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Eaton County Farm Bureau's Monthly Membership Update

March 2011

# the harvester

## Don't Miss the Savings!

Eaton County Farm Bureau Member Services programs have been working hard to bring you local savings throughout the county! Below are a few of our partner businesses.

**Colleen's Cuisine, Inc., Potterville**  
10% off all banquet services.

**Kane Heating & Ventilating Company, Charlotte**  
10% off service and installation. Not valid with other offers or discounts.

**Lea's Auto Body, Charlotte**  
15% off parts and labor.

**Richard's Brand Source, Charlotte**  
Free expert protection component warranty.

**Tarry Chiropractic Wellness Center, Lansing**  
No co-pays or out-of-pocket costs for insured clients. 50% discount for uninsured clients.

**Gavel Restaurant & Lounge, Charlotte**  
15% off your meal only. Not valid with any other offers.

Simply show your Membership Card to receive your special member-only discounts!

For a full listing of our 2010-2011 local member services, please visit our website at <http://eaton.michfb.com>.

## Stink Bug Alert!

### Brown Marmorated Stink Bug found in Michigan

According to Michigan State University's Chris DiFonzo, Field Crops Entomologist and Howard Russell, Diagnostic Services, the Brown Marmorated Stink Bug was discovered in the eastern U.S. ten years ago, and has now reached the Midwest. BMSB has numerous host plants, and thus may become a pest in many of Michigan's diverse crops. In addition, it is a fall home invader and a nuisance for home and business owners.

#### Potential Michigan Host Crops:

**Fruits:** apple, blackberry, blueberry, cherry, grape, pear, peach, raspberry

**Vegetables:** asparagus, green beans, peppers, sweet corn, tomato

**Ornamentals/trees:** maple, redbud, basswood, butterfly bush, walnut

**Field Crops:** field and seed corn, soybean, probably dry beans

#### Potential Damage to Crops:

**Corn**—BMSB feeds through the husk and damages the developing ear, resulting in unfilled or shrunken kernels.

**Soybean/Dry Beans**—BMSB feeds through the developing pod, resulting in aborted or shrunken seeds.

**Fruits & Vegetables**—Feeding results in scarring, cat-facing, and spotting of developing fruits and vegetables, reducing marketability. Fruits and vegetables have the greatest potential for loss from BMSB.

**Home Invasions**—If smashed or disturbed, BMSB smell bad, but otherwise they are harmless.

#### Identifying Characteristics of BMSMB:

- ✓ Shield-shaped, Gray-Brown in color
- ✓ Piercing-Sucking Mouthpart
- ✓ White triangles along margin of abdomen
- ✓ Edge of shield behind eye is SMOOTH
- ✓ Last two antennal segments have both dark and white bands

For more information, [visit the link on our Facebook page!](#)



# Legislative Updates

## The Senator's Corner

By: Senator Rick Jones (R-Grand Ledge)



Agriculture is the second largest industry in Michigan. We're talking about farmers and agribusiness owners pumping billions of dollars into our state's economy every year.

Recognizing the importance of agriculture and farmers across the state, the Michigan Senate recently approved legislation that is farm-friendly and pro-environment. I was

proud to support these important measures.

Senate Bills 122 and 123 would help ensure that Michigan farmers who voluntarily comply with state environmental standards receive real benefits.

If signed into law, the legislation would significantly change the Michigan Agriculture Environmental Assurance Program. The proposed laws would encourage farmers to participate by providing them with new incentives and providing legal

[Please click here to view the full article.](#)

## The Representative's Report

By: Representative Deb Shaughnessy (R-Charlotte)



The state Legislature is currently working on a series of bold reforms, including government reform and transparency. Recently, the House passed legislation expanding the role of emergency financial managers to resolve financial crises, held hearings on repealing the state's ancient mandatory binding arbitration law, and also addressed the issue of college

students abusing Bridge Cards.

However, as you may know, most of the recent buzz in Lansing has been about the budget proposal Gov. Snyder delivered on Feb 17. The governor, as promised during his campaign, is leading the effort to "reinvent Michigan," and has rejected the business as usual mentality that has plagued Lansing for much of the past decade.


Snyder's budget outline proposes sweeping, across-the-

[Please click here to view the full article.](#)



Find us on  
**Facebook**

Eaton County Farm Bureau is online and networking with members like never before. Find us on [Facebook](#) to stay up-to-date on the latest member benefits, important news and updates, membership reminders and more!

Search for "Eaton County Farm Bureau" and be sure to LIKE  us to get our updates!

for your information >>>



## Inside the Board Room

A regular meeting of the Eaton County Farm Bureau Board of Directors was called to order at 7:22pm by Steve Tennes, County President. Board Members in attendance were Rosalyn Brummette, Jaime Curth, Deb Granger, Ryan Hall, Fred Marquardt, Jim Orr, Derik Rickerd, Brett Roberts, Holly Schaeffer, Duane Smuts, Lynn Stanke, Ben Tirrell and Claire White.

Special guests in attendance included the Olivet and Maple Valley FFA Chapters and Laura Hamlin, MFB Central Region Rep.

The board began with opening ceremonies, adopted the agenda and approved the minutes from the previous meeting, financials and new member applications.

Committee reports were submitted verbally by committee chairs. The next county newsletter deadline is March 28, 2011. The membership drive kickoff was reviewed and Victory Party was announced. The Public Policy committee announced that Tim Walberg's office would like to partner for a member meeting in March. The Promotion & Education Committee is busy planning events for the year and will be updating their promotional brochure for distribution in the near future. Finally, the Young Farmer

Committee is sending four regular members to the Young Farmer Leaders Conference.

Board members briefly reviewed times for the upcoming Lansing Legislative Seminar, discussed plans for Science Day and who will be representing Eaton County at the Voice of Agriculture Conference.

The board voted to transfer all permanent minutes on file to an electronic version to conserve space. They also approved the new BCBS servicing agreement with Michigan Farm Bureau and voted to approve Gardenscape's proposal for lawn care in 2011. They also approved the distribution of the Michigan Farm News to County Commissioners.

The next meeting will be held Tuesday, March 15, 2011.

Complete meeting minutes can be found on our website at <http://eaton.michfb.com>.

# MSU Extension Report

## Fertilizer Prices on the Rise

By: George Silva MSU Extension Field Crops Educator (Eaton, Ingham, Barry and Livingston Counties)

The February 2011 approximate retail prices for major fertilizers per ton are \$494 for Urea (53¢/lb N), \$678 for Diammonium phosphate(DAP) (53¢/lb N+P<sub>2</sub>O<sub>5</sub>), \$704 for Monoammonium phosphate(MAP) (56¢/lb N+ P<sub>2</sub>O<sub>5</sub>), \$569 for Potash (47¢/lb K<sub>2</sub>O), \$339 for Urea-Ammonium Nitrate (UAN 28%) (59¢/lb N), and \$781 for Anhydrous Ammonia (48¢/lb N). Compared to a year ago, these figures reflect an

increase per ton of \$76 for Urea, \$209 for DAP, \$97 for MAP, \$83 for Potash, \$90 for UAN and \$261 for anhydrous Ammonia. We remember how fertilizer prices skyrocketed in late 2008 causing farmers to drastically cut down on their phosphate and potassium use. But those prices dropped dramatically in 2009. However as the following chart illustrates, the retail prices have substantially increased since the summer of 2010. Given the fact that fertilizer is the single biggest input cost for grain production, this unprecedented volatility in prices is a constant concern to producers.

Historically, when grain prices and natural gas prices increased, we would invariably see an increase in fertilizer prices. The prevailing high grain prices may well result in an increased acreage in 2011 posing additional demands on fertilizer. The unrest in the middle-east has impacted the export availability of nitrogen (N) fertilizers as Egypt is a major exporter of urea. Natural gas prices and N fertilizer prices were intricately connected because natural gas is a major ingredient of the Haber-Bosch process in the synthesis of anhydrous ammonia. However, since the early 2000's, natural gas prices in the

U.S. have had little impact on nitrogen prices as we became a major nitrogen fertilizer importer. The factors overseas such as the unrest in Egypt and China's imposition of high fertilizer export tariffs have much more of an impact on nitrogen prices in the US now than in the past. The major impact of low natural gas prices in the U.S has been to keep the U.S. nitrogen fertilizer producers in business and profitable, at least the 60% of the industry is left after the cutbacks in the early 2000's.

A useful website to monitor fertilizer prices is [http://www.ams.usda.gov/mnreports/gx\\_gr210.txt](http://www.ams.usda.gov/mnreports/gx_gr210.txt). This is a bi-monthly publication of the USDA-Illinois Dept. of Agriculture. Monitoring fertilizer price trends should help farmers to decide the best time to purchase fertilizer. Prepaying for fertilizer is a very desirable practice to avoid future price risks.

The important question is: Where are these prices heading? We will discuss the [2011 fertilizer outlook](#) in more detail on March 10, at which time Mr. David Asbridge, President and Senior Economist of NPK Fertilizer Advisory

*Continued on Page 4*



### Bavarian Inn, Frankenmuth

Members are eligible to receive \$50 off any standard or balcony guestroom.

A coupon must be presented at check-in and blackout dates do apply. May not be applied to any discounted rate, special promotions, group rates and/or Perks Club rates. Offer valid for each night of your Sunday-Friday stay.

For more information, visit the MFB website: <http://www.michfb.com/benefits/experience>

### Walberg meets with Members!

Congressman Tim Walberg will be meeting with Farm Bureau members at the annual Legislative Breakfast on April 18, 2011.

Elected officials from the local, county, state and national level will be invited to attend to update members on legislation and answer questions. Several topics will be addressed, including Flood Insurance.

All members are invited and encouraged to attend.

**Legislative Breakfast**  
**Monday, April 18, 2011**  
**7:30am – 9:30am**

**Janson's Equipment, Charlotte**

RSVP by April 11<sup>th</sup> to 517-543-5567 or email [eatoncounty@ctyfb.com](mailto:eatoncounty@ctyfb.com).

### Upcoming Events

**March 1**—Voice of Agriculture Conference (Kellogg Center, East Lansing)

**March 5**— [Farm Bureau District 5 Safety Day](#) (Voisinet Farms, Laingsburg)

**March 6**—Membership Drive Victory Party (Royal Scot Bowling Center, Lansing)

**March 15**—Backyard Fruit Tree Pruning Workshop (Country Mill, Charlotte)  
Cost: \$5, RSVP by 3/10/11: 517-543-5848 x 5

**March 16**—District 5 Discussion Meet (MSU Pavilion, East Lansing)

**March 19**—Michigan FFA Alumni Annual Mtg (Marshall High School, Marshall)

### ask a farmer >>>

**Q:** What do you love most about farming?

**A:** The Variety!

The thing I love most about farming is the variety of work we do. With each season comes a new set of tasks.

Spring is the season of promise, mother nature has cleaned the slate for a new growing season, erasing all the struggles from the previous year. On our Grain farm this season will bring the time to plant corn and soybeans.

Next is Summer, the season of hope. We are at the mercy of the weather and can only hope that the weather will cooperate with all the growing plants. Summer also encompasses a short harvest season as the winter wheat planted in the area matures.

The fall season is the season of reward. We now get to see the fruits of our labor as we harvest the soybeans and corn that were planted in the spring and tended to all summer long. Harvest season is the most rewarding but also come with the longest hours on our farm as we try to harvest the crops before the weather threatens their quality.

Then there is winter or as my wife might call it the season of meetings! This is the time of year when all the planning is done for the year to come. With this planning comes many meetings with trade groups and farm organizations to glean information to try to be more successful in the next year. Also the machinery is repaired as time permits (between meetings!).



Duane Smuts  
Smuts Farms



# final thoughts...

As winter comes to an end and new life begins to spring up everywhere even the most pessimistic person sees their future a bright and secure. However, bad days happen even in spring. Having a Life Insurance policy to protect the ones you love is regarded as a sound financial planning tool and makes the future more predictable.

Consider for just a moment the benefits and power of having a life insurance policy...

1. Life Insurance protects your loved ones from income loss and financial catastrophe. Whether you have young children, a spouse or even elderly parents that depend on your income, in the event of death your Life Insurance policy can serve as replacement income so that your loved ones do not endure a financial crisis.
2. Life Insurance can pay for your final expenses, such as burial costs, home mortgages, medical expenses and other debts, so that your loved ones will not be unexpectedly burned by these costs.
3. Life Insurance can be an inheritance to your heirs even if you currently have no assets.
4. Life Insurance can be used to pay estate taxes, so that your heirs won't be forced to sell assets at fire sale prices to cover tax payments.
5. Life Insurance can be a form of a savings account since some policies allow you to build cash value, which can be withdrawn or borrowed at your request.
6. Life Insurance can also be used to make planned charitable contribution at the time of your death.

For 18 of the last 19 years Farm Bureau Life Insurance has been a Top 50 Life Insurance company nationally, according to Ward's Financial Group. As a Farm Bureau Member, you can take great pride in being a part of such a powerful company and have put your trust in Farm Bureau for your family's Life Insurance needs. Farm Bureau Insurance works to make your life more predictable!



Bob Haddad, Jr.  
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## Fertilizer Prices on the Rise

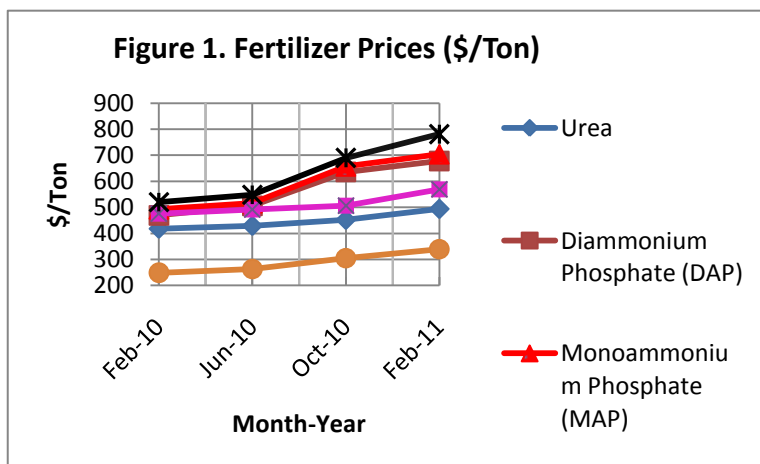
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Service based in St. Louis, MO will be our main speaker. This event will be held at the MSU Agronomy Farm from 10am 3pm. David will cover the global fertilizer situation and present fertilizer price forecasts for the next 4-6 months. Please call George Silva 517-543-2310 or email [silvag@anr.msu.edu](mailto:silvag@anr.msu.edu) if you wish to attend this event.

If synthetic fertilizer prices continue to increase, farmers may want to think about fertilizer alternatives, including the expanded use of animal waste products. Incorporating legumes and cover crops into crop rotation will reduce the dependence on synthetic fertilizer. Cover crops also help in carbon sequestration and reduce the

so called 'carbon footprint'. Another option would be to explore purchasing fertilizer in the off season and storing on farm. Having storage capability expands fertilizer purchase options and help reduce total costs.

A follow-up article in the next issue will discuss temporary options for farmers to slightly modify the MSU fertilizer recommended rates without risking yield losses, particularly if major fertilizers become price prohibitive. Soil tests have indicated that about 70% of Michigan fields have adequate phosphorus levels. However, only 30% of the fields have adequate potassium levels. So returns to investment on potassium may be greater than on phosphorus fertilizer.



\*Data Sources: USDA- IL Dept. of Ag Market News and DTN.

coming soon >>>

## In The Next Issue

*Inside the Board Room*

*Ask a Farmer*

*Member Benefits*

*Final Thoughts*

Contact us at **517-543-5567!**

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