this year, according to a *Knight-Ridder News* report this morning.

The survey said the gross domestic product (GDP) will rise by only 2.7 percent for 1994. That compares to an estimated growth rate this year of 2.2 percent, with the last quarter's annualized rate estimated at 3.3 percent. Inflation is also expected to remain low with the consumer price index rising only 3.1 percent for the year following a growth of 3.0 percent for 1993.

## HOGS

Hog slaughter has been running a little higher than expected while demand has been a little lower. Not a good combination. The result has been lower than expected prices and speculation about the reason for greater than expected production.

One hypothesis is that there is liquidation going on due to the combination of higher feed costs and lower hog prices. This would mean lower prices now, but higher prices sometime next year.

The next quarterly USDA Hogs and Pigs Report will be released Dec. 29 at 3 p.m. It should help us verify and reject the above idea.

## Strategy:

At this point, keep current -- the last thing we need are weight discounts. If you did hedge some of your production at the highs, keep your short futures until delivery or at least until cash comes closer to futures. However, you may want to make some decisions right before the report is released.

## CATTLE

Slaughter has been running higher than year ago levels and is expected to continue to do so through January. Weights have been up about 2 percent from last year and is also expected to continue.

The latest monthly USDA 7-State Cattle-On-Feed Report showed we have 6 percent more cattle on feed than a year ago and, combined with previous reports, would indicate a lot of these will come to market over the next two months.

## Strategy:

While demand has not been great, it usually picks up in December and January. Also, the retail margins have been good which will not hurt cattle bids. At this time, keep very current. Prices are not liable to increase much before this glut is cleaned up.

Feeder prices have stayed way up above what steer prices and feed prices can justify. Some say this is due to the excess feedlot capacity in the High Plains.

But there is already going to be a lot of red ink seen next year in the feedlots and, if feeder prices don't adjust or a miracle doesn't come along to save fed prices, we will see continued financial stress.

## Calendar of Events

Jan. 4-5 - Michigan Soybean Association and Michigan Corn Growers Association annual meeting with focus on no-till, Holiday Inn South, Lansing, (517) 323-6600 for information and reservations.

Jan 8 - Michigan Cattlemen's Convention, MSU, East Lansing

Jan. 9-13 - AFBF 75th Anniversary Annual Meeting, Ft. Lauderdale, Fla.

Jan. 12, 19, 26 - Animal Management Advancement Project (AMAP Program), Clarksville Experiment Station, Barry County CES, (616) 948-4862

Jan. 13, Feb. 15, and March 22 - Macomb Extension Service Pesticide Certification Program, attendance by pre-registration only. Contact Macomb Extension at (313) 469-6440

Jan. 18-22 - American Sheep Industry Association Convention & Trade Show, Reno, Nev., (303) 771-3500

Jan. 19 - Media Response Team Workshop Farm Bureau Center, Lansing, 1-800-292-2680, ext. 6540

Jan. 22 - Central Michigan Family Ag Day, Lakewood High School, Lake Odessa, Barry County CES, (616) 948-4862

Jan. 27 - MFB's "The Difference Is You" Workshop Holiday Inn-Lansing Conf. Center, Lansing, 1-800-292-2680, ext. 3213

Feb. 1 - MFB's "The Difference Is You" Workshop Holiday Inn Grayling, 1-800-292-2680, ext. 3213

Feb. 8 - Pesticide Applicator Review and Test 9 a.m. to 3 p.m. Montcalm Township Hall, registration required, (517) 831-5226

Feb. 16-17 - MFB's Campaign Management Workshop, 1-800-292-2680, ext. 6560

March 3-5 - Young Farmer Leaders' Conference Midland, Mich., 1-800-292-2680, ext. 3234

March 7-9 - Mich. FFA State Convention, MSU Campus, East Lansing

March 7-11 - Agriculture and Natural Resources Week, MSU Campus

Send or FAX information (include contact name and phone number) three weeks in advance to: Michigan Farm News, P.O. Box 30960, Lansing, MI 48909-8460. FAX: (517) 323-6793

# Can Our Annuity Save Your Retirement?

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# MFB Delegates Call for Less Government in Farm Programs

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Delegates to the Michigan Farm Bureau annual meeting completed policy action on a wide range of state and national issues, including school finance reform.

The delegates went on record supporting a reduction of property taxes, with funding for K-12 to be replaced with a "revenue neutral" mix of other taxes. They voted to support any combination of: an increase in the sales tax to not more than six percent, an increase in the state income tax to not more than 5.9 percent, the levying of a maximum of eight mills on all real and non-exempt personal property, a property transfer tax to replace a portion of the eight mill property tax, and an increase in the alcohol/tobacco tax of up to 25 percent.

The delegates opposed elimination of revenue sharing for townships and counties and voiced support for the concept of charter schools and schools-of-choice.

The delegates reaffirmed their support for P.A. 116, the Farmland and Open Space Preservation Act. But in the expectation that the Legislature will cut property taxes, they called on Michigan Farm Bureau to study P.A. 116 to determine its effectiveness as a farmland preservation program.

On other state issues, the delegates approved policy favoring trucking deregulation. The policy said that deregulation would cut Michigan freight costs by an average of 19 percent and save shippers and consumers \$87 million a year. They encouraged Farm Bureau to continue working with state agencies to implement the Coastal Zone Management Act and called for "voluntary incentive-driven programs," rather than rigid mandates to encourage farmers to adopt management measures authorized under the Act.

In the commodity area, delegates strongly supported economic incentives, like tax

## Farm Credit of Michigan's Heartland to Refund \$6 Million of Stock to Membership

Farm Credit Services of Michigan's Heartland, PCA announced that membership stock requirements will be reduced for all customers. The new stock requirements are 2 percent with a maximum of \$1,000 per loan, compared to the existing requirement of 5 percent.

For the 3,000 customers in Heartland's 40-county area, approximately \$6 million of stock will be refunded. This is the first time the organization has reduced its stock below the five percent requirement since the cooperative credit organization was formed in 1933. In the recent past, the stock requirement was as high as 10 percent.

"This reduction is a welcome message. PCA is relying more on internally generated earnings, rather than membership stock, to capitalize its business," said Robert Weaver, PCA's board chairman from Leelanau County. "Since our current capitalization is approximately three times that of required levels, the stock reduction decision was made."

PCA customers will receive either checks or a reduction in their loan balances as this change is implemented over the next several months.

The Production Credit Association (PCA), in the Heartland organization, has approximately \$170 million of operating and capital loans. The PCA is jointly managed with the Federal Land Credit Association, which has an additional \$230 million of farm and rural housing mortgage loans.

Jim Fuerstenau, Macomb County, makes a point during delegate discussion and voting on a total of 158 policy recommendations, at the MFB annual meeting.



breaks, to encourage production of ethanol in the state. They reaffirmed support for commercial cranberry production and

called on the DNR and the cranberry industry to work together to encourage expansion of cranberries.

They supported amendments to P.A. 232 so that checkoffs "can be collected in a practical and equitable manner" (significant to the state's nursery and greenhouse industry).

The delegate body also approved policy recommendations to the American Farm Bureau Federation on a number of national issues. They said that the 1995 Farm Bill should move toward a gradual phase-out of all individual federal farm programs.

The delegates expressed support for the Dairy Self-Help Program, rather than strict reliance on the federal dairy price support program. They opposed a mandatory dairy quota program.

The delegates called on Farm Bureau to monitor implementation of NAFTA to explore export opportunities for agriculture and safeguard the interests of producers. They reaffirmed support for protection of private property rights. They approved policy opposing the concept of preserving all endangered species regardless of the cost.

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## Bill of Rights for the Holidays

You have the right to take care of yourself; eat right, exercise regularly, and get enough rest.

You have the right to have mixed emotions: happy, sad, frustrated, guilty, afraid, thankful.

You have the right to have solitude — for planning, thinking, reflection, introspection, prayer, and relaxation.

You have the right not to accept some or all of your party invitations.

You have the right to ask for help and support from friends, family, your church/synagogue/mosque, and community service agencies.

You have the right to give gifts that are within your holiday budget.

You have the right to say no to alcohol, drugs, cigarettes, and a second piece of pie.

You have the right not to ride with a drunk driver.

You have the right to take away the keys of a drunk friend or relative who wants to drive, and to call a taxi.

You have the right to smile at harassed salesclerks and angry drivers, and to give them a peace of your mind.

(Reprinted with permission from the December Hope Healthletter, vol. xiii, no. 12.)

## ... HOLIDAY EATING ...

### Who needs to gain

The six pounds the average American gains over the holidays takes an average of five weeks to lose.

Here are 10 simple ways to avoid all that:

1. Set a realistic goal for yourself — which may mean simply maintaining your weight during the holidays.
2. Make and post a written list of ways you're going to take care of yourself and slow down. Stress is a major cause of overeating and overdrinking.
3. Get some brisk exercise every day to relieve stress and curb your appetite.
4. Restrict or avoid alcoholic drinks; they're high in calories.
5. Have taste-samplings or single helpings of your favorite foods; eat slowly and savor. Chewing fast, swallowing quickly, and asking for more does not make food taste better.

## POUNDS?

6. Fill up on fruit, vegetables, low-fat dairy foods, cereal, and water-based soups. They will fill you up without filling you out.
7. Chew gum during holiday cooking and baking. (Tip: Save a few treats for your family; give the rest away to charitable causes.)
8. Don't skip meals. It's hard to stay in control when you're hungry.
9. Drink a glass of water before enjoying hors d'oeuvres, buffets, and meals. If office sweets are a problem, drink a full glass of water before sampling.
10. Repeat these words to well-intentioned hosts: "No thanks on seconds. It was delicious, but I've had enough."

(Reprinted with permission from the December Hope Healthletter, vol. xiii, no. 12.)

# Style

## WHY YOU CRY

### What happens when you cry?

Intense emotions, such as grief or anger, trigger the brain to send a signal to your lacrimal glands. These glands, located over each eye and behind the eyelid, secrete fluid through tiny ducts under your lids. Each time you blink, the eyelids draw fluid from the glands.

If you've ever tasted tears, you know they're salty. Tears also contain various proteins, lipids and other substances.

### What are the most common tears?

"Continuous tears" constantly bathe your cornea, the curved, clear front of your eye. Continuous tears allow your lids to open and close smoothly. They keep your eyes from drying out, which could eventually cause blindness. These tears have antibiotic substances to help protect your eyes from bacteria and viruses.

### What happens if something gets in your eye?

"Irritant tears" help prevent damage from occurring. If you get smoke, dust or an eyelash on the surface of your eye, a sudden "flood" of tears will try to wash out the foreign body. When you peel an onion, a chemical is released. The chemical turns to sulfuric acid on contact with the moist surface of your eye. In this case, crying is a natural reflex of self defense.

### What about crying when you're emotional?

Only humans weep tears of sadness and joy. And unlike continuous tears and irritant tears, there's no proof that emotional tears help protect your eyes. Emotional crying starts in the part of your brain that governs emotions, memory and behavior. If a surgeon blocks the nerves in this area, you won't be able to produce emotional tears, but there's no effect on other kinds of tears. Continuous and irritant tears are controlled by different nerves than emotional tearing.

### Why do men and women cry differently?

Social expectations play a role. There may be underlying physical reasons as well.

Tears contain prolactin, a hormone that regulates milk production. Before puberty, boys and girls have similar levels of prolactin in the blood — and similar patterns of crying. After puberty, women's blood levels of prolactin are 60 percent higher than men's. Perhaps that's why women cry about four times more often than men.

After menopause, a woman's prolactin level drops. This could explain why postmenopausal women are more likely to have "dry eye" syndrome.

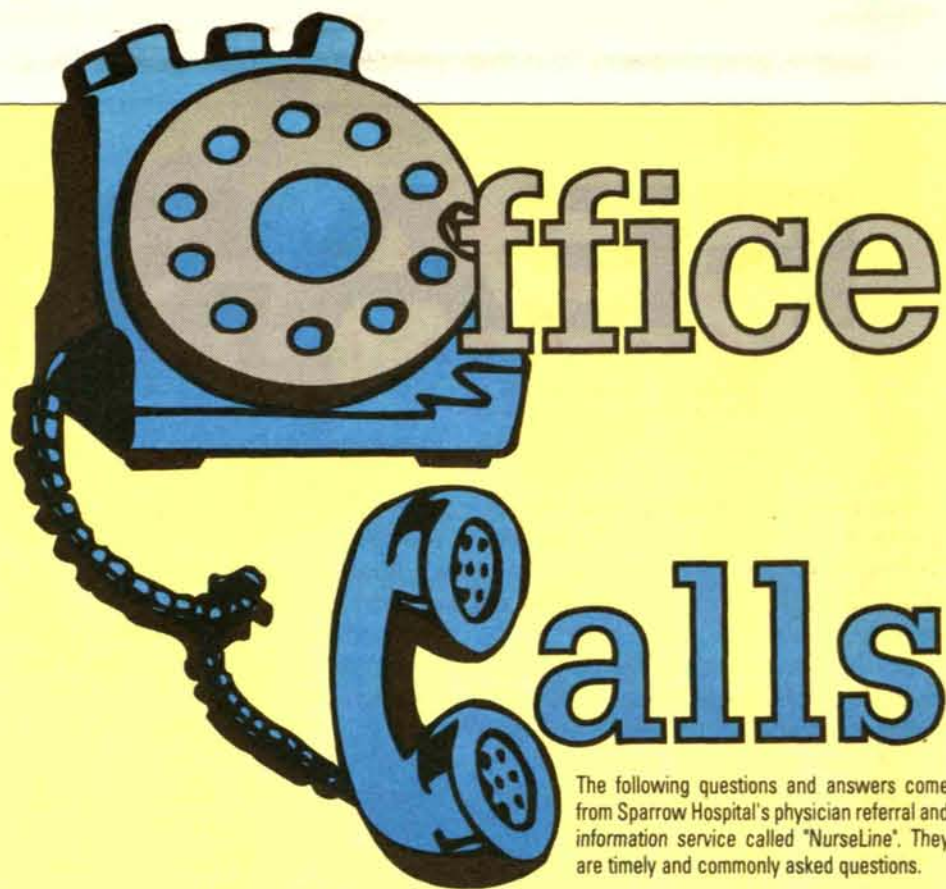
### What about uncontrolled weeping, or a "crying jag"?

Crying is a natural reaction when you're sad, joyful, or even surprised.

But if you find yourself crying over and over about the same problems, you need to address the underlying cause. Shedding tears isn't a permanent solution, but it seems to help relieve stress in the short term.



Reprinted from the February 1992 Mayo Clinic Health letter with permission from the Mayo Foundation for Medical Education and Research, Rochester MN 55905



The following questions and answers come from Sparrow Hospital's physician referral and information service called "NurseLine". They are timely and commonly asked questions.

### Q. Should I get a flu vaccine? Are they safe?

**A.** Influenza, or flu, is a disease characterized by high fevers, body and head aching and cough. Many people are under the misconception that gastrointestinal illness characterized by vomiting and diarrhea is "the flu" but this is inaccurate.

It is important to know what the flu vaccine will and will not do. Many people believe the flu vaccine will protect them from all cold viruses they are exposed to. This is not the case. Flu vaccine is designed to protect you solely from specific strains of flu virus.

This fall, many people asked their primary care physician whether they should receive a flu vaccine. Usual advice is that people who are at high risk for suffering severe illness as a result of the flu virus should receive the vaccine. This includes the elderly, people with chronic medical conditions such as diabetes, or people with known pulmonary disease such as asthma, emphysema and chronic bronchitis. In those people who are at high risk, flu may develop into pneumonia, which can be quite deadly.

Parents with children who have significant, ongoing illness should also consider having their child vaccinated.

Most normal, healthy people usually do not suffer severe side effects as a result of a bout of flu, although they are miserable for a few days.

While there is nothing one hundred percent safe in the world, the flu vaccine is a pretty good deal in terms of risk/benefit ratio. In the past, an increased incidence of a rare syndrome called Guillain-Barre was associated with flu vaccination, but this has not been the case in the past several years.

There are some predictions that this year's flu virus may be more severe than in the past. Seek an immunization if you believe yourself to be at high risk for contracting the flu, and especially if you are at high risk for suffering severe illness as a result of the flu.

### Q. What is walking pneumonia and how do I know if I have it?

**A.** Pneumonia is an infection in the lungs caused by any number of bacteria or viruses. When someone has "walking pneumonia," it means that their pneumonia can be treated as an outpatient. In other words, they don't need hospitalization for intravenous medication, oxygen or respiratory treatment.

Symptoms of pneumonia can include fever, chills, sweating, coughing, chest pain and tightness, shortness of breath, muscle aches and weakness. Pneumonia can be associated with flu, bronchitis, sinusitis, allergies and sore throat.

Diagnosis is made by physical exam. Sometimes chest x-rays and blood tests are required.

Treatment can include antibiotics, rest, fluids, cough medication and sometimes respiratory inhalers. Recovery takes at least two weeks and frequently longer.

If you have health concerns, questions, or need a physician referral, call Sparrow Hospital's NurseLine, an information and Physician Referral Service at 1-800-968-3838.

The above questions and answers are for general information purposes only. If you have symptoms or health related questions, consult your physician.

## A Shakedown on Dandruff

### To control common dandruff:

Shampoo regularly - Start with a mild, non-medicated shampoo. Gently massage your scalp to loosen flakes. Rinse thoroughly.

Use medicated shampoo for stubborn cases - Look for those containing zinc pyrithione, salicylic acid, coal tar or selenium sulfide in brands such as Head and Shoulders, Denorex, Selsun Blue, Tegrin or Neutrogena T/Gel and T/Sal. For best results, use a dandruff shampoo each time you shampoo.

Use tar-based shampoos carefully - These shampoos are strong dandruff deterrents, but they can leave a brownish stain on light colored or gray hair. They can also make your scalp more sensitive to the sun. Check the label for ingredients.

Treat your hair gently - Dandruff shampoos can be harsh on your hair and scalp. Use a conditioner regularly. For mild cases of dandruff, alternate dandruff shampoo with your regular shampoo.

See a dermatologist - If dandruff persists or if your scalp becomes irritated or severely itchy, you may need a prescription shampoo. A new anti-fungal cream called ketoconazole (Nizoral) works against dandruff and is available as a shampoo.

Reprinted from the September 1993 Mayo Clinic Health letter with permission of Mayo Foundation for Medical Education and Research, Rochester, Minnesota 55905



# FEAST or FAMINE?

moderation is the key

Among the morbidly obese (150 to 200% overweight) moderate weight loss can mean a 20 to 75 percent reduction in risk factors for several chronic diseases, according to one of the nation's foremost authorities on obesity. George Blackburn, M.D., Ph.D., reported in a recent study significantly overweight patients who lost 10 to 20 percent of their body weight—and kept it off during a three year follow-up period—significantly reduced their risk factors for hypertension, type II diabetes mellitus, and cardiovascular disease. In addition, the risk of gastrointestinal tract and sleeping disorders decreased by 25 percent and the risk for a variety of dyslipidemias by 20-40 percent.

Some of the findings were unexpected, Blackburn said. "We found that the most critical pounds lost are the first, and that, beyond a certain point, taking off more pounds wasn't necessarily better from a health perspective.

"The key," Blackburn said, "is to lose fat while increasing the percentage of lean tissue. It's absolutely essential to modify lifelong eating habits, not just go on a crash diet. The ideal situation is for at least 75 percent of weight loss to be body fat. The only way an individual can accomplish that is to make a sustained change in dietary patterns, based on the new USDA Food Guide Pyramid. The

Pyramid recommends a daily diet that emphasizes whole grains like cereals, rice, bread and pasta, and includes plenty of fresh fruits and vegetables and three to four ounce portions of lean meat, fish, chicken and/or turkey. As a rule, dairy products should be low fat and sweets should be kept to a minimum."

Contrary to what many popular weight loss programs espouse, Blackburn said, a morbidly obese patient's goal should not be to reduce his or her weight to fall within "normal" ranges, but "to reach a level where weight stabilization can be achieved. The dangers of the 'yo-yo syndrome' or weight cycling, are well-documented—potentially worsened obesity, development of eating disorders, weakened

metabolism—so we tell patients never to lose more than 10 pounds that can't be kept off."

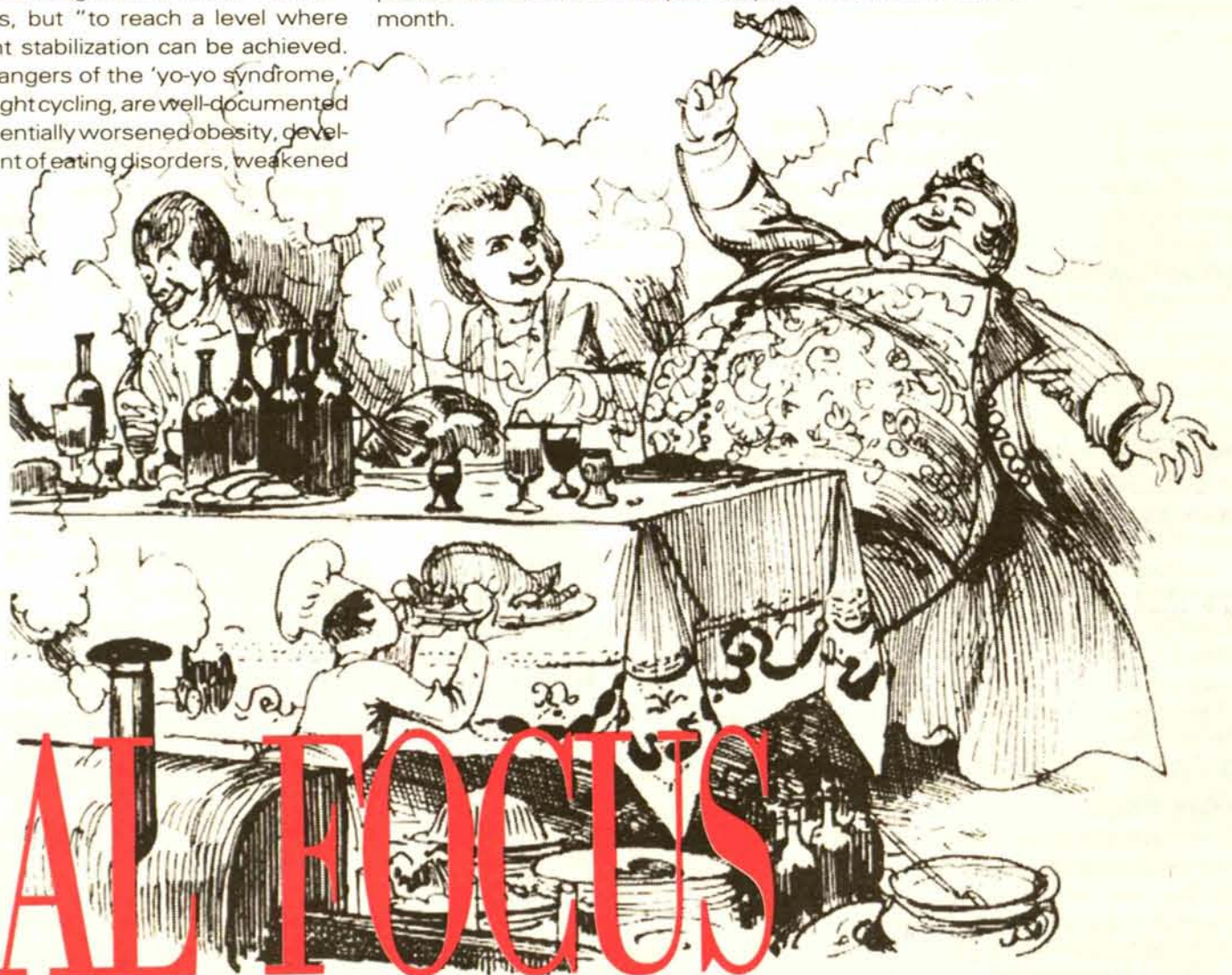
Three findings emerged during the study that differ from traditional weight loss approaches, said Blackburn:

■ **Setting realistic goals.** It's important to determine what is feasible, biologically, for an individual patient, not what is defined as normal by life insurance tables.

■ **Rate of loss.** It's most appropriate—and most sustainable—for a patient to lose two to four pounds per month.

■ **Composition of diet.** Reducing food intake is not the goal, reducing fat intake is. By the end of the first 10 to 14 weeks, the intensive habit-changing period, weight loss from fat should approach 90 percent."

Exercise, according to Blackburn, is the best way to maintain weight loss. "The fact is exercise will not accelerate weight loss if one is on a healthy diet. For maintenance, however, a person should add 20 minutes of exercise a day or 140 minutes per week."



## MEDICAL FOCUS

### Pap Smears... Identifying Cervical Cancer

#### Who is at risk for cervical cancer?

- Women between the ages of 30 and 55.
- Women who smoke (three times the risk).
- Women who began having sexual intercourse before the age of 18.
- Women who have had multiple sex partners.
- Women who have the sexually transmitted viruses that cause genital warts.
- Women whose mothers were given DES during pregnancy to prevent miscarriage.
- Women with HIV infection.

#### What's the best time for accurate testing?

- Many sources believe that the best time for a Pap smear test is two weeks after the first day of the last menstrual period. To improve the accuracy of the test, don't have intercourse for 24 hours before the test, and in the 72 hours before the test, avoid douching or the use of vaginal contraceptives.

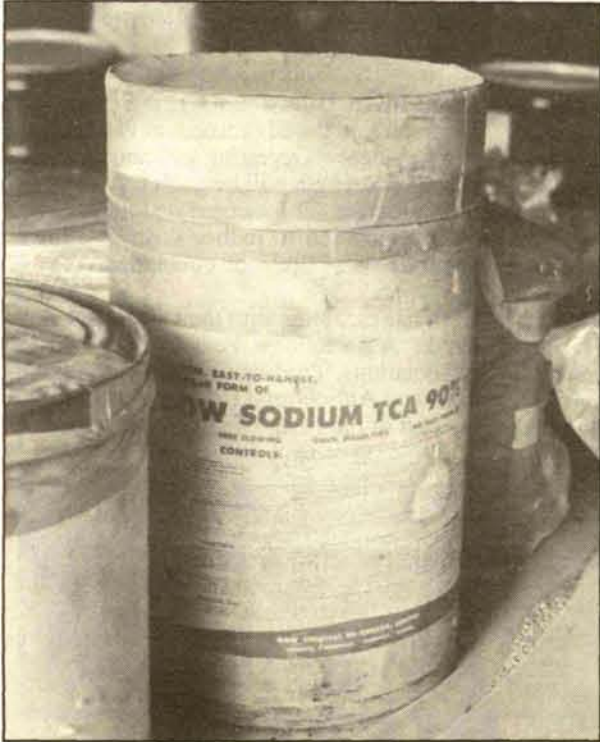
#### Facts you'll want to know:

- Early diagnosis and prompt treatment are critical. Cervical cancer is almost 100% curable with early detection/treatment.
- Pap smears taken on a regular basis are important to detecting cervical cancer. Cervical cancer usually has no symptoms in its early stages, but Pap smear results can signal an early warning of the disease.
- Accurate tests and testing procedures are important to every woman who has a Pap smear. Check with your physician to be sure that the test processing lab is accredited by either the College of American Pathologists or the American Society of Cytology.
- Talk with your doctor about how often you should have a Pap smear. At-risk women need more frequent Pap smears. Your doctor will make an individual recommendation for you.

Source: UCLA School of Public Health

## "Michigan Clean Sweep" Another Success

Workers at eight collection sites across the eastern side of Michigan's lower peninsula collected a wide range of pesticides, herbicides and other chemical compounds during August and September, as part of the 1993 "Michigan Clean Sweep" program. Chemicals delivered to the collection sites by individuals, such as this barrel of Dow Sodium TCA 90%, were compiled by workers who wore chemical resistant gloves and respirators.



by Michelle Strautz

Collection of approximately 93,500 pounds of unwanted pesticides and other chemicals was completed in mid-September as part of this year's "Michigan Clean Sweep" program, according to Chuck Cabbage, agriculture environmental coordinator with the Michigan Department of Agriculture.

Cabbage, who tallied the program's results, said eight collection sites were set up to service 27 counties on the eastern side of Michigan's lower peninsula, with 464 people participating in the program.

According to Cabbage, this was a significant increase from last year's program, which yielded approximately 68,600 pounds of unwanted chemicals from 297 participants.

"Last year, we were over on the Lake Michigan side," said Cabbage. "This year, we were in the Lake Erie and Lake Huron drainage basin counties, and we'll repeat these counties next year. This year's collection area was expanded to cover four additional counties."

More than \$183,000 worth of funding came from the Environmental Protection Agency (EPA) Office of Pesticide Programs and the Michigan Department of Natural Resources (DNR). Some collection sites ran out of funds faster than others. In these cases, individuals were charged for their disposal costs, according to Cabbage.

"The folks that paid spent somewhere between two to four dollars per pound," he said, "and if they were to do this privately, they would pay in excess of six to eight dollars per pound."

Disposal of the compounds, will be completed by two contractors. "The bulk of the materials went to El Dorado, Arkansas," Cabbage said. "The disposal company has an incinerator licensed by the EPA, and all those materials will be incinerated and destroyed. Any of the ash from that plant that is hazardous will then go onto a hazardous waste landfill, so there's complete control over the remains."

According to Cabbage, EPA and the Michigan DNR plan to support the program again next year. Proposed additions to the program will include the Lake Superior drainage basin counties. People located outside of designated counties are welcome to participate in the program next year if they will haul their materials to a listed site.

Producers interested in learning more about this program should contact their county Extension agents after Jan. 1, 1994. Counties included in the 1994 program are: Alger, Baraga, Bay, Chippewa, Clinton, Genesee, Gogebic, Gratiot, Hillsdale, Houghton, Huron, Ingham, Isabella, Jackson, Keweenaw, Lapeer, Lenawee, Livingston, Luce, Macomb, Marquette, Mecosta, Midland, Monroe, Montcalm, Oakland, Ontonagon, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola, Wahstenaw and Wayne.



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HERBERT HAIGHT  
HOMER, MI  
517-568-4072

TOD KUBISZAK, DSM  
LAWRENCE, MI  
616-674-3843

NED CUTLER  
WEIDMAN, MI  
517-644-3367

ROSS VANDER BAND  
BELDING, MI  
616-761-3585

ROBERT MOLYNEUX  
COOPERSVILLE, MI  
616-837-8710

MARK HILASKI  
HOPKINS, MI  
616-793-4541

ADDISON BROOKS  
LITCHFIELD, MI  
517-542-3273

EDGAR MILLER  
WHITE PIGEON, MI  
616-483-7284

RON WENGER  
BELDING, MI  
616-897-8958

TRAVIS HOUP  
DUNDEE, MI  
313-529-2867

DON HASSEVOORT  
HUDSONVILLE, MI  
616-875-8403

JOHN BIHLMAYER  
MANCHESTER, MI  
313-429-7527

STEPHEN SMITH, DSM  
BLISSFIELD, MI  
517-486-2854

ROGER THEODORSKI  
EAGLE, MI  
517-626-6853

SCOTT LANTIS  
JACKSON, MI  
517-536-8246

PAUL J. SMITH  
MASON, MI  
517-676-4413

DONALD ISLEY  
BLISSFIELD, MI  
517-447-3683

CARLTON WELLS  
EATON RAPIDS, MI  
517-663-3380

JOHN GUMBERT  
JACKSON, MI  
517-569-2599

JAY GOULD  
MORENCI, MI  
517-458-2573

JEFF HAACK  
BRONSON, MI  
517-369-2207

JOE BENNETT  
EDMORE, MI  
517-762-5480

GOLDEN ACRES  
JASPER, MI  
517-443-5526

RON GUDAKUNST  
ONSTED, MI  
517-467-7041

LANCE KALBFLEISCH  
BROWN CITY, MI  
313-346-2234

DENNIS LASCESKI  
FILION, MI  
517-269-7980

DEMANN DAIRY  
KALAMAZOO, MI  
616-372-3887

JAMES F. CREW  
QUINCY, MI  
517-639-8352

ED GROHOLSKI  
BURLINGTON, MI  
517-765-2111

ANDY SPARKS  
FREMONT, MI  
616-924-5945

RICHARD ZENNER  
KINGSLEY, MI  
616-263-5339

DOLPHIE EISENLOHR  
SHELBY, MI  
616-861-2318

JAMES D. CROW  
CAMDEN, MI  
517-254-4512

RAY LOWMAN  
GOBLES, MI  
616-628-5079

WENDELL NORDER  
LAINGSBURG, MI  
517-651-5409

BILL MORGAN  
SHERWOOD, MI  
517-741-3698

## 12 Be Safe on Your Snowmobile – Remember These Safety Tips

If you plan to do some snowmobiling this winter, here are safety tips, courtesy of Farm Bureau Insurance, to keep in mind:

- Be sure to dress appropriately for the cold.
- Wear an approved safety helmet and eye protection; your passenger should, too.
- Ride at a speed compatible with the trail width, condition, and length. Slow down when carrying a passenger.
- Keep your snowmobile in good working condition. Follow routine maintenance procedures as per the operator's manual.
- Snowmobiles can go where other vehicles can't, tempting drivers to venture into hazardous situations. Know where you're going and what dangers may await you.
- Ride with others if possible. Always tell someone where you're going and when you expect to return.
- Remember: alcohol and snowmobiling don't mix.

- If you drive at night, avoid unfamiliar terrain, and don't overdrive your lights. Be sure all your lights work -- headlight, tail-light, and stop light.

- Give fences, wires, posts, and telephone poles a wide berth.

- Remove any dry grasses that accumulate around the track, engine, and gas tank areas.

- Avoid roads. If you must travel on a road, and doing so is permitted, reduce your speed. To cross a road, make a full stop, then look carefully in both directions. Cross at a 90-degree angle.

- Don't tailgate. Maintain a safe distance between you and the machine ahead.

- Don't remove the safety features built into your machine.

- Watch out for glare ice. Attempting to brake or turn on it could cause your machine to spin out of control. If you find yourself on glare ice, reduce your speed by carefully releasing the throttle.

## Farm Credit Stockholders Approve St. Paul/Louisville Merger

Stockholders of AgriBank, FCB, of St. Paul, Minn., and the Farm Credit Bank of Louisville (Kentucky) voted overwhelmingly Nov. 9, 1993, to merge the two agricultural lending cooperatives. The merger will be effective Jan. 1, 1994, pending final regulatory approval.

The merger will create an 11-state Farm Credit District which provides credit and related services to approximately 200,000 farmers and rural residents.

The merged entity will operate under the name "AgriBank, FCB" and be headquartered in St. Paul, Minn. The merged bank and its affiliated associations will have \$14 billion in assets, \$2 billion in capital and \$12 billion in gross loan volume.

The 11 states within the combined district are Arkansas, Illinois, Indiana, Kentucky, Michigan, Minnesota, Missouri, North Dakota, Ohio, Tennessee and Wisconsin.

The senior management team at the current AgriBank, FCB, will conduct the opera-

tions of the merged institution. The team will be led by C.T. Fredrickson, chief executive officer.

"After careful consideration, the stockholders concluded the merger would be in the best interest of the farmers, ranchers and rural homeowners they represent," said Daniel T. Kelley, chairman of AgriBank, FCB. "We are pleased by the affirmative vote, and look forward to combining the strengths and assets of these two financially sound institutions."

Louisville Board Chairman Rex E. Etchison said the advantages of the merger were evident. "Operating efficiencies and financial strength will be gained as a result of the merger. The merged institution will be in a position to reduce costs and loan portfolio risk," Etchison concluded.

Both banks, along with their Federal Land Credit Associations, Federal Land Bank Associations, Production Credit Associations and Agricultural Credit Associations, are part of the Farm Credit System.

### Contact Your Nearest Dealer

County/Coordinator ..... Phone No.  
Alcona/Lincoln Outdoor Cntr... (517) 736-6150  
Allegan/Jack Sipple..... (616) 672-7615  
Alpena/

Wolf Creek Farm Supply.. (517) 727-2391  
Alpena/Steve Gonyea..... (517) 471-5391  
Barry/Thomas Guthrie..... (616) 623-2261  
Bay/Harlan Eisenmann..... (517) 684-0424  
Branch/

Easterday Sales & Serv... (517) 278-4109  
Calhoun/Dennis Anderson..... (517) 568-3345  
Cass/Carl Sparks..... (616) 445-3195  
Charlevoix/Thomas Wieland... (616) 547-2744  
Cheboygan/Cheb. Co-Op..... (616) 627-4605  
Clare/Don Armentrout..... (517) 386-7448  
Clinton/David Seeger..... (517) 641-4504  
Hiawathaland/Michael Iho..... (906) 446-3445  
Eaton/Jack Smith..... (517) 566-8172  
Emmett/John Sterly Sr..... (616) 526-9293  
Genesee/F D Bloss..... (313) 635-3069  
N.W. Michigan/Terry Lautner.. (616) 946-4623  
Hillsdale/Eugene Baker..... (517) 283-2617  
Huron/Bob Duncanson..... (517) 479-6428  
Ingham/Mel Stofer..... (517) 589-8416  
Ionia/Craig Harder..... (616) 527-2677  
Iosco/Terry Bellville..... (517) 756-3432  
Iron Range/Charles Carey..... (906) 542-9083  
Isabella/Dave Bourns..... (517) 544-2719  
Jackson/Tom Betz..... (517) 857-2166  
Kalamazoo/Larry Leach..... (616) 746-4648  
Kalkaska/Martin Woodhams... (616) 258-8312  
Kent/John Finkbeiner..... (616) 891-8257  
Lapeer/Steve Jarvis..... (313) 664-7645  
Lenawee/Robert Bush..... (517) 423-2049  
Mac-Luce/Richard Pershinske (906) 477-6001  
Macomb/Steve Soldan..... (313) 749-5853  
Manistee/Charles Schoedel... (616) 723-6885  
Mecosta/Robert Anderson..... (616) 796-9321  
Midland/Don Terwillegar..... (517) 835-6133  
Missaukee Phil Brunink..... (616) 825-2977  
Monroe/Tom Woelmer..... (313) 269-6257  
Montcalm/Carlton Puffpaff..... (517) 831-4038  
Newaygo/John Patin..... (616) 636-5200  
Ogemaw/Robert Kartes..... (517) 345-4992  
Osceola/L.D. Hesselink..... (616) 825-2057  
Otsego/Estelle Farms..... (517) 732-4284  
Ottawa/Hi-Grade Nut & Bolt... (616) 837-7791  
Presque Isle/Ron Hopp..... (517) 734-3803  
Saginaw/Leroy Schluckebier... (517) 652-6715  
St. Clair/Mike Lauwers..... (313) 395-7270  
St. Joseph/David Girton..... (616) 651-8941  
Sanilac/Gerald Keinath..... (313) 376-8418  
Shiawassee/Duane Dysinger... (517) 625-3402  
Tuscola/Leroy Schluckebier... (517) 652-6715  
Van Buren/Bodtke Farms..... (616) 434-6422  
Washtenaw/Luke Schaible..... (313) 428-9120



Here's a list  
you'd better  
check twice

- Plow Shares
- Moldboards
- Shins
- Landsides
- Chisel Points
- Sub-Soiler Points
- Sweeps
- Shovels
- Danish Teeth
- Disc Blades
- Coulters
- NH<sub>3</sub> Knives

Group Purchasing

Suppliers of...

High Quality Tillage Parts  
Cutting Parts and Roller Chain  
to Farm Bureau Members.

1993-94 Winter Sale

December 1, 1993 thru February 12, 1994



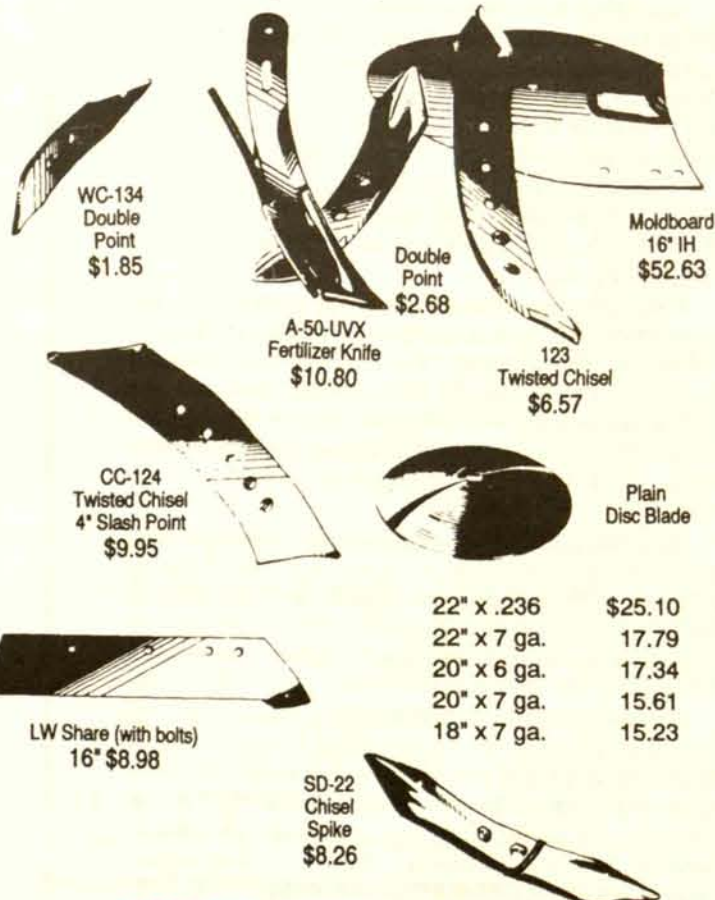
Fit virtually all field equipment (OEM certified)

Order No.	Replaces No.	Application	Price
B45-5005	462	Bush Hog 5', 6, 12, 105, 205, 266, 305, 504, 600, 36	\$11.70
B45-5010	463	Bush Hog 6', 206, 306, 304	13.01
B45-5020	464	Bush Hog 7', 307, 183	13.94
B45-5030	W34289	JD 509, 609, 709, 1008, 1508 (CCW)	26.78
B45-5031	W34290	JD 1008, 1508, 737, (CW)	28.65
B45-5045	220633	Ford 901, 909, 910	8.34



10' roll	#40	\$16.16
10' roll	#50	21.36
10' roll	#60	28.32
10' roll	#60H	38.48
10' roll	#80	48.72
10' roll	#80H	65.12

These  
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WC-134  
Double  
Point  
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Double  
Point  
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Moldboard  
16" IH  
\$52.63

A-50-UVX  
Fertilizer Knife  
\$10.80

123  
Twisted Chisel  
\$6.57

CC-124  
Twisted Chisel  
4" Slash Point  
\$9.95

Plain  
Disc Blade

LW Share (with bolts)  
16" \$8.98

22" x .236	\$25.10
22" x 7 ga.	17.79
20" x 6 ga.	17.34
20" x 7 ga.	15.61
18" x 7 ga.	15.23

SD-22  
Chisel  
Spike  
\$8.26

Contact Your County Farm Bureau or 1-800-292-2680, ext. 2015

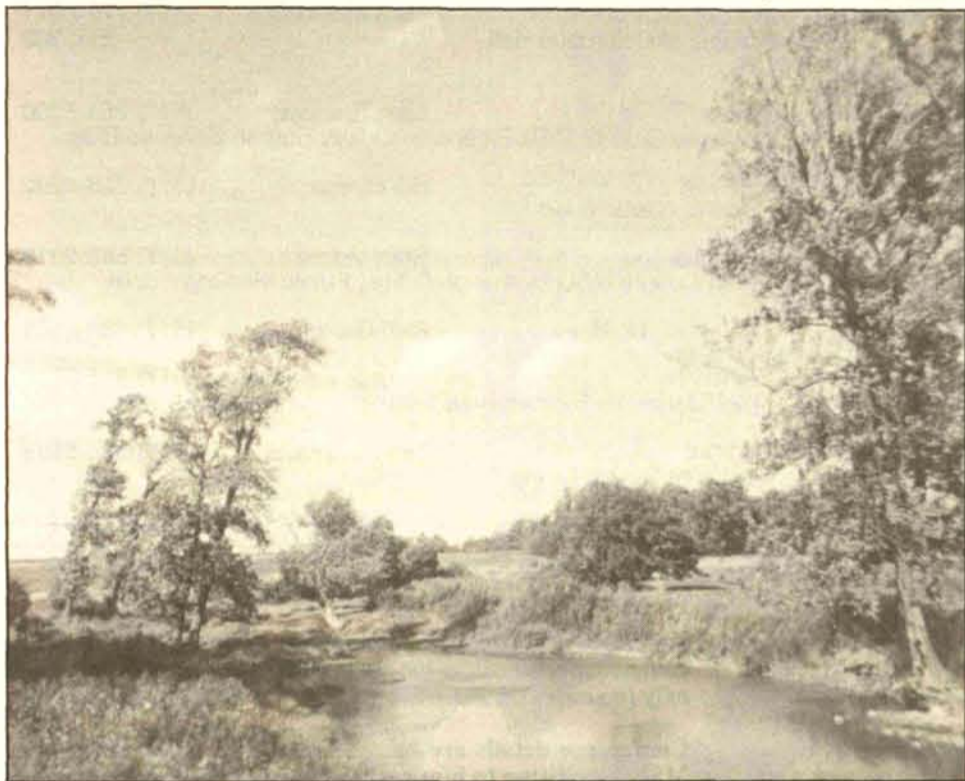
Quality • Dependability • Savings



# 13 Mud Creek Irrigation District - First of a Kind Project Uses Great Lakes

Construction of an irrigation system to pump Great Lakes water to approximately 2,000 acres of farm land in Huron County is expected to begin soon, pending DNR approval of a filtration system to prevent contamination of inland waterways with zebra mussels, according to Huron County CES Agent Jim LeCureux. The Pigeon River, pictured below, will be used to channel water to additional irrigation sites in a second phase of the project.

Photo: Fishbeck, Thompson, Carr & Huber



by Michelle Strautz

The irrigation system proposal is being driven by several different factors, including conflicts between residential owners and farmers regarding groundwater withdrawals while trying to develop on-farm irrigation.

The first-of-a-kind pilot irrigation system will have an intake located on the north side of the Mud Creek County Drain, slightly east of the Saginaw Bay (Wild Fowl Bay) shoreline. The Mud Creek Drain will be cleaned and reconstructed to a new grade. Raw water will be pumped through approximately 6,700 feet of 27-inch transmission main to the Newman Drain and the improved drain which outlets to the Pigeon River.

Farmers will draw from the open channel distribution system for irrigation, which includes drawing water out of the drainage system as it passes by a farmer's property and diverting it into a holding area. The farmer will then pump water out of the holding area as it's needed.

Water will be supplied to two types of irrigation systems by the project, including sub-irrigation and surface irrigation systems. Sub-irrigation includes pumping water into an already established underground tile system in the field. The water will then come up through the ground and water the crop through the roots. Surface

irrigation includes pumping water through a system that sprays it over the field, like rainfall.

A second phase of this project plans for a pump station on the Pigeon River to pump east to the Daus Drain for additional irrigation potential.

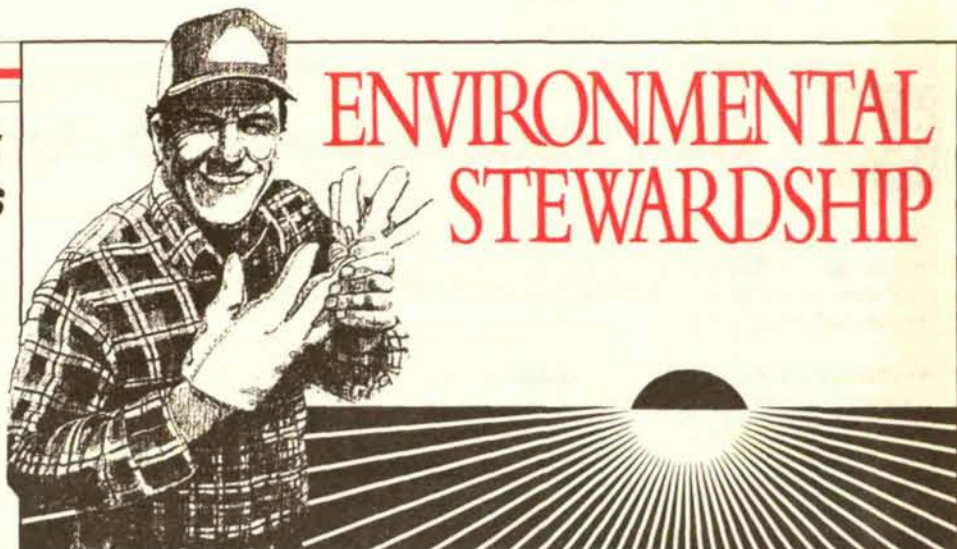
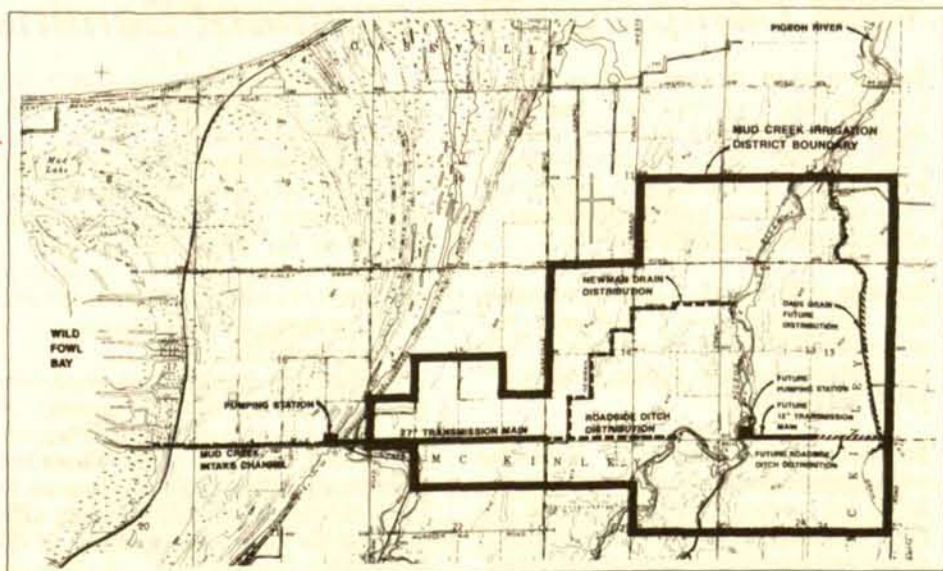
"However," said LeCureux, "there have been restrictions developed on when farmers can pump, to protect aquatic life."

The system will be used seasonally, about 50 to 80 days each year and will not interfere with the spring and fall fish spawning migrations. When operating, the system will carry 5,000 to 8,000 gallons of water per minute, and will be supervised on a daily basis. It's not expected that there will be any significant unused discharge or return water from the system.

LeCureux said there have been many barriers to the project since the idea was proposed nine years ago, including obtaining a permit from the DNR, getting appropriate funding, and working through political and regulatory channels.

"We really don't know if the zebra mussels are going to be a problem," said Vern Rounds, chairman of the Mud Creek Irrigation District. "They're in the Great Lakes, but have not been detected at the point where we'll be drawing water for the irrigation system. As a guarantee that we will not

**PROJECT SITE PLAN**



transport them from the Mud Creek Drain to the Pigeon River, the DNR is requiring us to build a filtration system and incorporate it into the irrigation project before we can pump water into the district."

"Another concern," said Rounds, "is that we don't want to jeopardize underground tile systems and introduce zebra mussels into them because at this point, we don't have the knowledge of what would happen if they got into the underground tile."

Rounds added that there has not been enough research done yet to determine if the zebra mussels could even grow in those conditions.

"The final hurdles," said LeCureux, "are if we can get the DNR to accept the screen specifications for the zebra mussel screen."

If approved, LeCureux said as many as 12 farmers in the district may begin pumping water as early as next summer.

The farmer's initial cost, said Rounds, will be to retrofit their irrigation equipment for use with the new system. Eventually, there will be an assessment for maintenance and a water usage charge based on the amount of water each farmer uses, but the logistics and details have not yet been worked out for these provisions.

The system will be managed by an individual who will work with the farmers and operators in the district to make sure the water is being properly applied, said Rounds. The manager will also work with farmers on their conservation plans and with the Soil Conservation Service to make sure the best management practices are incorporated into the system.

LeCureux said that water will be monitored in the district regularly to check amounts and quality. There will be three tile outlets monitored three times per year, including one that's not irrigated, one that's sub-irrigated, and one that's surface irrigated.

In addition, the Pigeon River will be monitored above and below the district three times per year. Reports will be sent to the DNR at the end of the year, and then pumping permits will be issued to farmers on a yearly basis, based on the water quality information.

"So, following the best management practices and how well the water quality is maintained will determine if the farmers keep on getting their permits," LeCureux concluded.

\*A portion of this article was adapted from an article in the Winter, 1993 edition of Pipeline, a publication of the Michigan Association of County Drain Commissioners.



**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	11:50 am
WATZ	Alpena	1450	5:30 am	11:30 am
WTKA	Ann Arbor	1050	6:05 am	12:05 pm
WLEW	Bad Axe	1340	6:30 am	12:50 pm
WHFB	Benton Harbor			12:30 pm
WKYO	Caro	1360	6:15 am	12:15 pm
WTVB	Coldwater	1590	5:45 am	***
WDOW	Dowagiac	1440	6:05 am	12:15 pm
WGHN	Grand Haven	1370/92.1	5:45 am	12:15 pm
WPLB	Greenville	1380	6:15 am	11:45am
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	**	11:30 am
WJIM	Lansing	1240	5:05 am	11:50 am
WWGZ	Lapeer	1530	*	12:15 pm
WOAP	Owosso	1080	6:15 am	12:30 pm
WHAK	Rogers City	960		12:15 pm
WSJ	St. Johns	1580	6:15 am	12:15 pm
WMLM	St. Louis	1540	6:05 am	12:20 pm
WSGW	Saginaw	790	5:55 am	12:20 pm
WMIC	Sandusky	660	6:15 am	12:45 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	11:20 am

\* Station signs on at different times during the year. Morning farm times change with the sign-on times.  
 \*\* Station airs various farm reports between 5:30 and 6:00 a.m.  
 \*\*\* Station airs various farm reports between 12:00 and 1:00 p.m.

Some stations carry additional market reports throughout the market day.

# 14 Can Your Dairy Herd Benefit from a Better Environment?

Are your dairy facilities contributing all they can to your farm's profitability? Could your cow's environment be improved for greater comfort and health?

What do you know about stray voltage? Is it something that "just happens to other farms" or could it affect your cattle? If stray voltage occurs, what are the symptoms and what can your electric supplier do about it?

For answers, Michigan dairy farmers have the opportunity to attend one of a series of seminars this winter, co-sponsored by MSU Extension and Consumers Power Company. The seminar program is entitled, "Managing the Dairy Cow's Environment for Greater Profitability."

The program will be held at 11 sites around the state from December 1993 to March 1994 and are hosted by local Extension agents. Speakers from MSU Ag Engineer-

ing and Consumers Power will address the following:

- A review of current knowledge about the characteristics of dairy facilities that promote healthy, comfortable cattle and ease of management. How to incorporate these into both new and present facilities.
- An overview of stray voltage symptoms, causes and solutions.
- A short overview of local Extension dairy programs and services.

A brochure with details about the seminar and a postage paid reservation card is being mailed to many dairy farmers. There will be a \$5 registration fee payable at the door.

The program starts with registration at 9:30 a.m. and concludes with lunch at 12:30 p.m. There will be ample opportunity for questions and discussion after lunch.

If you have questions or would like a brochure, contact any of these MSU Extension host agents or Consumers Power Company at 1-800-252-VOLT.

## Managing the Dairy Cow's Environment for Greater Profitability

Date	Location	Host Agent	Telephone
Jan. 17	St. Johns, Smith Hall	Dave Elzinga Craig Burns	(517) 224-5240 (517) 743-2251
Jan. 19	West Branch Charbonneau's	George Portice	(517) 345-0692
Jan. 25	Weidman Knights of Columbus Hall	Mike McFadden	(517) 772-0911 Ext. 302
Feb. 15	Adrian Lenawee County MSU Extension Office, Human Services Bldg.	Lisa Townson	(517) 264-5300
Feb. 18	Jackson Gilbert's Steakhouse	Bill Bivens	(517) 788-4292
Feb. 21	Charlotte Eaton County MSU Extension Office, Public Meeting Room	Stan Moore	(517) 543-2310
Feb. 22	Coldwater, Quality Inn	Ron Green	(517) 439-9301
Mar. 10	Clarksville MSU Clarksville Experimental Station	George Atkeson	(517) 831-5226
Mar. 14	Cadillac McGuire's Resort Center	Jerry Lindquist	(616) 832-6139

## The Difference is You Workshop - Letting You Tell the Farmer's Story

If you're interested in promoting agriculture and educating people about farm related issues, then you're invited to attend a one-day MFB workshop, sponsored by the MFB Promotion and Education department.

You'll meet other farmers from across Michigan who have found the secret to making agriculture and Farm Bureau a significant force in their communities and their lives.

According to Julie Chamberlain, MFB Promotion and Education department manager, each one-day workshop, scheduled for Jan. 27, 1994, at the Lansing Holiday Inn, and Feb. 1, 1994, at the Grayling Holiday Inn, will help you learn new ways to promote agriculture and your own commodity.

"You'll learn how to balance commitments to farm, family and community to achieve goals, learn how to be an advocate for agriculture every day, and find out how you can work effectively with people using the grass roots structure of your county Farm Bureau," said Chamberlain.

Workshop topics will include starting an ag in the classroom program, farm safety, developing leadership skills, and working effectively with the media, just to name a few. This is a great way to generate ideas for addressing needs in your county and become involved with Farm Bureau.

For registration information, contact Julie Chamberlain, at 1-800-292-2680, extension 3213, or your local county Farm Bureau office.

## Dairy Management Conference in Lansing March 1-2

Managing change in the dairy industry and herd health and nutrition quality will be among topics covered at the Michigan Dairy Management Conference March 1-2 in Lansing.

The conference is sponsored by Michigan State University Extension and the MSU Department of Animal Science. Other topics will range from future business management requirements to non-antibiotic treatment for clinical mastitis. Conference speakers will be drawn from MSU, other universities and the dairy industry.

Full registration is \$145 per person, which covers meals and conference proceedings but not lodging. The fee for the conference only (no meals) is \$95.

Conference details are available from Andy Skidmore at MSU by writing to him c/o the Michigan Dairy Management Conference, 120 Anthony Hall, MSU, East Lansing, MI 48824-1225, or by calling (517) 353-9702.

## Central Michigan Family Ag Day Scheduled January 22

Be sure to attend Central Michigan Family Ag Day on Sat., Jan. 22, 1994, at the Lakewood High School near Lake Odessa. The program of events has been designed by farmers and agribusiness volunteers and is expected to be one of the best schedules ever.

A breakfast will be served from 9 a.m. to 12:30 p.m. with the exhibit hall opening at 9 a.m.

Agricultural Humorist Maury Williamson from Indiana will speak at 1 p.m. in the high school auditorium. Maury is very involved with the Agricultural Historical Display at the Indiana State Fair. He will talk on the comical aspects of farming during the early and mid-1900's.

Ag Day has also been noted for its educational workshops and this year is no exception. Classes will be available on Managing Household Wastes, Income Tax Update, P.A. 116, Science is Fun for Kids, Horse Management, Understanding DHIA Reports, Computerized Accounting, Financial Aid for College, History of Quilts, Weed Control Update (two recertification credits), Landscaping for Wildlife, Food Nutrition Update, Clowning for Kids, and a special program on Old Barn Rehabilitation and New Uses.

In addition, this year the event will also feature a toy tractor show. Anyone interested in exhibiting should call the Extension Office at (616) 948-4862. To register to attend Ag Day, call the same number.

## Michigan Shepherd's Weekend Jan. 15-16 in Lansing

Producing sheep the most efficient way possible is the focus of the Michigan Shepherd's Weekend, Jan. 15-16 in Lansing. Co-sponsored by the Michigan Sheep Breeders Association and Michigan State University Extension, the two-day session will take place at the Holiday Inn Lansing Conference Center, 501 W. Saginaw Highway.

Among the program topics will be large, small and purebred flock management, animal health maintenance, flock forage requirements and updates on MSU lamb feeding research.

There will also be an outlook session on production trends in the sheep industry and discussion about sheep marketing options. Program speakers will include MSU animal science researchers,

Extension sheep specialists, commercial sheep producers and industry representatives. The weekend activities will include a youth program and the Michigan Sheep Breeders Association annual banquet and awards session.

Registration is \$25 per family for Michigan Sheep Breeders Association members and \$35 for non-members. Tickets for the banquet are \$13. Banquet tickets will not be sold at the door. The registration deadline is Jan. 3, 1994.

Program details and registration forms can be obtained by writing to Margaret Benson, Department of Animal Science, 113 Anthony Hall, MSU, East Lansing, MI 48824, or by calling her at (517) 336-1388.

## Michigan FFA Foundation Seeks Help in Reaching Fund Raising Goal

The Michigan FFA Foundation has been working harder than ever in 1993 to generate funds for agriculture's youth. The foundation's goal is to raise \$150,000 by year's end.

"Although hours of hard work are continuing to reach our goal, the same success as in previous years has not been realized," explained foundation member Pete Barnum. "Last year, the Michigan FFA Foundation raised over \$106,000."

According to Barnum, the mission of the Michigan FFA Foundation is to impact youth leadership development in Michigan through fundraising projects, and to serve as an advocate for FFA and agri-science education initiatives

"This year, through generous contributions, just under \$80,000 has been raised," said Barnum. "Since this leaves us short of our goal, we are asking the agricultural community to help with an end of the year campaign to bring us closer to attaining the \$150,000 goal. Reaching this goal will help the foundation to continue supporting the efforts of today's agriculture youth and tomorrow's agriculture leaders. Individuals, like yourself, can make a difference by saying YES to the Michigan FFA Foundation."

Those interested in making a contribution should send their donation to:  
Michigan FFA Foundation  
409 Agriculture Hall  
East Lansing, MI 48824-1039

## Running for Public Office? Consider 1994 Campaign Management Seminar

In recent years, an increasing number of Farm Bureau members have been candidates for election to local, state or federal public offices. The successful candidates who were elected had one thing in common. They were able to organize and execute an effective campaign plan.

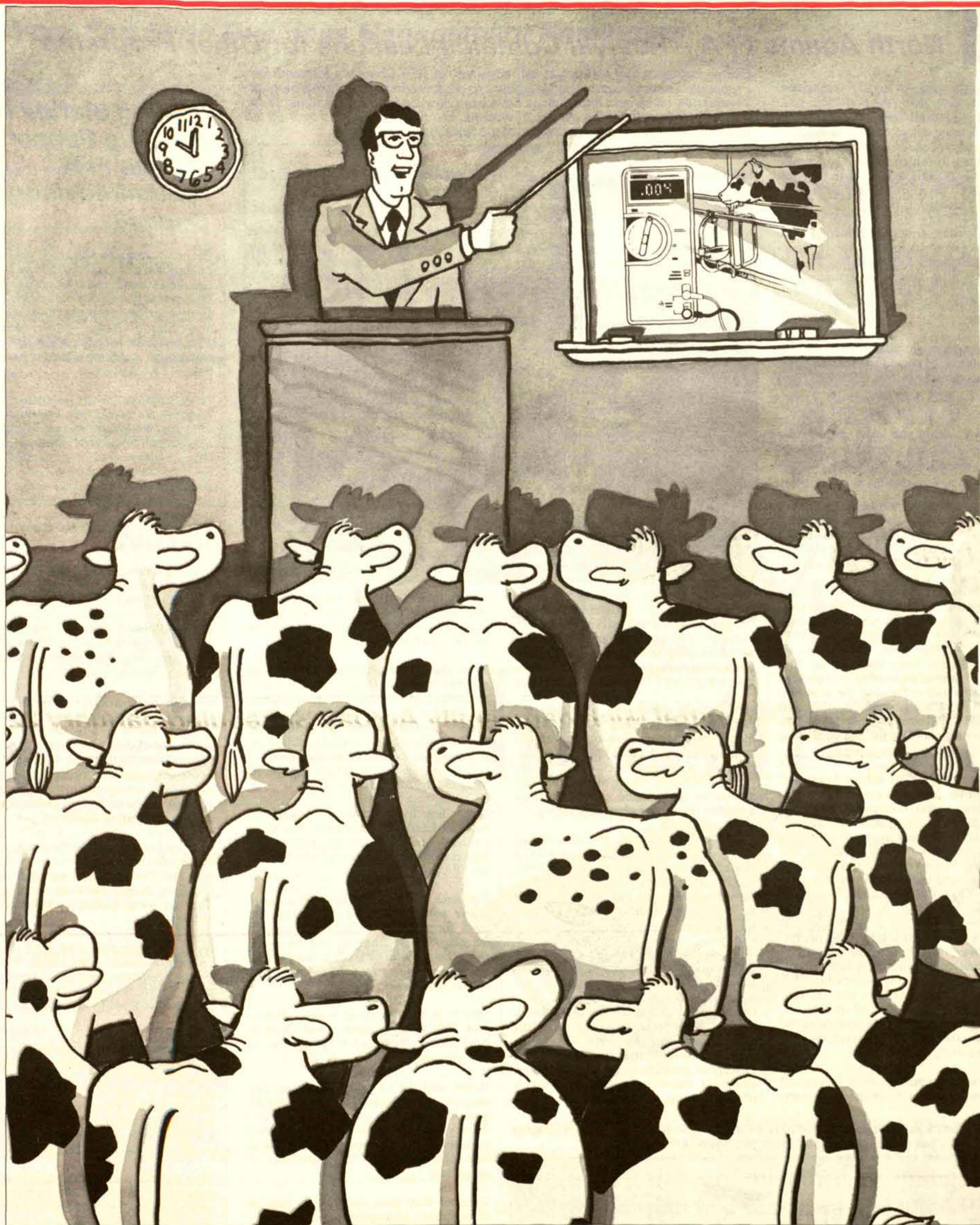
To assist Farm Bureau members who plan to be a candidate for elective office in 1994 or beyond, MFB will offer a special Campaign Management workshop, Feb. 16-17, 1994, in Lansing.

Members participating in the workshop will be responsible for the estimated cost of \$150 per person, which includes one night's lodging, a breakfast, two lunches, a dinner and campaign managers handbook.

The Campaign Management workshop will cover all aspects of organizing and conducting a campaign including The Formula for Winning, Campaign Laws and Reports, Selecting Issues, Financing the Campaign, Working with News Media, Organizing the Campaign and Get-Out-The-Vote. The workshop will be conducted by Brad Eckart, director of political education, American Farm Bureau Federation.

The Campaign Management workshop is open to any Farm Bureau member on a first-come first-served basis. The workshop will be state or federal office. Those interested in attending the workshop on Feb. 16-17 should call the MFB Public Affairs Division for more information at (517) 323-6560.





## You're invited to a dairy seminar.

No one should miss this informative seminar on stray voltage and the latest in dairy facilities planning. Jointly sponsored by the Michigan State University Extension and Consumers Power, the seminar explains the causes and effects of stray voltage, how to recognize it and how it can be corrected. We'll also highlight the characteristics

of healthy, well-managed dairy facilities. This seminar is coming to your area soon, so watch your mail for more information. We're sure you'll want to attend. If you think you have a stray voltage problem, call Consumers Power's stray voltage specialists immediately at **1-800-252-VOLT**.



## 16 North Adams FFA – Revival Contains Lessons for Other Programs

by Michelle Strautz

Despite the rural setting of the North Adams-Jerome school, located in Hillsdale County, administrators considered closing the doors on their high school's agriculture program two years ago because they felt there was no need for it, according to Agri-Science Teacher Jeff Hawes.

Philip Snyder, counselor/principal, said there was a combination of factors influencing the program's fate, including low enrollments in ag classes, the retirement of former agriculture teacher, Glenn Reuter, and the difficulty of finding another trained instructor.

"However, the board asked if it would be at all possible if we could just make an effort to find an instructor that's trained," said Snyder.

Hawes, a graduate of Michigan State University, recalls the many obstacles he encountered two years ago while interviewing for the position at North Adams-Jerome.

"I came here on the condition that they were considering closing down the program," said Hawes, "but I really wasn't too aware of the whole situation. All I knew was they were definitely considering not hiring."

"Kevin Williams, the principal at the time, expressed his concerns to me," Hawes said. "His one question was, why do we need production agriculture in the high school?"

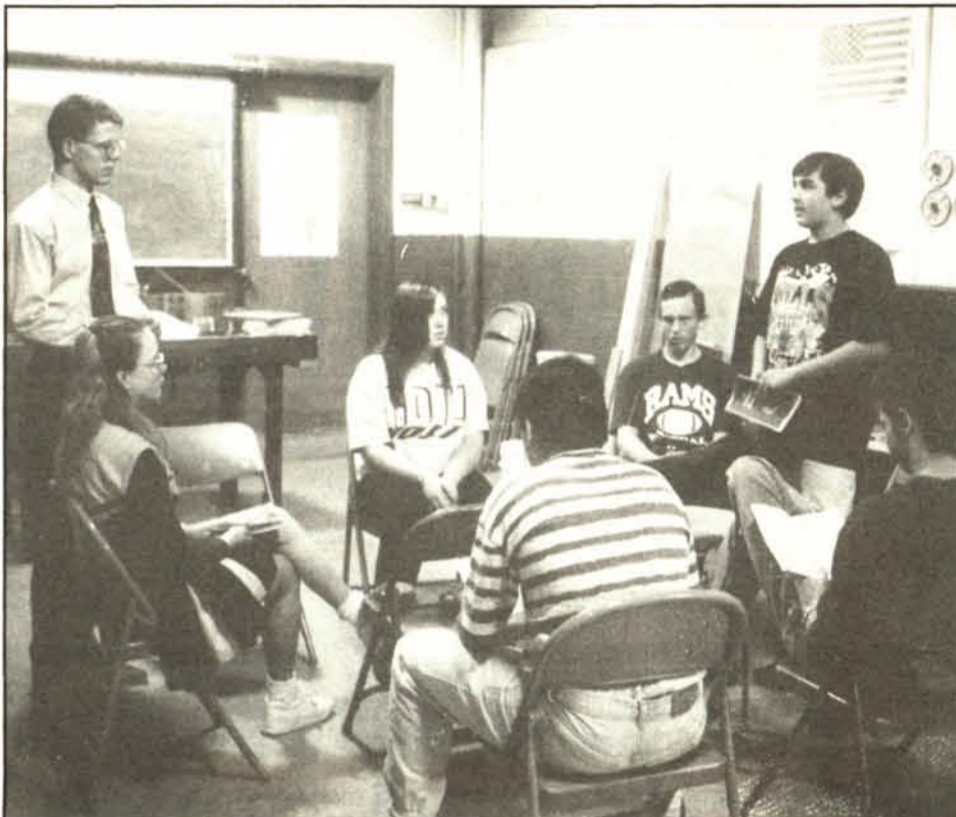
Hawes said the interview was his first obstacle, but after expressing his concerns to Williams and explaining the new emphasis being placed on agri-science, not production, Williams encouraged him to speak to the school board and explain to them the new curriculum approach.

"So I went before the school board and expressed the importance of teaching students about career awareness in agriculture," said Hawes. "I explained that agriculture is a lot more than just people going into farming, but jobs such as marketing and sales, ag business, communications specialists, and agricultural research such as Dow Chemical, Monsanto, and those companies."

"We're a strong agricultural community," said Hawes, who holds dual degrees in agricultural communications and agriculture and natural resources education. "We had several board members who are very strong agriculturally oriented individuals, and who played a big role in continuing the support for the program, however, they did consider cutting the program."

But thanks to the persuasion of Hawes and the support he drew from the local com-

Below, instructor Jeff Hawes (at left) coaches his FFA Chapter's Parliamentary Procedure Team for competition in leadership contests. In addition to this program, several new classroom experiences have been developed to attract students and bolster enrollments from a dismal 25 students just two years ago to over 60 this year. Community support was crucial to the revival, says Hawes.



munity, the agriculture program is alive and well at North Adams, and has seen substantial growth during the past two years, with classroom enrollments increasing from approximately 25 students two years ago to 60 students this year, and FFA involvement increasing from 17 students to 35 students.

"It's brought about a lot of change and excitement," said Hawes. "We have started many new programs here involved around helping students develop their own education such as creating the classes to be very research oriented, basing them on science, and we've incorporated a lot of hands-on activities right in the classroom setting."

Currently, Hawes said, the students are studying aquaculture. Aquariums are set up in the classroom to study the growth of fish and the effects of pollutants on them. Dissolved oxygen levels, nitrate levels, and pH are measured by students to determine if the water is liveable.

"We're also doing research experiments with brassica rappa, better known as the Carolina Fast Plant," said Hawes.

Genetic research is done with these plants, tracing the inheritance codes from one generation to the next. "We look at the genetic make-ups, and then we teach the concept of genetics, using those hands-on examples where we can actually see it physically occur, Hawes explained."

Below students pull pin feathers off chickens in preparation for carcass judging during the annual broiler contests at Michigan State University.



"Among other things, we're doing pesticide research," said Hawes. "We're investigating what effects pesticides and fertilizers have on plant growth."

"The class then addresses the issue of whether or not chemicals are needed in agriculture, and whether or not we can feed the world while maintaining agricultural quality. Taking this one step further, students are also doing research to determine the consequences of depriving plants of certain fertilizers, or of certain ingredients in those fertilizers," Hawes said.

In addition to participating in activities such as Leadership Contests, Ag Skills Contests, and the broiler chicken contest, Hawes said changes have occurred within the FFA program.

Ten acres of land, to be used for a nature center, was donated to the program in 1988 by a former North Adams agri-science teacher, Robert Roberts, and his wife, Della, since the prior land lab was lost by the program when school expansions occurred, said Hawes.

"We're in the beginning stages," Hawes said. "We've done some initial clean-up work and wood chipped it, but it's about a four year project."

Hawes said the FFA has started another program called Project Pals, which has the goal of helping to promote agricultural literacy in the K-12 program. High school students work with elementary students to help them understand the importance of agriculture.

Together they work on projects such as raising plants, addressing environmental issues, building bird houses, and studying what types of things will destroy the environment for our animals and wildlife.

"Among other things," said Hawes, "we've expanded both recreational and educational trips for the chapter, including trips to Michigan State University, so students can see the type of things that are going on in areas such as landscaping and horticulture." Hawes explained that this gives students a more diversified look at possible careers in the agricultural field.

Additionally, Hawes said the program has drawn a lot of support from parents, community members, FFA alumni, and former ag teacher Glenn Reuter.

"Our parents have helped on our nature center, with our fundraisers, chaperoned for

### Getting Started in Building Support with an FFA Alumni/Advisory Council

Support from parents and local community members in forming FFA Alumni Chapters and Advisory Councils are key elements to the success of agriculture and FFA programs in schools across the state, according to Charles Snyder, Michigan FFA project coordinator at Michigan State University, and Burt Henry, Alma High School FFA advisor.

"In communities where programs are suffering or are in jeopardy, I think the first thing parents, local farmers and local business people should do is to form an alumni chapter and/or an advisory council," said Snyder. "This committee not only advises the teacher, but can also speak to the school board regarding the needs of the students and of the teacher, as well as becoming a highly visible support group for the program."

"The alumni can do a lot of different things," said Henry, "especially helping their local FFA Chapters with fundraisers so the students have money to be involved in activities such as the Washington Conference program, National FFA Convention, attending leadership conferences, and participating in contests."

Several Gratiot County Farm Bureau leaders formed a county-wide advisory council, called Gratiot Partners for Ag Education (GPAE), to make school administrations and school advisors aware of the importance of the higher ag education and FFA programs in the high schools and through college, said Denis Netzley, acting chairman of the GPAE.

"We've had meetings with all the school administrations, one-on-one meetings with the principals and superintendents, and now in our follow-up meetings we want to meet with the advisors," said Netzley.

Netzley said that some of the administrators have a very strong FFA and back the program 100 percent, while other school districts have pledged to drop the program if state funds run out. Henry agrees.

"I know the program has helped me," said Henry, "I think in a couple other schools here in Gratiot County, the advisory council, gave a push to show that there are people out in the community that are aware the program is in their school and it's doing some good things, and that these people's needs should be met."

"The best thing parents can do is to always make sure their school administrators are aware that they're supportive of the program, and they need to get out and make sure that other people in the community are aware of it, too," concluded Henry.

conventions, trips, and trained a lot of our teams for leadership and skills contests," said Hawes. "We also have a lot of people that not only were former FFA members, but are very strong in the agricultural end and here in the community and we ask them to help train students, too."

The FFA alumni, with Reuter currently president, also sponsors fundraisers to help support the FFA program, and are very active in what the chapter is doing, said Hawes.

"Reuter has been tremendous to me this last year," concluded Hawes. "Whenever I've asked, he's helped me."

## Year-End Farm Business Management Reminders

The end of the year is an important time for farm managers to evaluate their potential income tax liability and gather information for financial documents.

### Perform December Tax Estimate

With the unusually late harvest of 1992 crops and other factors, you may find your 1993 taxable income lower or higher than anticipated.

In order to minimize the net taxes paid over the long run, you nearly always want to have taxable income high enough to take advantage of your standard deductions and dependent exemption. For 1993, the standard deduction is \$6,200 for married filing jointly and \$2,350 for each exemption.

After the above deductions are taken, the 1993 Federal Tax Rates for married filing jointly are:

15 percent from \$0 to \$36,900;  
28 percent from \$36,900 to \$89,150;  
31 percent from \$89,150 to \$140,000;  
36 percent from \$140,000 to \$250,000;  
39.6 percent for taxable income over \$250,000.

Social Security and Medicare rates for Self Employment Income are 15.3 percent up to

\$57,600 and 2.9 percent from \$57,600 to \$135,000. Your Self Employment Income (Sch. F) is multiplied by .9235 before the tax is calculated.

### Major 1993 Income Tax Changes Affecting Farmers

The direct expensing deduction (Code 179) is increased from \$10,000 in 1992 to \$17,500 for 1993 and later years.

The 25 percent deduction of self employed health insurance premiums was reinstated retroactive to July 1992. This means that an amended return may be filed for 1992 income taxes to obtain a refund or credit for the six months that was not claimed in 1992.

### Develop an End of Year Net Worth Statement (Balance Sheet)

The net worth statement is an essential tool for the farm manager. It allows for monitoring progress of the business and helps identify strengths and potential weaknesses.

The statement needs to be dated as of midnight Dec. 31 and reflect the actual financial position or net worth at this point in time. If the statement is dated other than the income

tax reporting time period, the statement loses much of its value to the farm manager.

By comparing consistent net worth statements from year to year, financial trends can be identified.

The information from the net worth statement is needed to develop a meaningful income statement for the business year. The statement should include a relatively detailed listing of current inventories including stored and unharvested crops, and other supplies and prepaid expenses.

Quantities and value for each item should be included. This will allow the manager to determine the actual income and expenses incurred and quantities used during the year and assist in determining feed usage for livestock producers.

### Develop an Inventory Adjusted Income Statement

The income statement is a very crucial piece of information to determine the profitability of the business during the year. You start with cash income and expenses (Sch. F and D) and then adjust for inventory changes which come from the net worth

statements. The taxable income reported to IRS often is a very poor indicator of the actual business' profitability.

### Utilizing MSU Telfarm

To help you with your financial record keeping, MSU has the Telfarm program, which is designed with two main functions. The first priority is accurate IRS tax reporting information.

The strong second priority is to assist producers in developing information useful for farm business management. The Telfarm program has been in existence for more than 60 years.

Today, the program is computerized which tremendously enhances capabilities including a payroll program specifically designed for agriculture and a Check Writer option which minimizes time requirements for paying bills and performing accounting functions.

Be sure to call your county MSU Extension office to obtain more information on the MSU Telfarm recordkeeping system.

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Carson City	Harvey Milling Company	517-584-3466
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Dowagiac	Joe Van Tuyle	616-782-8275
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Homer	Tri-County Agra Services	517-542-3196
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**January, 1994 Discussion Topic -- Health Care Reform**

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In analyzing the concepts behind national health care, AFBF economist Ross Korves notes that "as we should have learned from the recent collapse of the economies of the old Soviet Union and Eastern Europe and experiences in this country, markets are far more efficient in allocating resources based on profit and loss than governments are in allocating resources based on political decisions.

With a market-based economic system, people for the most part can take care of themselves most of the time. By each individual, either consumer or provider of health care, pursuing his or her self-interest, the wants of others are met."

Delegates to the 1993 MFB annual meeting in Detroit took this philosophy to heart approving policy that strongly opposes an all-encompassing national health care program or any state/federal program requiring employers to provide health insurance for employees and their dependents. Instead, the delegates said they favor improving our current health care system.

Among the improvements suggested, Farm Bureau policy supports the availability of a private and affordable basic health care plan that allows for additional benefits at the consumer's option.

That basic, "no frills" plan would exclude extended coverage to non-family members (i.e. unmarried or same sex relationships), elective cosmetic surgery, elective abortions (for sex selection and non-medical reasons), sex change operations and drug rehabilitation after 30 days per calendar year.

The delegates also approved new policy language supporting:

- Allowing nurse practitioners, physicians assistants and midwives to perform many functions that doctors now perform and receive reimbursement for their services from insurance companies, Medicaid and Medicare.
- Efforts to maintain local hospitals and incentives to attract health care professional to rural areas.
- The requirement that HIV and sexually transmitted diseases be

tested for in order to obtain a marriage license.

- A health care tax credit to employers for employer paid health care benefits provided to employees.
- Placing a cap on pain and suffering settlements.

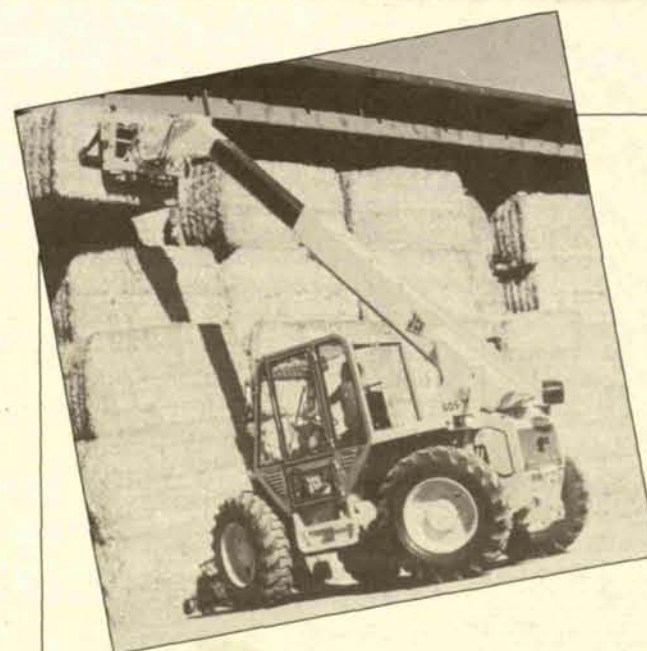
The delegates also reaffirmed health care policy that supports the study of alternative methods of finance for health care costs, such as:

- Allowing individuals and their employers tax incentives to make deposits to medical IRA accounts designed to supplement and eventually replace coverage under Medicare.
- Allowing annual deposits by individuals in Medisave accounts to use for medical expenses without tax penalty.
- Insurance incentives to encourage individuals to adopt healthy lifestyle practices.
- The close scrutiny of medical insurance claims in order to uncover fraud and deny payment of those claims.
- Greater use of trauma helicopters to serve rural areas to shorten response and transport time for the seriously injured.
- Health screenings to be promoted at appropriate Farm Bureau meetings.

The debate over health care reform will continue throughout the winter. Farm Bureau members should closely monitor the process, read their *Michigan Farm News* for legislative updates and be prepared to provide knowledgeable input to their elected leaders.

**Discussion Questions:**

1. What areas in the health care industry should government be involved and to what extent?
2. What are the most critical health care needs in your community?
3. What improvements do your group members feel are needed in local health care?
4. What steps can Farm Bureau take to improve lifestyle practices and the general health of our rural population?



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## 20 Young Farmers Earn Titles, Prizes in State Competition

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

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

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

Mayer attended Hope College majoring in political science and business. He is active

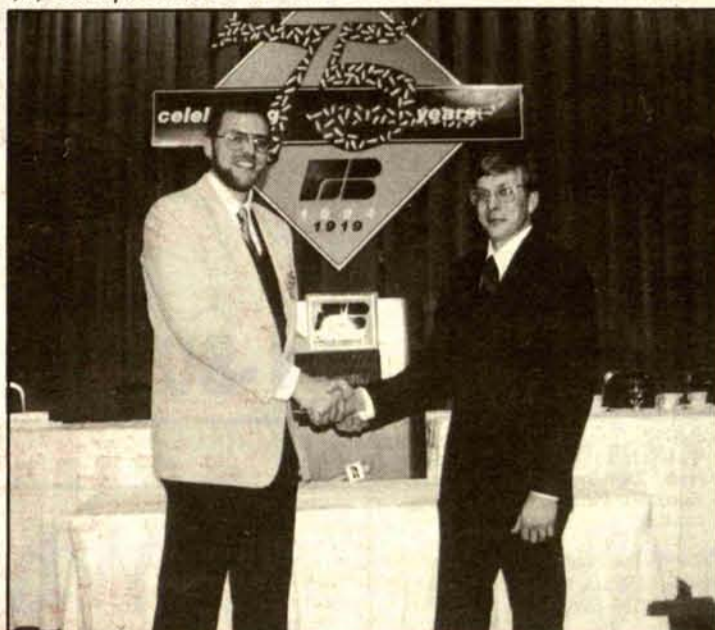
Jeffrey and Lynda Horning, Washtenaw County, pictured with R.J. Bayne of the Chrysler Corporation, which sponsored a \$500 cash prize for the Distinguished Young Farmer contest.



in the Branch County Farm Bureau and in local organizations, including the Branch County Community Foundation, a non-

profit organization created in 1991 to address the long-term needs of the community.

Jim Van Damme, pictured with Mark Salisbury, Production Conditioning Manager, Great Lakes Hybrids Inc., which sponsored \$1,000 in products for the state Discussion Meet contest winner.



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

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

After graduation from Michigan State University in 1989, he became a partner with his father. He is responsible for management of the 150-cow dairy herd and all of the replacements, and the forage program.

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

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

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

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

He received \$500 in cash from Dodge Truck, \$1,000 in products from Great Lakes Hybrids, a Carhartt jacket from Blue Cross/Blue Shield of Michigan, and a trip to the American Farm Bureau Federation annual meeting in Florida. Van Damme will compete against representatives from other state Farm Bureaus in national discussion meet competition at that meeting in early January.

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

Runner-up in the Discussion Meet was Dave Duyck, of Bay County.



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