

MICHIGAN FARM BUREAU

# RURAL

*Living*

## Summer 1991:

- Stewards of the Land
- Canadian Health Care:  
All Is Not Well
- Westview Orchards:  
A Family Affair





## Health Insurance Costs: No Easy Answers

The high cost of health insurance is a continuing problem for many self-employed individuals. Indeed it's a concern for society as a whole. Health care costs are rising for not just the self-employed, but also for employers and the federal Medicare/Medicaid program.

The American Farm Bureau Federation has sound, positive, member-developed policy recommendations for addressing the high costs of health insurance. Those policy recommendations include support for:

- Seeking every possible effort to affect cost management while providing accessible high quality health care.
- Legislation to allow 100 percent federal income tax credits or tax deductions for those who self-finance their health insurance.
- Greater use of non-physician providers to help relieve the inadequate distribution of personnel in the medical profession.
- Privately funded optional care delivery systems such as health maintenance organizations.
- Reducing medical malpractice insurance costs and abuses.

Our policy opposes the popular "quick fix" solution to high health insurance costs, such as a national health insurance program. The Canadian health care system is often profiled as a model of how health care should be provided in the United States. But a recent analysis of Canadian health care by John Hosemann, senior economist with the American Farm Bureau, shows that the system doesn't work for the people who need it the most—the critically ill.

On page 10 of this issue of Rural Living, you'll find an article entitled "Canadian Health Care—All Is Not Well." In it Hosemann points out that Canadian health care is rationed, not by cost, but by time. One physician survey showed an average 2½ month wait for mammograms and a 6-10 month wait for hip replacement.

Those of us living in Michigan have, no doubt, read the media accounts of Canadian citizens, desperate for a procedure like open heart surgery, who pay out of their own pockets to have the operation done in Detroit. Clearly, something has to be done to control health insurance costs in our country. But adopting the obviously inadequate Canadian system is not the answer.

While your Farm Bureau organization continues to work on long term solutions to the high costs of health insurance, I encourage you to review the informative insight that Hosemann provides in his analysis of the Canadian health care system. You'll learn that indeed, all is not well.

*Jack Laurie*

Jack Laurie, President  
Michigan Farm Bureau

## MDA warns: Limit use of DEET on skin

Consumers should limit the use of insect repellent containing high levels of diethyltoluamide (DEET) on children due to possible health dangers associated with the chemical, according to officials with the Pesticide and Plant Management Division of the Michigan Department of Agriculture (MDA).

Adverse health effects include headaches, restlessness, crying spells, mania, staggering, abnormally rapid respirations, convulsions, and coma.

Concern about Lyme disease, which is transmitted by infected deer ticks, may prompt more people to use insect repellents containing DEET this summer. Although repellents ward off mosquitos and infectious ticks, those repellents containing DEET in high concentrations can be hazardous if used improperly.

According to MDA Toxicologist, Dr. Michael D. Wade, children are particularly susceptible to the dangers of DEET. "We recommend applying product sparingly to exposed clothing or skin, he said. "If application to skin is necessary, products with lower concentrations of DEET, usually 15 percent, are best."

In case of internal consumption, consumers should contact a poison information center or an emergency department of a hospital. In addition to children, the EPA advises discretion in DEET use for persons with acne, psoriasis, atopic predisposition, or other chronic skin conditions.

For further information, contact: Dr. David Wade, Toxicologist, MDA's Pesticide and Plant Pest Management Division, (517) 373-1087.



The Biggest Sale  
of  
MICHIGAN  
FROZEN FRUIT  
and the Best  
Selection You'll  
See All Year!



LOOK FOR  
SAVINGS ON:  
Blueberries  
U-Bake Croissants  
Orange Juice

Order by  
WEDNESDAY  
August 14  
(One week earlier  
than last year)



For more details and a full list of items,  
contact your county Farm Bureau  
marketing coordinator, or call

1-800-292-2680



MICHIGAN'S  
FARM BEST



Photo: Michigan Travel Bureau

## In This Issue

- 6 **STEWARDS OF THE LAND**  
Family farms serve as caretakers of the earth
- 10 **CANADIAN HEALTH CARE SYSTEM**  
Is free health care a viable alternative?
- 14 **TO WRITE IT RIGHT, YOU GOTTA FEEL IT!**  
A newspaper reporter "adopts" a cow!

## Of Special Interest

- 12 **WESTVIEW ORCHARDS:  
A FAMILY AFFAIR**  
A 178-year-old farm is all in the family

**Rural Living** is published quarterly by the Michigan Farm Bureau Information and Public Relations Division. Publication and editorial offices at 7373 West Saginaw Highway, Lansing, Michigan 48917, Post Office Box 30960 (zip 48909); phone 1-517-323-7000.

**Subscriptions:** \$1.50 per year to associate members, included in annual dues. \$3 per year, non-members in Michigan. \$5 per year, non-members out-of-state. Publication No. 345040. Established Jan. 13, 1923, as Michigan Farm News, name changed to Michigan Farm News Rural Living, Dec. 1, 1981. Third-class postage paid at Lansing, Michigan and at additional mailing offices.

**Editorial:** Dennis Rudat, Editor and Business Manager. **Staff Contributors:** Cary Blake; Mike Rogers; Connie Turbin; Donna Wilber; Henry Huisjen.

**Officers:** Michigan Farm Bureau President, Jack Laurie, Cass City; **Vice President,** Wayne Wood, Marlette; **Administrative Director,** Charles Burkett; **Treasurer and Chief Financial Officer,** Tom Parker; **Secretary,** William S. Wilkinson.

**Directors:** District 1, Marlin Outman, Constantine; **District 2,** Blain VanSickle, Marshall; **District 3,** Diane Horning, Manchester; **District 4,** Tom Guthrie, Delton; **District 5,** Mark Smuts, Charlotte; **District 6,** Wayne Wood, Marlette; **District 7,** Larry Snider, Hart; **District 8,** Richard Leach, Saginaw; **District 9,** Joshua Wunsch, Traverse City; **District 10,** Margaret Kartes, West Branch; **District 11,** Robert Wahmhoff, Baraga. **At-Large:** Douglas Darling, Maybee; Jack Laurie, Cass City; Faye Adam, Snover; Jan Vosburg, Climax. **Promotion and Education,** Holly Porter, Manchester. **Young Farmers,** Steven Gonyea, Spruce.

## Farm Bureau Insurance—MHSAA Spring Athletes Named



Naomi An and Micah Porter received their MHSAA Scholar Athlete Awards during the state baseball and softball Championships in Battle Creek, from Farm Bureau Insurance's Larry Thomas (left) and MHSAA Council Representative Nancy Clark (right).

Naomi M. An, Birmingham-Groves High School, and Micah A. Porter, Stockbridge High School, were selected by a panel of educators as recipients of the Spring Michigan High School Athletic Association (MHSAA) Scholar Athlete Award, a \$1,000 scholarship sponsored by Farm Bureau Insurance. Naomi and Micah competed against 163 applicants (95 women and 68 men) divided among eight geographic regions in Michigan.

"Helping young men and women develop their intellectual and leadership skills is as important to all of us here in Michigan as it is to these young people themselves," said Larry Thomas, Executive Vice President of Farm Bureau Insurance. "We're happy to provide educational support for two such outstanding young people as Naomi An and Micah Porter.

Naomi An lettered in both tennis and soccer, and is involved in forensics, band, drama and serves as secretary of the National Honor Society. Naomi has served her community well in walk-a-thons and as a hospital volunteer. She plans to attend the University of Michigan to study mechanical engineering.

In her essay, Naomi wrote: "With so many activities, I cannot extol the virtues of every single thing I have done in the past four years. However, the best lesson I have learned from these extra-curricular activities is the management of time. I have scheduled my life so that I have the time to do everything I want to do in conjunction with everything I have to do."

Porter lettered in cross country, basketball and track, and is also an active member in

the Science Olympiad, National Honor Society, Methodist Youth Fellowship and band while also volunteering for community services. Micah maintains a 4.0 grade point average and plans to attend Hillsdale College, majoring in foreign studies/international relations.

Micah wrote in his essay: "As I continue on to college and later an occupation, I am looking forward to using my skills I have gained through my involvement in academics, athletics, music, Boy Scouts and my other interests. These experiences will help me deal with all aspects of our society and by combining the importance of knowledge and the competitiveness of athletics, I know I can become a productive and mature adult."

According to MHSAA Executive Director John E. Roberts, there was an outstanding field of finalists for the award. "The balance these young men and women have shown in their careers underscores the fact that high school students should take advantage of all the different opportunities they're presented at this time in their lives rather than specialize in a given activity."

A rather unusual occurrence is that Porter is the second consecutive Scholar-Athlete winner from Stockbridge High School. Dean Woolcock earned the honor for Winter sports.

Other finalist were:

**Bryan Rellinger**, Alanson-Littlefield  
**Leah E. Brecheisen**, Petoskey  
**Tom S. Rohdy**, Roscommon  
**Stephanie Walton**, Traverse City  
**Steve A. Crowley**, Ravenna  
**Jo Lynne Miller**,  
Grand Rapids-West Catholic  
**Anthony J. Markel**, Marine City  
**Laura Bell**, Otisville-Lakeville  
**Randy J Logan**, Richland-Gull Lake  
**Lisa Topoleski**, Gobles  
**Jennifer L. Stuht**, Laingsburg  
**Michael G. Doran**, Grosse Ile  
**Shannon Loso**, Grosse Ile  
**Christopher S. Jones**, Birmingham-Groves



## ATVs: Summertime Fun—and Danger!

All-terrain vehicles—small motorized recreational vehicles with three or four large, soft tires—are a source of enjoyment for thousands of people each summer. But along with the fun comes danger, and ATVs continue to be involved in far too many serious accidents as their popularity grows.

They pose a particularly severe problem in Michigan, which ranks third—behind only California and New York—in the number of deaths from ATV accidents.

Most injuries to ATV riders result from overturns when a vehicle hits a terrain irregularity or obstacle, or rides or turns on a slope.

Here are safety reminders for ATV users:

### ATVs are not toys.

Children under age 12 should not operate any ATV—because they typically lack adequate physical size and strength, cognitive abilities, motor skills, and the perception they need to operate a motor vehicle safely. ATVs are difficult to ride and require constant attention to avoid accidents. Children account for about 40 percent of ATV-related deaths and injuries—and kids under age 12 account for almost 20 percent.

### Take a training course.

Beginners should take a training course from a certified instructor, and basic maneuvers taught in training should be practiced regularly on safe terrain. Figures show that half of injured ATV drivers had less than a year's experience, and a quarter had less than one month's experience.

### No passengers!

Don't ride double on a machine designed for only a driver. The presence of a passenger seriously impairs the driver's ability to shift weight in order to steer and control.

### Remember: Four-wheelers are more stable than three-wheelers.

All newer models have four wheels, but three-wheeled ATVs are still in use—and the risk of an accident on a three-wheeler is substantially greater.

### Don't let children under 16 ride adult-size (greater than 90cc) ATVs.

The risk of injury to children between ages 12 and 15 who drive adult-size vehicles is twice the average risk of injury on ATVs.

### Use helmets.

They save lives. A survey by the Consumer Product Safety Commission found that three-quarters of ATV drivers with head injuries were not wearing approved helmets, and that more than half of injured persons wore no protective equipment—helmets, gloves, and heavy boots—at all.

### Avoid paved roads.

Figures show that almost 10 percent of ATV injuries and more than 25 percent of deaths occur on paved roads. The accidents most often result from collisions with other vehicles and frequently happen because ATVs are difficult to control on pavement.

### No alcohol.

In 30 percent of all fatal ATV accidents, some alcohol use has been reported. (Source: Farm Bureau Insurance)

## Recycling Used Oil Reduces Pollution

In its campaign to stop water pollution, the Texas Water Commission has released a paper on the recycling of used motor oil. "Dead Rainbows—Oil on the Water," discusses the problems associated with used oil disposal. According to the paper, at varying times, 40 percent of the pollution in the nation's water is comprised of used motor oil, which contains lead and trace metals.

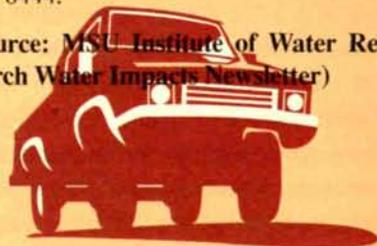
"Recycling used oil does not mean to use it as a fence line weed killer or on dirt driveways because it can soak through the soil, even in landfills," the Commission states. The problem of oil seepage into the ground or into surface waters is illustrated by a number of statistics: a single quart is enough to pollute 250,000 gallons of water; one pint of oil can create a slick the size of a football field; and one part oil to one million parts water is detectable to taste and smell.

The Commission estimates that 240 million gallons of used crankcase oil find their way into the nation's lakes and rivers each year, 22 times more oil than the Exxon Valdez spilled in Alaska.

In Michigan, three bills were signed into law to prohibit the dumping of used motor oil in places other than those regulated by the Department of Natural Resources. The laws (SB 454, 692, and 693) also ban incinerating used oil, except for facilities that provide energy or heat.

For a copy of the paper or one of the "Uncle Sam Papers" series on nonpoint source pollution, write Pollution Abatement, P.O. Box 13087 Capitol Station, 1700 North Congress Ave., Austin, TX 78711; (512) 463-8444.

(Source: MSU Institute of Water Research Water Impacts Newsletter)



An aerial photograph of a farm with terraced fields. A tractor is visible in the lower left, and the fields are arranged in curved, concentric patterns. The title "Stewards of the Land" is written in a large, red, cursive font across the top of the image.

# Stewards of the Land

*On North America's family farms,  
earthkeeping is more than a good idea—it is a way of life.*

*by Jim Dykstra*

*© Copyright the Church Herald, 1991*

On a steamy July day, I can gaze across the road and over a deep green field of sweet corn as it ripples in the breeze. Beyond that, the alfalfa is greening itself for a second cutting. Around the house, the field corn grows now where a stand of winter wheat was overturned. Grains of oats are beginning to swell in the field up the hill. Once again, by the grace of God and the work of the farmers, the rolling hills of Wisconsin are a beautiful sight.

Today, farming is big business. The lines of distinction between the family farm and the corporate farm are no longer so clear. Family farms grow larger by the generation; the subsequent investment of time and money increases with that growth. Greater volumes

mean greater risks; good years can bring financial security, but bad years can be devastating. Like most people, farmers work to make a living. Their goals are often more lofty than that. Yet there is also great pride in providing food resources for the rest of the world and in carefully tending the land that God has given them.

### *The Mandate from God*

God commanded Adam and Eve, in the early days of the world, to "be fruitful and multiply, and fill the earth and subdue it" (Gn. 1:28); Genesis 2:15 says, "The Lord God took the man and put him in the garden of Eden to till and keep it." This was and remains God's world! At several points, God claims his continued ownership of creation

(Ex. 19:5, Ps. 24:1) and calls all people to be stewards of it. It was clearly God's intent to see Adam and Eve as his servants, ruling the world, providing for themselves from it, and caring for it in a manner equal to his care in creating it.

We cannot appreciate God's creation without also experiencing a growing desire to care for it. As stewards of the land, we have an obligation to make the best possible use of what God has placed in our hands. For the farmer, that means to produce efficiently and effectively the food needed for a growing world population.

In all occupations, there are those who are not as careful or as conscientious as they

should be. Some farmers, like many others, have made mistakes in caring for the world, and some will continue to work the land in ways that are destructive. For the most part, however, farmers realize that they reap what they sow — not only in terms of seed but also in the care of the world.

### *The Moral Dilemma*

A bumper sticker claims, "Farming is everybody's bread and butter." That statement is the crux of the problem that farmers face today. How is it possible to produce the great quantity and high quality of food that everybody demands while still keeping that food affordable?

A larger population in the world and a smaller percentage of farm-employed persons means that each farmer must produce a larger share of world resources. It also takes increased effort to achieve the quality product demanded and merchandised in our stores today. Add to this the need to stay cost efficient with a dwindling labor force. Together, these problems have led to increased use of machinery, chemicals and fertilizer.

Former secretary of agriculture Earl Butz once told farmers that he could sell all the corn and wheat they could raise. So farmers cleared fence lines of trees and brush and farmed from road to road, up hills and down. Fall plowing was essential to jump ahead on the many hours of work that the planting season would require. Row crops were, year after year, planted on the same ground. Greater use of chemicals to control weeds and insects became a necessity in order to make the effort less labor intensive.

Farmers have not, however, ignored chemical safety concerns. They, more directly than others, will suffer from misuse, since they eat the meat they raise, drink the milk they produce, and consume the grains and vegetables they have planted. Bill Bruins, a member of Alto Reformed Church and a farmer, stated,



*"I hope that my kids may someday be farming the same land, and I want to keep that land in good shape for them."*

"My family has to drink the water from the well that draws below my land. I want to be careful about what I put into that supply. I also hope that my kids may someday be farming the same land, and I want to keep that land in good shape for them." For their own safety and security, farmers have a higher stake in caring for the land they possess.

Even so, the dilemma remains. Quantity and quality are not possible without the use of chemicals and modern technology. Our farms are able to produce crops without chemicals, but consumers may not be ready to accept lower quality at higher prices. At least until technology advances beyond current levels, we may be forced to accept products of lesser quality and/or greater price, or the starvation of many of the world's people.

With greater investment and technology, farms in the United States have increased stewardship of the land by greater diversification and more possibilities for crop rotation. Brian Tenpas, another church member and farmer, never plants his field with the same crop two years in a row. Variations include alfalfa, feed corn, wheat, and oats, as well as fields of peas, beans, and sweet corn. Recent years have also seen the advent of minimum tillage (shallow plowing, fewer steps in preparation for planting) and various means of soil replacement. Many farmers are now using small-scale earth movers to collect soil from the low spots to which it has eroded and to return it to the resultant stoney hilltops. North American farms have also used irrigation and tiling to allow use of land which might not otherwise be suitable for crop production. Most farmers here are also investing in fertilizers (natural and synthetic) to enrich the soil in which they plant their crops.

Finally, farms in the United States bear greater scrutiny than those in many other nations. In most cases, to be involved in government programs, one must devise a conservation plan with local authorities. Variation from the plan will lead to stiff penalties. Farmers are also encouraged to educate themselves concerning safe and proper usage of chemicals and are required to be certified for usage of many chemicals.

### *The Livestock Question*

Farmers in the United States have often been accused of wasting good grains on animals

while those same grains could be used to feed human beings. While it is true that animals eat some grains which might be used in other ways, it is also true that animals eat many plant products that are not usable to human consumption (green corn stalks, for example), and there are thousands of acres of land that are suitable for grazing but which are unfit for cropping. There are also replaceable products (dairy, for example) which we

use and the animals must have a nutritional diet for production of these resources. When the animal is no longer productive, the obvious recourse is to eat its meat. Animals are also our best source of natural fertilization products. Farm animals also provide raw materials for clothing and for other products used in our homes.

### *The Challenge of the Future*

There are many ways in which our farmers are hoping to meet the criticism of this decade and still provide the quality and quantity of produce which we are demanding. The greatest hope is in the emerging areas of biotechnology. Farmers must depend on the development of new products to stay on the cutting edge. These, too, may bring questions with which we'll need to wrestle. Some of what is being considered now to increase productivity, quality, and overall efficiency includes:

**Degradable chemicals:** Fertilizers, pesticides, and herbicides are being developed that will have less carryover in the soil, thus reducing the risks of soil and water contamination. Research is also indicating more resources of "naturally occurring" chemicals.

**Hybrids:** Stronger, disease-resistant plants could lessen dependence on chemicals for fertilization and pesticides. Several farmers in our community have test plots: each plot is



*Farmers must depend on the development of new products to stay on the cutting edge. These, too, may bring questions with which we'll need to wrestle.*

planted and harvested individually so that accurate testing can result.

**Natural predators:** Further study and use of natural enemies to crop-damaging insects will be beneficial.

**Better breeding of farm animals:** Live-stock products are being enhanced through selective breeding and artificial insemination. Technology may allow widespread use of embryo splitting and cloning to improve milk production, to increase the meat on

animals, and to create a higher percentage of meat per carcass.

Additionally, many farmers are also returning unusable land to wetlands, grasslands, and woodlands for the benefit of wildlife. Some of this is voluntary, while government rulings will provide additional demands as well as supplements to those who comply. No existing wetlands may now be drained or developed for farm use. Through

various programs, about 35 million acres have been idled in the past few years. Farmers are also working to control barnyard run-off and to limit fall plowing and other abuses of the land that have contributed to erosion and pollution problems.

Extra care and precautions usually mean more work and greater cost, but we all reap the benefits. Much has been done to correct the errors of the past and much remains to be done. Farmers have often been quoted to say, however, "If we take care of the land, it takes care of us."

Some of that truth is found in simple logical thinking. More of that truth is found in God's blessing upon those who are faithful to the mandate of his Word. Jesus declared, "Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest also in much. If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches? And if you have not been faithful with what belongs to another, who will give you what is your own?" (Lk. 16:10-12).

God has placed in the hands of our farmers a huge responsibility. In our congregation, people pray every day that we may be worthy of God's trust. ■

*The Rev. Jim Dykstra is associate pastor of Alto Reformed Church in Waupun, Wis.*



Health care coverage isn't simple anymore. The bottom line, however, remains the same: everybody wants the best possible coverage at the lowest possible rates. This is where Farm Bureau has good news for small business owners.

With over 40 years of experience in providing individual health care plans, Farm Bureau is now offering six Blue Cross Blue Shield plans and two Blue Cross Blue Shield PPO plans specially designed for groups with 2 to 99 employees. All plans have no

medical underwriting and carry no pre-existing condition clauses. Prescription, dental and vision coverage options are also available to qualified groups.

If you're a small business owner who is dissatisfied with your present employee health care plan — or a small business owner who is ready to initiate your first employee health care plan — contact your local Farm Bureau office. We'll listen to your health care coverage needs, tailor a package to suit your preferences, and then cut to the bottom line.

Protecting the interests of small business  
by understanding the interests of small business...

Farm Bureau, specialists in all business insurance needs, can be depended on to protect the interests of small business because we understand the interests of small business.



What matters to you  
matters to us.

For further information, call  
1-800-292-2680 or contact  
your local Farm Bureau office.

**WHERE  
BELONGING  
MAKES A  
DIFFERENCE.**





# Canadian Health System:

# All Is Not Well

by John K. Hosemann

With more and more middle-income Americans losing faith in the U.S. health care system due to rising costs and higher health insurance premiums, the Canadian health care system is getting more favorable reviews in the U.S. media and among politicians. But is all well in Canada?

According to Murray Turner, a Toronto consultant, "The cost squeeze is up here too." Currently, the rate at which costs are rising in Canada is actually a little higher than in the United States. The problem of health care "cost containment" in both the United States and Canada points not to the differences but the similarities of both systems, each has violated basic economics.

To Canadians, health care is essentially a "free good." When anything is "free," consumers take unlimited quantities of it. Health care is no exception. The "price" of health care is not

allowed to serve its rationing function since government is the sole buyer.

In the United States, health care is perceived as a "free" good to health care users who either have their health care paid by "third party" payers (employers) or those who are covered by the federal Medicare/Medicaid program. This amounts to about 75 percent of all U.S. health care users.

With governments on both sides of the border steadily expanding the demand for health care services, "something has to give." In the United States, that "something" is the price of the services to those who have private care payment plans. Their costs continue to escalate.

In Canada, the "something that has to give" is various critical services that are rationed by health service bureaucrats. People are told to wait. The health care services that we have

come to take for granted — open-heart surgery, kidney dialysis, pap test — all require waiting period of various lengths. So time replaces price as a rationing factor. The next result is that less care is demanded because some patients do not live long enough to qualify.

### The Technical Dilemma

The Canadian system is biased against modern technology. Since the government is only willing to spend a certain percent of its GNP on health care, it must divide its health care among the greatest number of voters.

While some complain that in the United States there is "too much" modern medical technology, the Canadian system is almost completely the opposite. As noted earlier, modern medical technology provides health care benefits to that relatively small number of patients (voters) who need critical treatment. The U.S. ranks first among eight developed nations in heart pacemakers per 100,000 people, CAT Scanners, and kidney dialysis and/or transplants per million people. Canada ranks eighth, fifth and fifth,

A sampling of the "waiting" periods for Canadians who needed critical treatments in 1988.

### Average Waiting Time in 1988

Procedure	Average Wait
Mammogram	2½ months
Bone scan	1½ months
Myelogram	3-4 months
Brain shunt	5 months
Hip replacement	6-10 months
Cataract surgery	2 months
CAT scan	2 months
Pap smear	2-5 months
Urgent pap smear	2 months

Source: Based on physician surveys by the Fraser Institute, Michael Walker, "From Canada: A Different Viewpoint," Health Management Quarterly, Vol. XI, No. 1, 1989, p. 12.

respectively. For people with critical health needs, the difference is a matter of life and death.

When all the problems are added up — long waiting lists, chronic shortages of equipment and services in many regions, tensions among

ill while providing a multitude of inexpensive services free of charge to those who are only marginally ill?

## As one Canadian put it, “The system is good if you do not get sick.”

### Real Issues/Real Problems

Aside from the major problem of political health care rationing and unavailable modern technology, it is useful to focus on some of the “real life” problems one encounters living under the Canadian health care system.

Most people can get through life without critical health care problems, so most voters are happy with the Canadian system because it supplies them with things like over-the-counter drugs and eye-glass exams that U.S. citizens pay for out-of-pocket for the most part. The problem with this political allocation process is that the resources are spread over a large number of voters and are simply not available to the small number of voters who need critical care treatment from time to time. As one Canadian put it, “The system is good if you do not get sick.”

The Canadian government strategy of tightly controlling physician and hospital costs not only means fewer services, long waiting lines, and extensive rationing, but also tension between health care providers and the government. This leads to work stoppages and, given the nature of the monopoly, complete shutdowns can occur in provincial health systems. In 1988, nurses shut down the entire system in Alberta province.

The reason for internal conflicts is simple. With only one buyer — the government — the government is always restricting medical services. Restrictions lead to disagreements among competing health care sectors.

health care providers and limited available technology — it is easier to understand why Canadians who live close to the U.S. border and who can afford to do so, opt for health care in the United States.

### Q. Why are low-income and elderly patients so frequently discriminated against in the rationing of acute care under any national health insurance?

A. Because national health insurance is, at all times and in all places, a middle-class phenomenon. Prior to the introduction of national health insurance, every country had some government-funded program to meet the health-care needs of the poor. In the U.S., this program is Medicare/Medicaid.

The middle-class working population not only has to pay for its own health care, but also must pay taxes to fund health care for the poor and elderly. National health insurance extends the “free ride” to those who pay taxes to support it. Such systems are created in response to the political demands of the middle-class working population, and they are designed to serve the interests of this population. This is exactly where we are in the United States today. The middle class is growing evermore weary and is demanding “something.” Those who really understand the issue warned that Medicare would ultimately lead to full-scale socialized medicine.

### Q. Why do national health insurance schemes skimp on expensive services to the seriously

A. Because numerous services provided to the marginally ill create benefits for millions of people (read: millions of voters), while acute and intensive care services concentrate large amounts of money on a handful of patients (read: small number of voters). Political pressures in this case dictate the redistribution of resources from the few to the many.

### Q. Why are sensitive rationing decisions and other aspects of hospital management left to the hospital bureaucracies?

A. Because no matter how indefensible the results of this practice, the alternative is politically impossible. As a practical matter, no government can afford to make it a national policy that 9,000 people will die every year because they will be denied dialysis treatment for chronic kidney failure.

### Summary

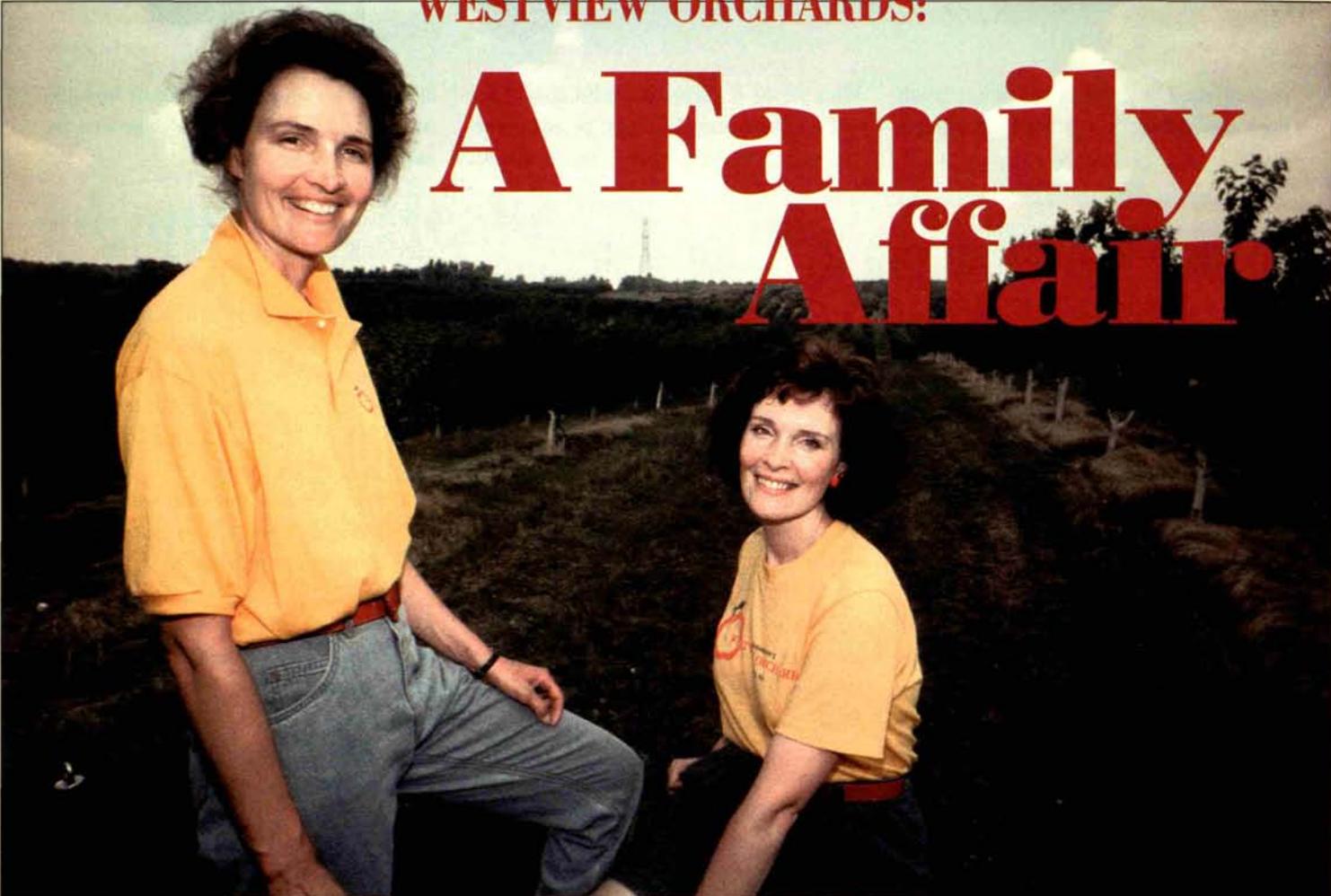
The reason why national health insurance “works” in Canada or other countries, and the reason why it remains popular, is precisely because it does not function the way that advocates of national health insurance believe it should function.

National health insurance “works” in other countries for three reasons:

- 1) The wealthy, the powerful, the most sophisticated, and those who are most skilled at articulating their complaints find ways to maneuver to the front of the rationing lines.
- 2) Those pushed to the end of the rationing lines are generally unaware of medical technologies they are being denied.
- 3) There are no contingency fees, no generally recognized right of due process, and no cadre of lawyers willing to represent those who are systematically discriminated against. 

WESTVIEW ORCHARDS:

# A Family Affair



**W**ith both the neat geometry and country ambience of a patchwork quilt, the farm at Bowerman's Westview Orchards in Romeo, Michigan, is worked in parallel rows of fruit trees, well-tended roses and flower beds, and the crisp lines of farmhouse, fruitstand, barns and storage buildings. Overhead, the arching sun stitches a blue, summer sky to mark time from the first light until darkness has fallen on the busy days of Westview's caretakers—Katherine Bowerman Roy, Katrina Roy and Abbey Roy-Jacobson.

The days are long; the work is hard, but for these three determined women a rich farming heritage sustains them through even the longest day. In the nearly 200 acres of cherries, apples, peaches, plums and pears, some trees are rooted in the original 80 acres established by Michael Bowerman in

1813. And with all of the promise and problems of 178 years, the orchards have remained family-owned and operated for six generations.

"Some days all the machines break down. Everything goes wrong and you feel it's more than you can handle," admits Abbey,

**"It has gotten to the point that if you're going to be in farming, you have to get involved and speak up."**

"Then I think about the generations that came before me. My mom (Katherine) and uncle got through the Depression and what could be worse than that?"

The day-to-day difficulties of farming are compounded by rising taxes, commercial and residential growth in the area, and the uncertainties of the farm economy. "Sometimes it seems so overwhelming, but belonging to organizations helps. It has gotten to the point that if you're going to be in farming, you have to get involved and speak up," says Katrina. "That's why we're involved in both state and local organizations like Farm Bureau and the Michigan Apple Committee."

Abbey, who left post-graduate work in chemistry to take up farming full time nearly a decade ago, patterns the family commitment to being on the cutting edge of agricultural practice. For her, adopting an Integrated Pest Management (IPM) system for environmentally sound pest control in the orchards is an approach based on

what is best for the farm and the fruitstand customers. "IPM makes a significant reduction in the use of sprays. For the past nine years, we have used a trained IPM scout who monitors our orchards weekly. We have a lot of confidence in her knowledge of our orchards. We also rely on the information available from the Cooperative Extension Service," she says.

IPM practices call for careful attention to temperature, moisture, winds, and other environmental conditions which may foster infestations. When these conditions combine to threaten the crop, farmers like Abbey and Katrina face very limited "action thresholds" in which to deter the crop-damaging pests or blights.

Abbey has also directed the installation of a new drip irrigation system and construction of a controlled atmosphere apple storage facility to keep the fruit firm and crunchy. In addition, the farm is a CES test



**Katherine, Abbey, and Katrina reflect a heritage of pride.**

site for the use of insect traps and pheromone ties to control insect pests.

While Abbey serves as the partnership's chief executive, Katrina oversees promotion and marketing, purchasing, building maintenance and, more recently, accounting responsibilities since returning to the farm. With a master's degree in nursing, Katrina spent many years as a registered nurse and taught at Oakland University. That career path was rewarding and very

demanding, she says. The decision to leave nursing in 1987 and return to the farm full time was not made quickly or easily. "The work is hard, but this is more direct," says Katrina. "And the only red tape here is money. It's more creative and presents a few more risks."

This year Katrina will put forth her own marketing venture at Westview's farm market with the introduction of baked goods, doughnuts and caramel apples.

In the tradition of hard work handed down from generation to generation, Katrina recalls working along side her mother Katherine and Uncle Armand in the fruitstand at the corner of Van Dyke and 30 Mile Road when she and her sister were teenagers. "Mother and Uncle Armand gave us a sense of leadership and determination. Through them we learned to love and care for Westview Orchards and we still turn to mother for that practical sense of 'what is right for the farm'." **FB**

## Farm Tour Day

**Sunday, July 28, 1-5 p.m.**

Katrina and the members of the Macomb County Farm Bureau Promotion & Education Committee invite you to share the farm experience with your family. You'll be introduced to three of the over 600 successful farms operating in Macomb county. Visit an orchard, dairy farm and beef farm.

Tickets for a summer day of fun on all three farms—including farm tours, hayride and farm fresh snacks—are \$2 for adults (12 years and older); \$1 for children; pre-school children free. Children must be accompanied by an adult.

Begin your tour at any of the farms. For information, contact the Macomb County Farm Bureau office at 313-781-4241.

### Westview Orchards

65075 Van Dyke  
Romeo, Michigan 48065  
No Michigan family has called the same farm "home" longer than the owners of Westview Orchards. Learn about the history of Westview and the environmentally sound ways they manage orchard pests.

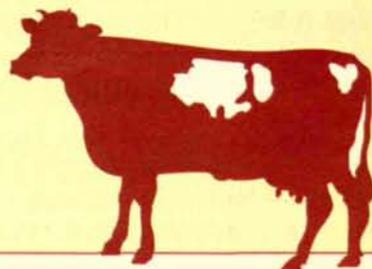
### Ward's Dairy Farm

17105 Irwin Road  
Romeo, Michigan 48065  
Ice cream, cheeses, and fresh, cold milk begin on dairy farms like this one operated by Harold and Mary Ward. Tour the mod-

ern milking parlor and dairy barns where cows and calves are cared for.

### Ingleside Farm

8891 36-Mile Road  
Romeo, Michigan 48065  
Learn about animal agriculture and the latest trends in beef production and marketing. Elmore and Joanne Higby and Rick and Connie Schapman will guide you through their feeder beef operation from start to finish.

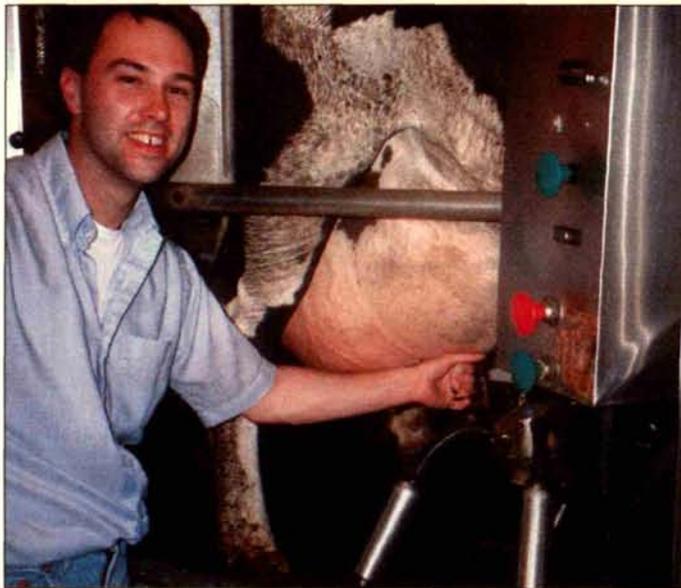


# “To Write It Right, You Gotta FEEL It!”

When Cadillac News reporter Matt Seward decided to do an article on milk prices, he did what any smart, but agriculture-illiterate, reporter would do—turn to the nearest county Farm Bureau president for information and guidance. But, when Larry and Elaine Gingrich agreed to help, Matt got far more than he bargained for...

What Matt had in mind was more than just a single article explaining a very complex topic. The picturesque Gingrich Meadows family-owned and operated dairy farm near Leroy was the perfect place to find the “more” that Matt wanted. As president of the Osceola County Farm Bureau, Larry was familiar with Michigan Farm Bureau’s “Adopt-An-Acre” program that offers news media the opportunity to follow a commodity from planting through harvest and marketing, and share that information with their audiences. Elaine, who chairs the county’s Promotion and Education Committee, remembered an Agriculture Understanding Week project suggestion to “Adopt-A-Reporter.” The perfect solution: Matt would “adopt” one of their cows; the Gingrich family would “adopt” him!

What Matt didn’t bargain for was a philosophy Larry had from the beginning—“To write it right, you gotta FEEL it!” Conse-



Cadillac News reporter Matt Seward thinks his adopted cow, Oreo, must be empty because he can’t squeeze out any milk. Not so! He simply needs a little more practice before he enters the celebrity milking contest at the Marion fair.



Gingrich Meadows, across the road from Osceola County Park, captures the attention of campers and picnickers with this “Milk puts you in a good MOOD” message.

quently, Matt has been subjected to a taste of what members of a farm family regularly do as part of their profession. Since the adoption proceedings, he’s gotten sunburned hair, aching muscles and calloused hands from picking stones in a field; suffered through painful allergies while baling hay; witnessed his adopted cow give birth to a calf; spent a day with the veterinarian “on the back side of the cows” doing pregnancy tests and vaccinations; and learned how to prep and milk cows.

Both the adopted cow, named Oreo (better than her original name, No. 194) in a “name the cow” contest, and the adopted reporter have become celebrities

in the community. Readers are getting a very personal viewpoint of Oreo’s pregnancy cycle and milk production averages, what she eats and what it costs to feed her, and what the Gingrich family gets paid for the milk she produces. Non-farm readers are learning about the originator of the dairy products they enjoy and farmer-readers are asking “When can Matt come to my farm to pick stones?”

The project has been a “real learning experience,” according to Matt, but the highlight has been getting to know the four generations of the Gingrich family farm operation: Larry and Elaine, Larry’s “retired” Dad,

DeVere; son Shawn, daughter Amy Martin (Matt's tough milking tutor) and her husband Craig and 21-month-old son Brandon (another daughter, Melissa, operates a store in Traverse City). "They all work together. If there's a job to do, they all pitch in and get it done, even Larry's Dad, who goes to Florida in the winter but can't stay away from farming. Nobody waits until they're told to do something. They just do it," said Matt.

The "Adopt-A-Cow" series is not finished. Still on tap is an auction sale with all the

inspections involved in that activity; the use of agricultural chemicals and why farmers use such great care in their application; a trip to Ag Expo and Summerfest, and who knows what other subjects may surface.

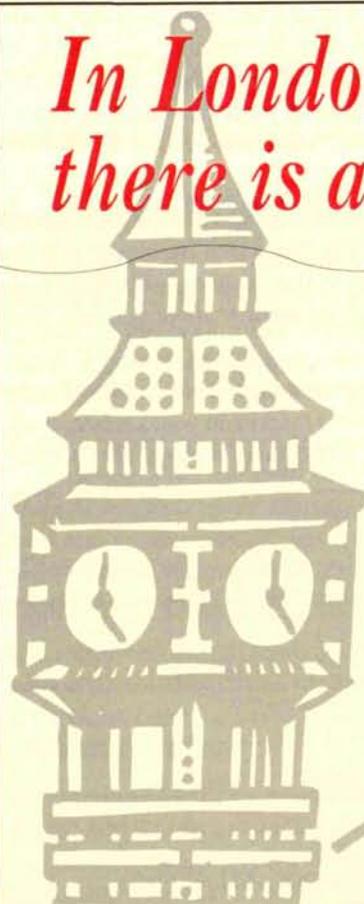
"We may string out this series for the next six years," said Larry. Matt, who told his readers he swears there are stones out in the fields reproducing, looked at his still-calloused hands and sighed, thinking longingly ahead to his vacation at a Virginia fishing spot called, ironically, Cowpasture River. 

### How much is a part per billion?

When you hear of some safety standard written in parts per billion and have trouble getting it in perspective, consider these tidbits from the Midwest Food Processors Association.

One part per billion equals: 1 inch in 16,000 miles; 1 second in 32 years; 1 cent in \$10 million; 1 pinch of salt in 10 tons of potato chips; 1 lob in 1,200,000 tennis matches; or 1 bad apple in 2 million barrels.

## In London this summer there is a free lunch!



Breakfast and dinner (2 for the price of 1) . . .

*and*

6 nights London hotel for the price of 3 . . .

*and*

10 days Britain car rental for the price of 5 . . .

*and*

\*10% bonus on airfares to Europe!!!

 **Member Travel Services**  
European Connection  
1-800-354-4272

\*Based on a regularly scheduled air carrier; First Class and business fares excluded.

 **MICHIGAN FARM BUREAU**

### Compulsive Egg Eater Baffles Science

Into the world of cholesterol fear comes a story of an 88 year old man in a Colorado retirement home who has eaten two dozen eggs a day for the past 15 years, yet has a perfectly normal cholesterol level.

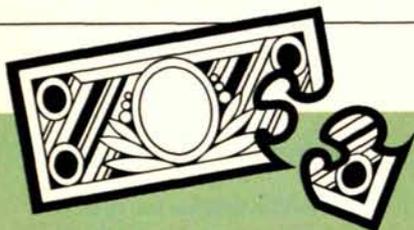
Diagnosed as a compulsive egg eater, the octogenarian says he can't help it. Yet, Colorado researcher Fred Kern said despite the 131,400 eggs he has eaten since the mid-1970s, the man does not have a high blood cholesterol level.

**GIANT  
HEAVY DUTY  
INFLATABLE BOATS**  
2 MAN \$38  
3 MAN \$50  
4 MAN \$67

*Before Midnight August 31*

As part of an advertising test Dunlap Boat Mfg. will send any of the above size boats to any reader of this publication who reads and responds to this test before midnight August 31. This test has been commissioned by the International Boat Exchange. Each boat lot No. (Z-26 PVC), is constructed of tough high density vinyl fabric (resistant to abrasions, sub-freezing temperatures, sunlight, salt & oil), and has electronically welded embossed seams, nylon safety line grommets all around, heavy duty oar locks, equipped with attachments for an optional motor mount to handle up to a 2½ h.p. motor, 4 separate air chambers for extra safety in 4-man, self-locking safety valves. Recommended for marine, ocean and fresh water recreation, camping, fishing or a family fun boat. Each boat will be accompanied with a LIFETIME guarantee that it must perform 100% or it will be replaced free. Add \$7 handling & crating for each boat ordered, Dunlap Boat Mfg. pays all shipping (Continental USA — Alaska residents add \$15). There is no other monetary requirement. If your order is received within the next ten days you will receive **FREE a rugged water sport (waterproof) digital wristwatch** specifically designed for water, diving, etc. (features second, minute, hour, date and month). Lights up at night and is accurate to the 10th of a second each year. Should you wish to return your boat you may do so for a refund or exchange. Any letter postmarked after midnight, August 31 will be returned. LIMIT: one (1) boat per address, no exceptions. Send appropriate sum together with your name and address to: Test Dept. #A989 Dunlap Boat Mfg., 517 W. Garfield Ave., Glendale, CA 91204. Or for fastest service from any part of the country call FREE before midnight seven days a week. Have credit card ready.

**CALL TOLL FREE 1-800-637-3823**  
Ask operator for BOAT TEST #A989  
Before midnight 7 days a week.  
Have a credit card ready



## Consumer Food Prices Steady

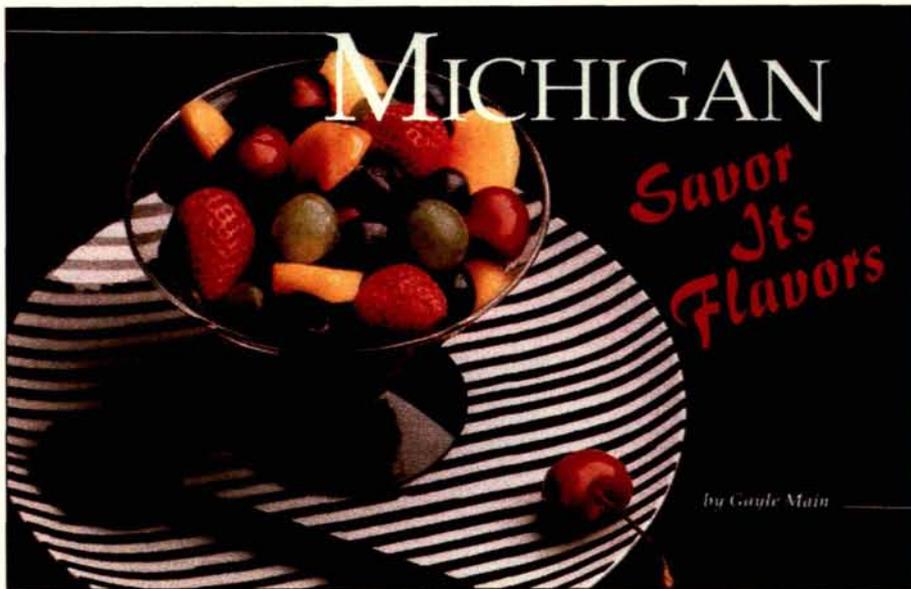
Average prices paid for food by consumers across the country have not varied much for the past couple of years, according to a quarterly retail food price survey conducted by the American Farm Bureau Federation.

The total market-basket price of 16 frequently-purchased items in the second-quarter survey was \$30.54, down a few cents from the previous quarter.

Potatoes were down sharply from a year earlier but slightly higher than in the first quarter of this year. All meat items except poultry were higher than a year ago, but nearly the same as in the first quarter of this year.

Red delicious apples were the same as in the first quarter but higher than the second quarter of 1990. Whole milk was four cents a gallon cheaper than in the first quarter and down 10 cents a gallon from last year, but cheddar cheese sold higher than in the last quarter and a year ago as well. The milk and cheese price differences seem to emphasize producer complaints that the sharp decline in the farm price of milk is not properly reflected in consumer prices of dairy products.

Over the past several years, the total price of the 16 items in the survey has ranged between a low of \$28.75, in Nov. 1989, to a high of \$30.95 in the first quarter of 1991, which amounts to "pretty stable prices for food shoppers during that period," said Marsha Purcell, AFBF director of program development. The survey was conducted by 67 Farm Bureau volunteers in 26 states.



## Michigan Commodity Cookbook Will Make Your Mouth Water!

Today there's a new focus on cooking and eating healthy, fast, and favorable foods. Michigan is second only to California in the nation in the number and variety of commodities grown. In an effort to show consumers how Michigan foods fit today's lifestyle, Michigan commodity organizations, with support from the Michigan Department of Agriculture, joined together to produce the "Michigan—Savor Its Flavors" cookbook.

The 96-page, filled with unique recipes and color photographs, will make your mouth water! There are menus for each season of the year. The "Backyard Barbecue" includes apple stuffed celery, maple barbecued spareribs, grilled stuffed potatoes, hot peppery corn-on-the-cob, picnic bean salad, grilled cheddar loaf, strawberry shortcake, and fresh lemonade.

The cookbook is available in major bookstores, gourmet shops, gift stores or by mail order. It's a great all-purpose cookbook and is sure to become a favorite in your kitchen. It also makes a wonderful gift and is a nice addition to any collection of regional cookbooks.

### Michigan—Savor Its Flavors

Please send \_\_\_ copies of "Michigan—Savor Its Flavors" at \$8.95 per copy, plus \$2 shipping and handling for each book. Michigan residents add \$.36 sales tax for each book ordered.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Make checks payable to Mainly Food and mail to:

**Mainly Food, 1400 Sebewaing Road, Okemos, MI 48864**



### “Ag Surplus” Benefits Food Bank

The Food Bank Council of Michigan, Inc. has experienced increased donations through the “Ag Surplus Project,” which allowed Michigan processors and farmers to donate nearly a million pounds of excess food products (20 percent of donations statewide) to food banks across the state last year, according to Executive Director Karen Ulich.

Most recently, the Food Bank Council took delivery of 57 tons of asparagus from Chase Farms of Walkerville, Michigan. The Food bank Council was able to use funds avail-

able through the Ag Surplus Project to pay for repackaging costs to convert the asparagus into consumer usable 2½ pound bags. Substantial donations of cherries and peaches are also pending, according to Ulich.

The “Ag Surplus Project” is funded by an annual \$100,000 grant from the Michigan Department of Agriculture. There has been a proposal to increase the funding substantially, but chances are not likely with the state’s budget woes.

“We definitely want to continue this program and even see it expand,” said Ulich. “Obviously, as the orders increase out of our warehouses, it means that the agencies are trying to get more food to meet increasing numbers of request,” she said.

Interested volunteers should contact Karen Ulich at the Food Bank Council at (517) 321-3103. Ulich explained that support and assistance can come in one of many forms, including financial contributions, donated food items, and/or volunteering to work at a local food bank. “Contact us on any kind of donation or support,” said Ulich. “There’s no donation too small.”

### Cholesterol Concerns

More Americans are worried about their cholesterol and are trying to reduce the amount of the heart attack-causing substance in their blood, according to a series of surveys.

But the series of nationwide telephone surveys between 1983 and 1990 also indicate fewer Americans may be adopting healthy diets and many could be doing more to reduce their cholesterol levels.

“Although many people are now striving to lower their cholesterol, more intervention is needed,” said Beth Schucker of the National Heart, Lung and Blood Institute, who conducted the surveys.

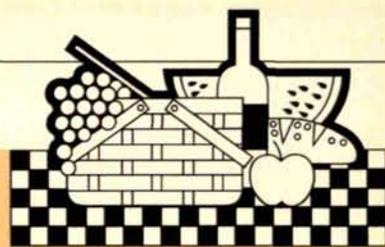
The surveys, which each year involved about 1,600 doctors and 4,000 members of the general public, evaluated the effectiveness of the National Cholesterol Education

Program, which is aimed at raising awareness about cholesterol.

The percentage of U.S. adults who have had their cholesterol levels checked increased drastically, rising from only 35 percent in 1983 to 46 percent in 1986 and 65 percent in 1990, the surveys showed.

In addition, the percentage of people who said they actually remember their cholesterol level increased from nearly zero in 1983 to 37 percent in 1990, the surveys showed.

But the percentage of those surveyed who changed to healthier diets dropped to 15 percent in 1990 from 19 percent in 1986, the surveys found. The researchers added, however, that they are unsure whether the drop was real or just a research fluke.



### Summer Food Safety

The hazy, lazy days of summer may bring thoughts of relaxation, but it’s not time to relax the rules of food handling. In fact, climbing temperatures should signal us to use extra caution in preparing and handling food, according to Dr. Edward C. Heffron, Director of the Food Division at the Michigan Department of Agriculture (MDA).

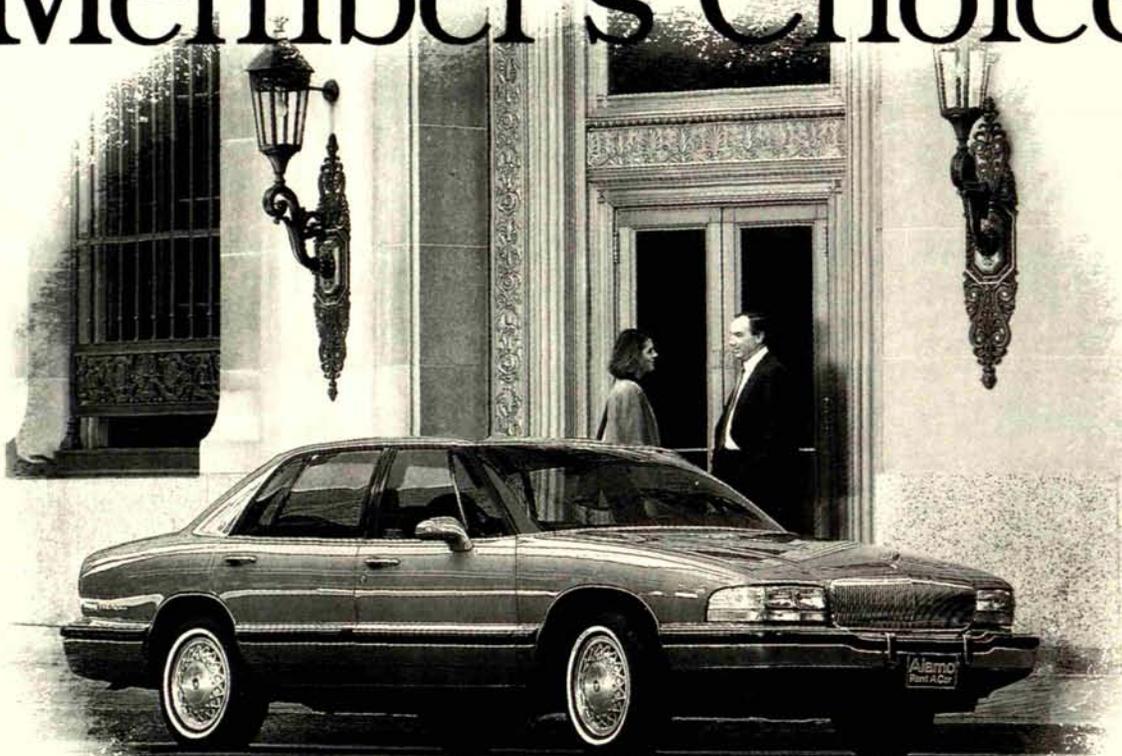
The U.S. Department of Agriculture (USDA) estimates that each year 4 million people are affected by food poisoning, caused by food-borne bacteria so microscopic it cannot be detected by sight, smell or taste. This often occurs at picnics and backyard barbecues when food is left out in warm temperatures creating a perfect environment for bacteria to grow.

“Food poisoning can be prevented,” said Heffron. “It just takes some common sense. The key is to keep food cool and limit the time it is exposed to warm temperatures.”

In summer months, salmonella, one of the most common bacteria, finds a perfect breeding ground. “Foods that are allowed to remain at too warm a temperature for too long, or those that are not heated to a high enough temperature can harbor dangerous food-borne illnesses,” said Heffron. “These illnesses are especially dangerous for the elderly, young children, pregnant women, and those with chronic illnesses.”

For information about food safety, call Dr. E. C. Heffron, Director, Food Division, Michigan Department of Agriculture, (517) 373-1060.

# Member's Choice.



Alamo features fine General Motors cars like this Buick Park Avenue.

## Choose and save with Alamo.

As a member, you can get a certificate good for either a Free Upgrade or 25% Off your association's daily rate. See certificate for terms and conditions. Alamo features a fine fleet of General Motors cars, all with *unlimited free mileage* nationwide. Special weekend rates are available by requesting **Rate Code A1**.

For reservations, call your Professional Travel Agent or call Alamo at **1-800-327-9633**. Be sure to request **Rate Code BY** and use your Membership I.D. number 223212.



Where all the miles are free™

### FREE UPGRADE NATIONWIDE

1. Certificate good for ONE FREE UPGRADE to next car category. luxury and specialty cars excluded, subject to availability at time of rental.
2. One certificate per rental, not to be used in conjunction with any other certificates/offers.
3. A 24-hour advance reservation is required.
4. Offer valid 7/1/91 through 12/31/91.
5. Certificate must be presented at the Alamo counter on arrival.
6. This certificate is redeemable at all Alamo locations in the U.S.A. only. Once redeemed, this certificate is void.
7. This certificate and the car rental pursuant to it are subject to Alamo's conditions at the time of rental.
8. This certificate is null and void if altered, revised or duplicated in any way. In the event of loss, certificate will not be replaced.
9. Offer not valid 8/29/91-9/2/91, 11/28/91-11/30/91 and 12/19/91-12/28/91.
10. For reservations call your Professional Travel Agent or call Alamo at 1-800-327-9633. Be sure to request **Rate Code BY** and use your Membership I.D. number.



Where all the miles are free™

**U48B I.D. #BY223212**

### 25% OFF YOUR ASSOCIATION BASIC RENTAL RATE

1. Offer valid for rentals of a minimum of 1 and a maximum of 4 days.
2. One certificate per rental, not to be used in conjunction with any other certificates/offers.
3. A 24-hour advance reservation is required.
4. Offer valid 7/1/91 through 12/31/91.
5. Certificate must be presented at the Alamo counter on arrival.
6. This certificate is redeemable at all Alamo locations in the U.S.A. only. Once redeemed, this certificate is void.
7. This certificate and the car rental pursuant to it are subject to Alamo's conditions at the time of rental.
8. This certificate is null and void if altered, revised or duplicated in any way. In the event of loss, certificate will not be replaced.
9. Offer not valid 8/29/91-9/2/91, 11/28/91-11/30/91 and 12/19/91-12/28/91.
10. For reservations call your Professional Travel Agent or call Alamo at 1-800-327-9633. Be sure to request **Rate Code BY** and use your Membership I.D. number.



Where all the miles are free™

Alamo features fine General Motors cars like this Buick Skylark.

**PO1B I.D. #BY223212**

Alamo features fine General Motors cars like this Buick Regal.



# Sea World®

Orlando, Florida

# OPRYLAND



## EVERYBODY'S *Really Excited...*

Because . . .

***Your Michigan Farm Bureau membership entitles you to discounts at the following major theme parks in the Midwest and Florida:***

- Universal Studios***
- Disney World/Epcot/MGM***
- Disney Land***
- Busch Gardens***
- Sea World***
- Cypress Gardens***
- Henry Ford Museum & Greenfield Village***
- Cedar Point***
- Kings Island***
- Detroit Zoo***
- Pleasure Island***
- Opryland***

***To take advantage of these discounts, call or write your county Farm Bureau office TODAY!***



### Kings Island



# New Products

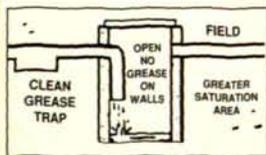
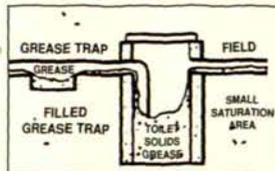
## Rescue Your Dying Septic System NOW!

Just Pour Safe, Easy-To-Use Powder into your Commode and Finally

## END SEPTIC TANK BACKUP CLOGGING and SMELL

### BEFORE SEPTIPRO®

Solid waste clogs pipes, tank & drainfield.



### AFTER SEPTIPRO®

Solids digested and liquified now absorbed in open drainfields.

**SEPTIPRO® SAVES YOU MONEY!** No more costly mechanical cleaning, digging or pumping:

**SAFE AND EASY TO USE!** Just pour Septipro into your commode; let it work! Results usually visible overnight! Non-toxic, poisonous or corrosive, harmless to humans, animals or plumbing. Will make your system odor-free. **SEPTIPRO IS GUARANTEED TO KEEP YOUR SEPTIC SYSTEM TROUBLE-FREE OR WE WILL REFUND EVERY PENNY YOU PAID FOR YOUR SEPTIPRO®.** If it does not do as claimed, return the unused portion within 30 days and get refund on product.

1 lb. for initial treatment of 1000 gal. tank or 4-oz. once a month. Order now! Fill out & send to:

SEPTIPRO®

P.O. BOX 395

Lester Prairie, MN 55354

- |   |                                 |                                       |
|---|---------------------------------|---------------------------------------|
| <input type="checkbox"/> 1 lb. \$9.95   | plus \$2.50 P & H total \$12.45 | Check <input type="checkbox"/>        |
| <input type="checkbox"/> 2 lbs. \$16.40 | plus \$3.50 P & H total \$19.90 | C.O.D. Extra <input type="checkbox"/> |
| <input type="checkbox"/> 4 lbs. \$23.30 | plus \$4.00 P & H total \$27.30 | Mastercard <input type="checkbox"/>   |
| <input type="checkbox"/> 8 lbs. \$38.50 | plus \$4.50 P & H total \$43.00 | Visa <input type="checkbox"/>         |

Account No. (All digits)

Expiration Date  -

Signature

Street

City  State  Zip

Call Toll Free: 1-800-327-1389



## No-Clog-2 Garden and Lawn Feeder

The development of the modern hose-end garden feeder left many a watering can to rust in the shed. But your old fashioned watering can did something no automatic feeder could. That big, round perforated disc on the end of the spout distributed water or plant food solutions in a gentle shower that was perfect for blooming flowers and delicate seedlings. You couldn't get an automatic to do that—until now.

Miracle-Gro has just introduced the No-Clog-2 Garden and Lawn Feeder, a much-improved successor to the popular original. Among other enhancements, No-Clog-2 sports a specially-designed

sprinkler head which produces a spray pattern as gentle as a summer shower gardeners love. The soft, easy spray won't wash away new seedlings in the garden, or punish blooming flowers the way a heavy spray will. The sprinkler head can be removed for a broad, full-volume spray that's just right for lawns, landscape plantings and other big jobs. No-Clog-2 automatically mixes Miracle-Gro plant foods with water at the correct concentrations.

Hanging baskets and other out-of-the-way plantings are a cinch to feed and water with No-Clog-2. The versatile feeder is threaded to accept any standard water wand attachment, and a new rotating connector simplifies hose hook up and removal.

The No-Clog-2 Garden and Lawn Feeder is available wherever garden products are sold. It comes with a free pound of Miracle-Gro plant food packed in the jar, at a suggested retail price of \$11.99.



## Homelite's Enhanced Lawn Mowers

Homelite has introduced its enhanced line of rear bagger lawn mowers by adding three new models all equipped with a 3-speed gear drive transaxle with multiple speed settings, and "no-jerk" shift as-you-mow operation.

Equipped with Briggs and Stratton 5 hp QUANTUM engines, the new HSB21P5G, HSB21P5CG, and the HSB21P5EG come equipped with a die-cast aluminum deck that won't rust and is approximately 30 percent lighter than conventional decks. The mowers can be equipped with a side discharge chute, a handy option in those areas that promote recycling of lawn clippings.

For maximum convenience, the units have three position handlebar adjustment; easy-on, easy-off emptying of bag, easy oil check, with top mounted dipstick and large 18-inch wheels for sure footed traction.

For more information contact Homelite, Advertising Department, 14401 Carowinds Blvd., Charlotte, NC 28273.

## FREE CATALOG!

### New Hearing Aids

- All models
- Huge Savings
- No Salesman will call



**Try Before You buy!**

Write: **Better Hearing**

202-B E. 2nd Street • Brookport, IL 62910

1-800-662-5522 (24 Hrs.)



The Farm Bureau MemberLine<sup>SM</sup> VISA & Gold MasterCard. Two good reasons why it pays to compare before you apply for a credit card...

**Compare the interest rates.** The interest rate on the MemberLine VISA and Gold MasterCard is just 15.9% A.P.R. — one of the lowest interest rates available. In addition, you pay *no interest* on new credit card purchases when your full balance is paid by the due date.

**Compare the fees.** The MemberLine VISA has no annual fees, no membership fees and no application fee. The annual fee for the Gold MasterCard is \$20 — far lower than the fee charged for most gold cards. For added savings, the \$20 fee is rebated every year that you make \$3,000 or more in net purchases.

**Compare the premiums.** Both the MemberLine VISA and the Gold MasterCard offer a wide array of complimentary features and options for your protection and peace of mind. And when you carry a Gold MasterCard, you'll enjoy the added advantages of a higher credit line, executive travel privileges, emergency road assistance, purchase protection insurance and a warranty extension program — valuable "extras" you and your family can depend on.

**Easy to apply for.** Simply remove this page from the magazine and fill out the application on the reverse side. Letterfold and staple the form with the mailing address on the outside. No postage necessary!



No Postage Necessary  
If Mailed Within  
The United States

**Business Reply Mail**

First Class Permit No. 2334 Kalamazoo, MI

Postage will be paid by addressee

**FIRST OF AMERICA BANK**  
REVOLVING CREDIT DIVISION  
ATTN: FARM BUREAU MEMBER SERVICES  
P.O. BOX 2349  
KALAMAZOO, MI 49003-9917



# APPLY NOW

## for a Farm Bureau MemberLine<sup>SM</sup> VISA or Gold MasterCard

### FARM BUREAU MEMBERLINE<sup>SM</sup> APPLICATION

YOURSELF

First Name		Middle Initial	Last Name		Social Security Number
Present Street Address				Time at Present Address Yrs. Mos.	Date of Birth
City, State			Zip Code	Home Telephone Number (Include Area Code) ( )	
Previous Address (if less than two years at present address)				City	State Zip
Present Employer				Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number ( )	Position	Time at Present Employment Yrs. Mos.		<input type="checkbox"/> Monthly <input type="checkbox"/> Yearly Gross Income from Employment	
City, State, Zip Code		Other Income		<input type="checkbox"/> Monthly <input type="checkbox"/> Yearly Source of Other Income	
Previous Employer (if less than two years at present employer)				Time at Previous Employer Yrs. Mos.	
Nearest Relative (not living with you)			Address		Telephone ( )

YOUR CO-APPLICANT (if joint account)

First Name		Middle Initial	Last Name		Social Security Number
Present Street Address				Time at Present Address Yrs. Mos.	Date of Birth
City, State			Zip Code	Home Telephone Number (Include Area Code) ( )	
Previous Address (if less than two years at present address)				City	State Zip
Present Employer				Income from alimony, child support, or maintenance payments need not be revealed if you do not wish to have it as a basis for repaying this obligation.	
Employer's Telephone Number ( )	Position	Time at Present Employment Yrs. Mos.		<input type="checkbox"/> Monthly <input type="checkbox"/> Yearly Gross Income from Employment	
City, State, Zip Code		Other Income		<input type="checkbox"/> Monthly <input type="checkbox"/> Yearly Source of Other Income	
Previous Employer (if less than two years at present employer)				Time at Previous Employer Yrs. Mos.	
Nearest Relative (not living with you)			Address		Telephone ( )

CREDIT REFERENCES

Credit References	Monthly Payments	Balance Due	<input type="checkbox"/> Own/Buying Home <input type="checkbox"/> Other <input type="checkbox"/> Rent	Monthly Payment \$
	\$	\$	Mortgage Holder or Landlord	Mortgage Balance \$
	\$	\$	<input type="checkbox"/> Checking Account (Bank Name)	Estimated Value \$
	\$	\$	<input type="checkbox"/> Savings Account (Bank Name)	Have You Ever Declared Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No

OPTIONAL GROUP CREDIT INSURANCE

#### Optional Group Credit Insurance

The cost to you, the Primary Account holder (applicant), is \$.60 per \$100 for each month's average daily balance. The insurance will become effective when your credit begins. You must be less than age 71 to be eligible for coverage. A certificate which more fully describes the insurance will be sent when your credit application is approved. Underwritten by The Prudential Company of America, Newark, New Jersey, and Prudential Property and Casualty Insurance Company, Holmdel, New Jersey. Those choosing to enroll will be mailed a certificate of insurance explaining benefits, limitations and provisions and indicating the effective date of coverage.

YES, Please enroll me in the Group Credit Insurance Program.

Applicant's Signature

#### Please check your card preference (choose one design only)

SCENIC VISA       STANDARD VISA



#### OR Apply for a Gold MasterCard

YES, I'd like the extra freedom and flexibility of a Gold MasterCard instead of the VISA card. If I do not qualify for the Gold MasterCard, consider my application for the Farm Bureau VISA card.



ADDITIONAL CARD FOR AUTHORIZED USER

Print name here

I've hereby certify that each of the answers on this application is true and correct, and is made for the purpose of obtaining a loan or credit from the Bank. I've certify that all debts owed whether individual, joint or contingent have been disclosed above and that none of my/our debts are delinquent or in default, except as I've have indicated above. I've hereby authorize the Bank to investigate my/our credit record to the extent it deems necessary and to verify my/our credit, employment and income references. I've further authorize and instruct any person or consumer reporting agency to furnish to the Bank any information that it may have or obtain in response to such credit inquiries. I've further agree that this application shall become the property of the Bank, whether or not it is approved.

I've agree that if this application is accepted and a card or cards are issued that any use of the card(s) will be governed by the terms and conditions of the Bank's VISA/MasterCard Agreement and Disclosure provided before or with delivery of the card(s). I've assume, if more than one jointly and severally, liability for all charges incurred in any use of the card(s).

X \_\_\_\_\_  
Applicant's Signature Date

X \_\_\_\_\_  
Co-Applicant's Signature Date

AGENT USE      CODE      INT

9	9	5	2	
---	---	---	---	--

Annual Percentage Rate	Balance Calculation Method	Annual Fee	Grace Period for Repayment of the Balance for New Purchases	Other Fees
15.9%	Average Daily Balance (excluding new purchases)	None for scenic or standard VISA \$20 for Gold MasterCard (rebated every year net annual purchases exceed \$3,000)	25 Days, starting with the billing date on statement*	Cash Advance Fee - none Transaction Fee - none Late Fee - \$10.00 Over Limit Fee - \$10.00 Minimum Finance Charge - none

\* Finance charges are charged on cash advances and MemberLine checks from the date they are posted.

**Please letterfold and staple this form with the mailing address on the outside (reverse side)**

## Michigan Department of Agriculture

# County Fair Events - 1991

**Alcona County Fair**, Lincoln Aug. 14-17  
**Alger County Fair**, Chatham July 26-28  
**Allegan County Agricultural Society**, Allegan Sept. 6-14  
**Alpena County Agricultural Society**, Alpena Aug. 18-24  
**Antrim County Farm & Family Fair**, Bellaire Aug. 16-18  
**Arenac County Agricultural Society**, Standish July 21-27  
**Armada Agricultural Society**, Armada Aug. 13-18  
**Baraga County Fair**, Pelkie Aug. 9-11  
**Barry County Agricultural Society**, Hastings July 15-20  
**Bay County Fair & Youth Exposition**, Bay City Aug. 5-10  
**Berlin Fair Association**, Marne July 15-20  
**Berrien County Youth Fair Assoc., Inc.**, Berrien Springs Aug. 8-17  
**Branch County Agr'l & Ind'l Soc.**, Coldwater Aug. 10  
**Calhoun County Agr'l & Ind'l Soc.**, Marshall Aug. 11-17  
**Cass County Agr'l Fair Assoc.**, Cassopolis July 15-20  
**Cheboygan County Fair**, Cheboygan July 27-Aug. 3  
**Chelsea Community Fair**, Chelsea Aug. 20-24  
**Chippewa County Fair**, Kinross Aug. 26-Sept. 2  
**Chippewa County Stalwart Agr'l Fair Assoc.**, Stalwart Sept. 12-14  
**Clare County Agricultural Society**, Harrison July 27-Aug. 3  
**Clinton County 4-H Club Fair**, St. Johns July 29-Aug. 1  
**Crawford County Fair Association**, Grayling July 17-20  
**Croswell Agricultural Society**, Croswell July 14-20  
**Dickinson County Fair**, Norway Aug. 27-Sept. 2  
**Eaton County 4-H Agricultural Soc.**, Charlotte July 21-27  
**Emmet County Fair**, Petoskey Aug. 17-25  
**Fowlerville Agricultural Society**, Fowlerville July 15-21  
**Genesee County Agricultural Society**, Genesee Aug. 12-18  
**Gladwin County Fair Association**, Gladwin July 22-27  
**Gogebic County Fair**, Ironwood Aug. 8-11

**Gratiot Agricultural Society**, Ithaca June 24-30  
**Gratiot County Fair for Youth**, Alma July 22-26  
**Hillsdale County Agricultural Soc.**, Hillsdale Sept. 22-28  
**Houghton 4-H Fair Association**, Hancock Aug. 22-25  
**Hudsonville Community Fair**, Hudsonville Aug. 19-24  
**Huron Community Fair Association**, Bad Axe Aug. 4-10  
**Ingham County Fair**, Mason July 26-Aug. 3  
**Ionia Free Fair Association**, Ionia July 26-Aug. 4  
**Iosco County Agricultural Society**, Hale July 24-27  
**Iron County Fair Association**, Iron River Aug. 15-18  
**Isabella County Youth & Farm Fair Soc.**, Mt. Pleasant Aug. 3-11  
**Jackson County Fair**, Jackson Aug. 4-10  
**Kalamazoo County Agricultural Soc.**, Kalamazoo Aug. 19-24  
**Kalkaska County Agricultural Fair**, Kalkaska Aug. 6-10  
**Kent County 4-H Agricultural Assoc.**, Lowell Aug. 5-10  
**Lake County Fair Board, Inc.**, Baldwin Aug. 14-17  
**Lake Odessa Civic & Agr'l. Assoc.**, Lake Odessa July 2-7  
**Lapeer County Agricultural Soc.**, Imlay City Aug. 5-11  
**Lenawee County Agricultural Society**, Adrian Aug. 11-17  
**Luce-West Mackinac County Fair**, Newberry Aug. 22-25  
**Mackinac County Fair Association**, Allenville Aug. 22-25  
**Manchester Community Fair**, Manchester July 9-13  
**Manistee County Agricultural Soc.**, Onkama Aug. 28-Sept. 2  
**Marion Farm Exhibit Association**, Marion June 24-29  
**Marquette County Fair**, Marquette Sept. 5-8  
**Mecosta Co. Agr'l. Fair Assoc.**, Big Rapids July 7-13  
**Menominee County Fair Assoc.**, Stephenson July 27-29  
**Midland Co. Agr'l & Hort'l Soc.**, Midland Aug. 11-17  
**Missaukee Falmouth Agr'l. Soc.**, Falmouth Aug. 6-9  
**Monroe County Fair Association**, Monroe Aug. 5-10

**Montcalm County 4-H Fair Assoc.**, Greenville July 7-13  
**Montmorency County 4-H Fair Assoc.**, Atlanta Aug. 6-10  
**Muskegon County 4-H Fair**, Ravenna July 13-21  
**Newaygo County Agr'l. Fair Assoc.**, Fremont Aug. 5-10  
**Northern District Fair Association**, Cadillac Aug. 12-17  
**Northwestern Michigan Fair**, Traverse City Aug. 26-Sept. 1  
**Oakland County 4-H Fair Assoc.**, Davisburg July 29-Aug. 3  
**Oceana County Agricultural Society**, Hart Aug. 21-25  
**Ogemaw County Agricultural Soc.**, West Branch Aug. 12-17  
**Ontonagon County Agr'l. Assoc.**, Greenland Aug. 1-4  
**Osceola County 4-H & FFA Fair**, Evart July 29-Aug. 3  
**Oscoda County Fair Assoc., Inc.**, Mio July 18-20  
**Otsego County Fair Assoc.**, Gaylord Aug. 5-10  
**Ottawa County Fair Association**, Holland July 22-27  
**Presque Isle County Fair Assoc.**, Posen Sept. 5-8  
**Roscommon County Fair Board**, Roscommon Aug. 22-24  
**Saginaw County Agricultural Soc.**, Saginaw Sept. 7-14  
**Saline Community Fair**, Saline Sept. 3-7  
**Sanilac County 4-H Agr'l Soc.**, Sandusky July 28-Aug. 3  
**Schoolcraft County Fair Assoc.**, Manistique Aug. 2-4  
**Shiawassee County Agricultural Soc.**, Corunna Aug. 4-10  
**Sparta Area Fair Association**, Sparta July 26-28  
**St. Clair County Agricultural Soc.**, Goodells Aug. 5-10  
**St. Joseph County Grange Fair Assoc.**, Centreville Sept. 15-21  
**Tuscola County Fair Association**, Caro July 28-Aug. 3  
**Van Buren County Youth Fair Assoc.**, Hartford July 8-13  
**Vassar Fair Association**, Vassar July 9-13  
**Washtenaw County Farm Council**, Ann Arbor July 29-Aug. 2  
**Wayne County Fair Assoc., Inc.**, Belleville Aug. 6-10  
**Western Michigan Fair Association**, Ludington Aug. 19-24

### STATE FAIRS

**Michigan State Exposition & Fairgrounds**,  
Detroit Aug. 23-Sept. 2  
**Upper Peninsula State Fair**,  
Escanaba Aug. 13-18



# *Life Insurance*

*is more than just a nice touch . . .*



## **It's a basic of life**

When it comes to protecting your family, life insurance is a necessity . . . the best way to provide for your family's future needs and ensure peace of mind.

You can feel especially confident when you choose a life insurance plan from Farm Bureau Life Insurance Company of Michigan. Our professional agents will review your needs and help you determine the best plan for you.

Farm Bureau Life is backed by 40 years of financial stability and quality investments, so you know your future is safe with us.

So see your Farm Bureau Insurance agent about your life insurance needs today. It's not one of the nice things you do for your family . . . it's one of the necessary things.

**Making your future more predictable**

**FARM BUREAU  
INSURANCE**

FARM BUREAU MUTUAL • FARM BUREAU LIFE • FARM BUREAU GENERAL • FB ANNUITY

Michigan Farm Bureau  
Rural Living Magazine  
P.O. Box 30960  
7373 W. Saginaw Hwy.  
Lansing, MI 48909

Non-profit Org.  
U.S. Postage  
PAID  
MICHIGAN  
FARM BUREAU