

Rural Trains at End of Line

A map of Michigan's railway system lay on the desk with black lines scratched across the rail routes that were already dead and Clarence Magoon of the Michigan Public Service Commission scanned it.

One third of the track could be abandoned in the near future - if you count all the lines that were considered to have 'low traffic' with those that have asked to be abandoned and the track that would go under with Penn-Central reorganization.

"And virtually all abandonment would affect agriculture, either directly or indirectly," Magoon said.

After outlining the potential dangers of rail closings, a mental picture of the Northern Lower Peninsula was left unusually barren of trackage.

This "sleeping" problem that confronts Michigan was brought to the forefront of many minds throughout the Northeast United States when Penn Central Transportation Co. presented its plan of reorganization which nearly amounted to liquidation July 2 in Philadelphia. Five more smaller northeastern railroads filed bankruptcy to compound the danger and people began to yell.

New York Farm Bureau President Richard McGuire warned that food prices in the east could soar 15-20% if the vital Penn Central link to the Midwest were broken. Porter Barnett, transportation specialist of the Michigan Department of Agriculture, thought the problem was even more serious, locally, with Penn Central controlling nearly 30% of the rail system in the state.

"Some rural communities might disappear without rail service," he said. "There aren't enough trucks to haul the crops."

Plans Considered

Considering the gravity of the situation, Federal Judge John P. Fullam gave the government until October 1 to come up with an alternative to liquidation of the Penn Central. The scramble was on and a barrage of proposals were drawn up - the Interstate Commerce Commission (ICC) plan, the Department of Transportation (DOT) plan, the Adams plan and more recently, the Hartke and Shoup plans.

Farm Bureau was left standing back to appraise the worth of these

plans, knowing the need for the railroads, but wary of plans that would pour out huge amounts of federal funds.

The ICC and DOT were caught in a struggle to see which would be the controlling factor in a new plan. Both proposed Core routes that would prune from the system, 5,000-10,000 miles of railroad line, much of which would lead to rural communities and elevators.

Under the ICC plan, the government would subsidize the maintenance of the Core route and would match private investors or state and local governments, dollar for dollar, for supporting branch lines.

A one percent tax on all surface transportation would supply funds to the program.

The DOT would, on the other hand, only offer short term financing to a Core route, no assistance to branch lines and would add no tax package.

The Adams approach was to offer government guarantees to monies used for railroad maintenance, thereby taking the risk out of slow return railroad bonds.

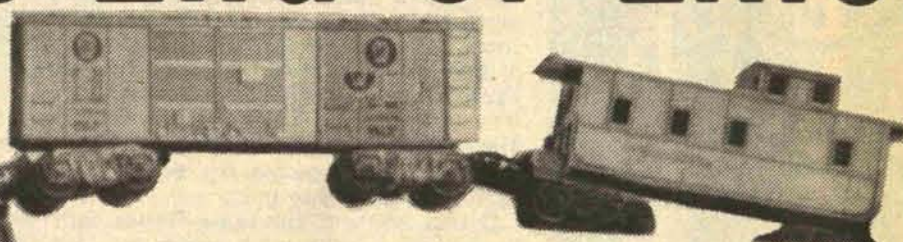
Porter Barnett views these plans, as well as the Shoup plan that was drawn up in closed meetings, as offering the same potential danger. "You don't know what you'll get," he said. Without a voice in these decisive plans, he feared agricultural areas could be shortchanged.

Magoon had warnings in the same vein. "Congress and the Administration may clash. The President could veto plans other than the DOT. The DOT would offer a continuance of private business and elimination of lines without much ado. There would be less than a good opportunity to protest."

MFB legislative counsel Albert Almy let it be known that under the circumstances, Farm Bureau would support emergency measures to maintain rail service, but wanted government spending held to a minimum.

A plan springing from a Senate committee known as the Hartke plan offered such a possibility. It proposed a national emergency railroad authority to assist in maintaining service while a study into a permanent plan was underway. The study would include public hearings.

"It offers a chance for some (continued on page 9)



Individuals Can Save Local Lines

Local communities and individual farmers can do a lot to save train lines in their areas. The biggest problem transportation specialists see is getting people to react quickly enough to proposed abandonments.

"Whenever we receive a copy of an application for abandonment of a line we feel like a cat scrambling on a hot tin roof," said Clarence Magoon of the Michigan Public Service Commission.

It is the commissions job to inform interests such as businesses and cooperatives of the railroad's intention to abandon in their area.

"Generally speaking," he said, "When the railroads file to the ICC for an abandonment they are ready to state their case." On the other hand, farmers and other interest groups have no forward warning and have roughly a month from the application date to lodge a protest to the ICC. Then protestors still do not know how long it will be to a hearing date until the ICC sets one.

"It is all important for protestors to realize that time is of the essence," Magoon said. The Michigan Public Service Commission will advise protesting parties how to best help themselves but Magoon emphasizes that everyone must speak for himself in a hearing.

Individuals Listened To

"We cannot put evidence on the record for anybody else because it will be ruled out of order," Magoon said.

While working through groups is suggested by some, Magoon feels that individuals can be very effective as witnesses and he adds "Five minutes of good solid testimony is worth a mountain of letters."

Magoon said the ICC is very interested in the customers point of

view and says the Commission has been successful in coordinating opposition to abandonment in the past.

But Porter Barnett, transportation specialist for the Michigan Department of Agriculture warns, "The ICC will take the railroads' arguments for abandonment as Gospel unless they hear otherwise."

He emphasizes the use of public witnesses as a means of stopping abandonments and urges rural residents who wish to protest abandonments to contact the Michigan Department of Agriculture for help.

Warning Signs

Marc Johnson, a Michigan State University graduate student concentrating studies on the train situation, suggests that trying to anticipate what lines will be up for abandonment is not a bad idea.

He thinks certain signs of a change in the managements attitude will surface before they make applications to the ICC. Johnson suggests that poor track maintenance and reduced speeds of trains are such signs along with a generally deteriorated attitude toward service.

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Michigan Monster



American Agriculture's Not So Great! An Opinion



The Painless Purchase A Relief to Consumers and Farmers?

PRESIDENT'S



COLUMN

Keep Telling Our Story

There was a time when a public relations program for agriculture was completely unnecessary. The relationship between farmer and consumer was on an eyeball-to-eyeball basis, a personal business transaction between two people. It was a time when nearly every consumer had originated from the farm himself and therefore had some knowledge of the business of farming -- or at least some pleasant memories of country life. There was no need to build bridges of understanding between the two; they already understood each other's role in the scheme of things.

Times, people and needs have changed. The exchange of goods for money is no longer a one-to-one situation. Between the farmer and the consumer now are distance, processors and supermarkets. The consumer demands larger quantities, better quality, more convenience in his food products. Farming has become a profession to meet these demands and the farmer of today is a knowledgeable businessman who demands a fair return for his investment, risk and efforts.

For a long time, because of agriculture's fantastic efficiency, consumers took their food supply for granted and they didn't really give much thought to its source. Public relations for agriculture was on the scene, but it didn't have a tremendous impact. It kept consumers aware of their rural neighbors, but it didn't really "touch" them. Cheap food, like television, had become an accepted part of their lives. Most of them were making more money than ever before, and they were spending it. Their cars cost more; so did their housing, clothing, furniture, medical expenses -- and of course, the inevitable death and taxes. They grumbled a little, but they paid.

Out on the farm, the same disease, inflation, struck the farmer -- hard. Costs of labor, taxes, equipment, feed, fertilizer -- every facet of producing the cheap food the consumer had become accustomed to -- spiraled higher and higher. The farmer had a choice -- go out of business or raise his prices. The days of cheap food were over and the consumer cried out in pain. Some rebelled with boycotts; others supported price freezes on food and a few demanded food price rollbacks. The result

was disaster. Now they not only had to face the fact that there would be no cheap food -- they also had to be concerned about food shortages.

Public relations for agriculture became vital, and this time, people were listening -- and evidently understanding. A recent survey indicates that the majority of consumers "feel good about farmers" and place the blame for inflation where it belongs -- on irresponsible and excessive government spending. But the job is far from finished. Creating public opinion requires no effort, it happens whether you do anything to influence it or not. Creating FAVORABLE public opinion is a tremendous job and an ongoing one.

We must work hard to consistently "educate" consumers and make them aware of facts that directly affect them and their food supply. They need and want, I think, to understand all the facts that have contributed to higher food prices and possible shortages, such as weather, increased demand, inflation, government controls. We must broaden their horizons so they can comprehend that a sea current shift off the coast of South America can affect the price of their steak. We need to tell them that it takes three years from the time a farmer expands his breeding herd to meet increased demand, till that beef reaches the market. The risks the cattleman faces during this long cycle should be made public.

I commend our county Farm Bureau members who are doing this through the Women's Speakers Bureau, through commodity promotions at metropolitan shopping malls, and at fairs. This brings us back to the one-to-one concept that once was, and still is, so effective.

Farm Bureau is working hard at the state and national levels to develop good public relations for agriculture, but the real job must be done at the grass-roots level. All of us in Farm Bureau must continually strive to see that the consumer gets the truth about food prices, inflation, and the dangers of disruptive controls that change abundance into scarcity. An understanding between farmers and consumers is necessary for a cooperative, effective effort to maintain a free, prosperous agriculture and a strong America.

underlines: TERRY CANUP On the Ball

A lot has been written about the drug epidemic in America sending people into another world. People say there must be something missing in people's lives if all they want to do is get high. But there's another epidemic sweeping the country that exhibits many of the same symptoms; zombie-like after effects with the addicts having little comprehension of the outside world and all the addict can talk about is his trip. The addiction? Sports fan mania.

If a Martian were to look down on America on any Monday night during football season and see all the bug-eyed, flared-nostriled, droopy-lipped men on the floor in their shorts watching the game of the week, he'd think he was hovering over the planet of the apes.

I realize that the whole sports fan scene is completely useless and meaningless but I have to admit I indulge myself in it with almost complete lack of self control. Instead of spending an evening reading and putting something in my mind, I watch a baseball game for three hours. Then when it's over at 11:00 p.m., I know I should go to bed so I can get up early the next morning, but I stay up to hear the post-game interview with the winning pitcher.

Now I know that the pitcher is going to say he had a hopping fastball and/or he was "getting the curve over" but I'm hooked, so I watch. Then in a flash of brilliance the commentator asks the ultimate question, "What do you think your ball club's chances are of winning the pennant?"

I recite the answer along with the pitcher, "Well I think our chances are as good as anybody's. It's going to be a battle, but if we put out pitching and hitting together, I think we can win it."

If they could just say something informative or even different, I could go to bed without thinking that I would have been better off sleeping. Just once I wish somebody would answer that question by saying, "We got no

chance, we'll shrivel up and blow it. The team has no talent."

But it doesn't matter. No matter how mundane and repetitive and no matter how little sense sports make, there will be millions of people to watch them and I'm not sure why.

Some scientists say that games represent life on a small scale and that's way we're so excitable about them. One scientist suggests that we harness this sports mania by using games to vent our political energy.

Picture it. Instead of having long boring filibusters in Congress over a piece of legislation the opposing sides could put together basketball teams and have the winner take all on that issue.

Differing lobbying groups like Farm Bureau could send cheerleaders hurling their pom-poms and chanting "Open exports, open exports, ssssstop FREEZES!!!!"

The winner of the battle could then take on the white house team with Senator Wilt Chamberlain leading the charge against Captain and Secretary of Defense Cazzie Russell. Of course accusations would arise stating that the president would be misusing funds to sign up established players or he'd be condemned for drafting young college prospects into the Army and therefore on his team.

But there would be advantages. With this political system. The United States would be the first country with a seven foot five inch Secretary of State. Now think what that would do for our stature in the world.

Dear Sir:

There was an auto accident in the northern part of Muskegon County today and we feel that US 31 Highway should be closed for five days and all traffic stopped until the carbon monoxide is at a safe level for motorists again.

It has not been proven, but the car may have been following another car at an unsafe distance

and may have been taking in too much of this poison gas through the fresh air vents.

Perhaps if we can't close the highway, OSHA could see that the cars were at least five miles apart and have stations or rest stops where motorists could wait in air filtered rooms until all roads were posted and declared safe again.

An alternative would be for the

MICHIGAN FARM NEWS

THE ACTION PUBLICATION
OF THE
MICHIGAN FARM BUREAU

The Michigan FARM NEWS is published monthly, on the first day, by the Michigan Farm Bureau Information Division, at its publication office, 109 N. Lafayette St., Greenville, Michigan.

Editorial and general offices at 7373 West Saginaw Highway, Lansing, Michigan 48904. Post Office Box 960. Telephone, Lansing 485-8121, Extension 228. Subscription price, 50¢ per year.

Established January 13, 1923. Second Class Postage paid at Greenville, Michigan.

EDITORIAL: Editors: Terry W. Canup and Donna Wilber

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POSTMASTER: In using form 3579, mail to: Michigan Farm News, 7373 West Saginaw Highway, Lansing, Michigan 48904

Second class postage
paid at
Greenville, Michigan

Farm
Bureau

DONNA Togetherness Not All it's Cracked Up to be

In a recent issue of Agri-Dynamics, some leading agricultural journalists were asked to write a "dream news story" -- a story based entirely on a fictitious news event that they would like to see a reality.

One prominent newsman came up with this announcement: "It was announced today that all major farm organizations will merge into one. Farm Bureau, Farmers Union, National Farmers Organization, and others will join together for the common good of all farmers."

This "dream" would not be surprising if it had come from the city desk of a metropolitan newspaper -- but such naivete is a bit of a jolt when it comes from a leading agricultural journalist. Most of us have had urban friends ask why all farm organizations can't get together and I think Claude Gifford, Director of Communications for the U.S. Department of Agriculture, had some good answers to that question. Speaking before the 1973 American Farm Bureau Federation Information Conference in Rochester, New York, Mr. Gifford said:

"All my life I have heard the periodic chant that farm organizations ought to get together. The chant is made by those good Protestants who would leave their church before allowing it to merge with the Catholics; and by those good Catholics who would abandon their church before letting it join the Protestants.

"The chant of farm organization togetherness is also

sung by those strong Democrats who walk onto the floor of the legislature to cut up the Republicans; and by those strong Republicans who relish ruining the political knife through their philosophical adversaries, the Democrats.

"I long ago concluded that it is not only impractical to suggest farm organizations get together, but that getting together is impossible -- and furthermore, they shouldn't.

"Farmers make farm organizations; farm organizations don't make farmers. And as long as philosophical differences exist in agriculture, farmers will continue to form, support, and perpetuate different farm organizations, as they logically should. And they will continue to elect farm organization presidents to carry out their policies. To expect those presidents to get together in a room to settle their differences is the height of naivete."

WHO DOES WHAT FOR WHO?

A wise commentator on the social scene says that instead of congressmen getting free postage so they can write to us taxpayers cheap, we should get free postage to use when writing to our congressmen. This, he says, would put things in their proper order, based on the alleged relationship between employers and hired help. We pay the lawmakers' wages; we pick them for their jobs; our money subsidizes all postage franking, and we should be telling them instead of them telling us.

Sincerely,
Inez Patterson

Fuming Response to OSHA

federal government to furnish suitable masks or respirators for all persons traveling on the highways. Physicians should be available at all times and all licensed drivers should complete Red Cross training in giving artificial respiration. Also we suggest that it be illegal to smoke cigars, cigarettes or pipes while on any public roads.

If the US highways can't be kept free from these poisonous gases and until it can be proven that these dangerous fumes from cars and trucks are not the cause of all highway deaths and accidents these temporary rules and regulations for exposure to carbon monoxide should go into effect immediately.

Campaigners

Win Weekend

Four membership campaign managers and their wives were awarded a weekend at the Schuss Mountain resort near Mancelona in late August, for having highest percentage of "regular" new members. Regulars are those actually engaged in agriculture production, including lessees, lessors, tenants and landlords of agriculturally productive land and retired farmers that previously had five continuous years of membership.

The award winners in each membership category were: 0-300 members, Mr. and Mrs. Donald Goodrow of Iosco County; 301-800 members, Mr. and Mrs. John Whitmore of Gladwin County; and 1301 and over, Mr. and Mrs. Gary Drott of Monroe County.

Donald Atkinson, regional representative for the West region hosted the winning couples at the resort.

Funny How . . .

Kent Co. Farm Bureau members who was Kent Co. FB president got together Aug. 12 to celebrate when the offices were erected in their free and clear ownership of 1968 joined the party in a most the county office. Jim Robinette active way. Balloon and all.

Burning a Mortgage . . .



Going . . . going . . . gone.

Makes You Want to Fly



Going . . . going . . . gone?

EPA Poses Threat to Farmers

The Michigan Farm Bureau will have to fight pesticide standards on a second and more dangerous front while still battling Occupational Safety and Health Act (OSHA) standards, a Farm Bureau staff member reported.

M. J. Buschlen, operations manager of the Michigan Agricultural Services Association said the MFB must prepare to answer retorts to the MASA testimony at OSHA hearings on Aug. 22. Meanwhile, Buschlen is preparing to testify in Chicago on Oct. 2 at Environmental Protection Agency hearings. He considers the EPA to pose a much more serious threat to farmers than the

Department of Labor does through OSHA.

"The original OSHA standards covered only worker safety for 21 pesticides on three crops," Buschlen said. "The EPA is saying we're going to review all pesticides on all crops." Farmers say 'they can't do that.' But they can and they will if we don't fight it."

Though the EPA officials say they will cooperate with OSHA standards, EPA hearings will be concerned with all levels of regulation including chemical registration and field re-entry.

Buschlen said that the arguments presented at the Chicago hearing will be much the

same as those given at OSHA hearings in Washington. There orchard growers Arthur Dowd and Kenneth Bull joined Buschlen in the insistence that there is no basis for new regulations on the pesticides cited.

Included in the testimony was a letter from the Director of the Michigan Department of Public Health, Maurice Reizen. He said that illnesses associated with the pesticides cited were rare among migrant workers.

Dr. Reizen summarized his statement by saying, "We question those actions which are unnecessary and costly both to the employer and the employee and which do not appear to offer significant benefits. . . . In our zeal to protect this segment of our population we must give careful consideration to the effect of our actions on the livelihood of these workers."

Ingham Co. President Dies at 63

George S. Kahres, 63, of Holt, president of the Ingham County Farm Bureau, died July 30. He served on the Ingham Farm Bureau board from 1967 to 1973, representing the Lansing-Delhi district. During 1971 and 1972, Kahres was the county vice-president and was elected president last fall.

A full-time dairy farmer in partnership with his brother Martin, he was a former owner of a retail dairy products outlet. His views as a farmer, living in an area where urban development is growing at an accelerated pace, were highly regarded by the Ingham Farm Bureau board.

In a tribute to Kahres, county secretary Jean Scutt said, "He was an outstanding county president, interested in all the activities of the committees and was always willing to give them a helping hand. In his good-natured easy way, he would oversee a small repair job at the county office or telephone his legislative representative to give him views on some important piece of farm legislation. In addition to his concern and guidance of the county Farm Bureau organization, he was a dedicated church member and carried his Christian attitude into the many associations of which he was a part."

Kahres is survived by his wife, Elsie; four daughters, Mrs. James Keehne of California, Mrs. Paul Frakes of Okemos, Mrs. Louis Kitchenmaster of Stanton, and Mrs. Michael Fiacable of Indiana; a brother, Martin of Holt, and two sisters, Mrs. Roy Miller of Lansing, and Mrs. P.O. Flemming of Holt.

Rustling Arrests in Clinton

Cattle rustling returned in a big way to Clinton County this year. With 12 livestock thefts since March 15 including cows, bulls, calves, hogs and sheep, the sheriff's department was finally able to make some arrests early last month and expected to make more.

Following pick-up truck tracks from a field where cattle were heisted, deputies arrived at a drop off point only a half mile away. The suspects they found weren't underworld criminals or even professional thieves, but two adult sons and partners of a well established area farmer.

"We found evidence of cattle from five larcenies dating back to November," Sheriff A. A. Hufnagel said. "They apparently took young cattle 2-300 lbs. and threw them in

with their own stock. None of the stolen stock were of slaughter size, making them easy to load and transport."

Area farmers came to the farm to claim stock including five Farm Bureau members. Some were lucky enough to claim all that were stolen while others like Donald Harper of St. Johns found that part of their stock had apparently been sold.

All stolen cattle found on the farm were from a 25-30 mile radius of it.

Sgt. Haishen of the State Police Operations Division said that meat theft was on the rise at all levels. "When burglars break into a house now days, instead of looking for money or jewels they're looking for meat," he said.

How to Halt Rustling

The 640 police agencies in Michigan can best combat crimes related to food source animals with the cooperation of the people involved in the production processes, said Col. John Plants of the Michigan State Police.

They have begun a program to quickly identify where this crime is occurring, and are analyzing the methods of operations which are being used.

During a period of increasing meat prices and diminishing meat supplies, Michigan meat producers and processors will face mounting pressure on their operational security systems, Police spokesmen said.

The estimated current value of meat animals and poultry owned by Michigan producers exceeds \$300 million. Plants speculated that organized crime may enter the beef larceny field by November.

In order to help the meat producers in Michigan protect their own livestock, and to assure the greatest cooperation between the farmers and the law enforcement agencies, the Department of State Police has developed the following list of suggestions to assist meat producers and processors in protecting their livestock.

1. Keep livestock out of sight from a public road whenever possible.
2. Dismantle and remove livestock chutes where possible, since it is almost impossible to load livestock on a truck without a chute.
3. Install outdoor lights around permanent loading areas.
4. Place unique markings on your livestock to assist in identification of the stock. Rustlers tend to shy away from stock which can be readily identified. Also, police agencies can more readily identify stock to support an arrest and bring evidence to court. Ear tattoo equipment can be purchased for around \$10. Freeze branding equipment costs approximately \$100, which is a small investment compared to the loss on one meat animal. (Michigan law provides that a farmer may adopt an emblem or combination of letters and numbers and register this with the county clerk. This provides a basis of legal evidence in case of a criminal trial.)
5. Consider the installation of an electronic alarm system in potential control areas, such as loading chute areas. An alarm system with a trip wire (which an animal in the chute would activate) or a sensor to detect activity in the area can be purchased for \$400 to \$500. This system has a transmitter which sends an alarm signal to the farmhouse (or other selected location).
6. If any suspicious vehicles (recognized as not belonging to residents of the area and being operated in an unusual manner) are seen, observe the vehicle, then immediately notify the local or State Police by telephone. Look for descriptions such as these:
 - A. Type of vehicle or truck body
 - B. Color of Vehicle
 - C. License number and color of license
 - D. Speed and direction of travel
 - E. Presence of a refrigerator compressor (on a closed-body truck)
 - F. Number of occupants, with description if possible
 - G. Type of cargo (if visible)
 - H. Location and time of observation
 - I. Any other unusual features, such as accident damage, or a heavy splashed-mud coating.
7. Producers, auction markets, and packers should know their commercial carriers. If unfamiliar vehicles or drivers appear to take on or discharge loads, it is recommended that the following information be recorded. This will help protect shippers from thefts by unauthorized carriers and also will help protect receivers from unwittingly accepting stolen property.
 - A. The name and chauffer's license number of the driver.
 - B. The Michigan Livestock Dealers License number. This license is issued by the Michigan Department of Agriculture to all commercial livestock carriers, and is attached to the windshield of the truck.
 - C. The MPSC (Michigan Public Service Commission) certificate or permit number; this number appears on the driver's door of the truck.
 - D. The vehicle license number, both of the tractor and trailer units, if the vehicle is a semi-truck.
8. Since cattle have often been shot and butchered in the field, be on the alert for gunshots, especially at night.
9. In case an animal theft has occurred, call the local or State Police and protect the loading area for possible evidence. For example, if a fresh tire print or shoe print is present, do not disturb it. The officers may wish to make a plaster cast for evidence. Also, if wire fence was snipped, the officer may send this cut area of wire to the crime lab for possible later matching with a suspect's cutting tool. If any personal effects fell from the pocket of a rustler, or fell out of the truck, leave it and point it out to the officers. A glass beverage bottle may contain fingerprints. Protect the scene!

Tour Details Set

"Flight AFBF departing Grand Rapids, Lansing and Detroit for Atlantic City, New Jersey!" Michigan Farm Bureau members who respond to that call on Jan. 13 will have five exciting days and nights in store for them in the home of the world-famous boardwalk and New York City.

Departing from Michigan on Sunday evening, members will be flown to Philadelphia where they will be transferred by bus to their headquarters in Atlantic City in time to attend the Vesper services of the American Farm Bureau Federation national convention.

On Wednesday morning, our members will board the bus for New York City, where they will stay at the Taft Hotel. An afternoon tour of Times Square, Herald Square, Greenwich Village, the Bowery, Chinatown, Wall Street and the Statue of Liberty, is scheduled. That evening, the group will enjoy a reserved seat at New York's Radio City Music Hall. On the Thursday tour circuit, members will see Lincoln Center, Central Park, Grant's Tomb, St. Patrick's Cathedral, Harlem and the United Nations. That afternoon and evening, they will be free to shop, see a play or show on their own.

Cost of the AFBF-New York City tour is \$149.39 from Detroit, \$179.17 from Lansing, and \$183.53 from Grand Rapids. This includes transportation, hotel accommodations for two nights in New York City, sightseeing admissions and tips.

Another January tour will offer Farm Bureau members a temporary escape from winter's cold when they fly to Puerto Rico, land of sunshine. Departing from Detroit on Sunday, January 27, a chartered jet will take tour members direct to San Juan where they will check into the beautiful Flamboyant Hotel. The next four days will be packed with tours of old and new San Juan; pineapple, sugar cane, garden vegetable and other farms; an optional tour to El Yunque and Conquistador; and an optional tour of the Island of St. Thomas.

The group will return to Detroit, non-stop, on Friday, February 1.

Cost of this tour, based on 166 people, is \$286.00. Included are transportation, U.S. departure tax, transfers, tips, tours of old and new San Juan and the farm tour.

For colorful brochures containing complete itineraries, costs and reservation information, fill out the request form on this page.

FARM BUREAU TOUR INFORMATION REQUEST

Return to: Ken Wiles, Information Division
Michigan Farm Bureau
P.O. Box 960
Lansing, Michigan 48904

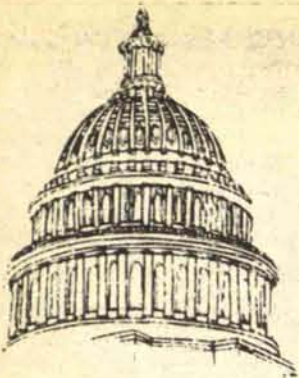
Please send information brochures on the following tours:

_____ AFBF Convention, Atlantic City and Post-Convention New York City

_____ Puerto Rico

Name _____

Address _____



School Bill a New Step

The new school aid law signed by Governor Milliken has been called "the most significant school aid bill ever adopted in Michigan." Several changes are made that, over a period of time, change the course of financing Michigan schools. As signed, the bill totals \$1.23 billion, which is a record high — \$114 million more than last year. One quite surprising fact is that nearly 20% of this total amount (over \$240.5 million) will be used to fund the teachers' retirement system. The law also provides the largest percentage per pupil state aid increase in Michigan's history — 14.3%.

This legislation, known as the Bursley bill, is a significant change of direction that had strong bipartisan support. However, many supporters also recognize if there is a desire to shift from property taxes for local school finance it will be necessary to amend the Constitution.

Equalization

Under the new act, money will be distributed to schools through a millage equalizing formula that should help improve the quality of education, regardless of the district's wealth. In other words, a mill of tax will be worth as much state aid money in a poor district as it would be in a wealthy district.

Each school district will be guaranteed \$38 per pupil for each mill of property taxation for the first 22 mills levied for this year.

The legislation is supposed to last for three years. In the second year the guarantee will be \$39 per pupil per mill for 25 mills, and in the third year \$40 per pupil per mill without limitation.

For example, in the first year a district with \$16,000 of valuation for each child would raise \$16 for each mill of local property tax. The state, in this case, would add \$22 per pupil to bring the district up to the \$38 guarantee.

In the case of a fairly wealthy district, such as one with a valuation of \$36,000 per pupil, each mill of local taxation would bring in \$36 per pupil. In this case, the state aid would be \$2, to bring the total amount per pupil to \$38.

Certain phase-in provisions are provided for schools that are levying less than 20 mills of property tax for school purposes. Under the bill any school levying millage higher than the 22 mills will receive only the local revenue resulting from the millage raised above the guaranteed level.

More For The Millage

The "median" school district presently levies a little over 24.5 mills and has about \$818 per pupil to spend outside of funding for special categories. Under the new act, within three years it is expected that the median levy will still be under 25 mills. Within three years, districts making full use of the legislation, however, will have nearly \$1,000 per pupil to spend.

In addition to the "equal yield formula", the legislation contains several other features. Major changes in the funding for special education and vocational education have been made. The legislation includes \$100 million for special education, an increase of \$33 million.

CAPITOL REPORT

Robert E. Smith



With Farm Bureau legislative counsel Robert E. Smith peering over the shoulders in the crowd (second row, right side), Gov. Milliken signs the 1973 School Aid Bill into law. Chief sponsor of the bill, Ben Bursley (R-Ann Arbor) stands beside the governor. The Michigan Association of School Boards called the bill, "a new equity in Michigan school finance."

Intermediate districts will be funded at \$8.3 million, up nearly \$2 million. A new system of funding intermediate districts is contained in the legislation, providing a formula that will treat intermediate districts in an equitable manner.

For the first time the legislation contains money (\$150,000) for the "academically talented". Also, for the first time money (\$500,000) is provided for problem juvenile programs.

A major step forward is the plan that has been built in to provide state aid to help fund the cost of school construction. This, however, will not take effect until the 1974-75 school year.

Milliken Cuts

In addition to the over \$1.23 billion of state aid, another \$6

million will come to schools from federal funds, making an actual total of \$1.25 billion. Governor Milliken vetoed certain "line items" worth \$8.2 million to get the total to that level.

One veto eliminated the so-called "grandfather clause" which, under the new formula, guaranteed a district, to receive at least as much state aid as the previous year. The Governor has requested the Legislature to rewrite and re-enact this item.

Another veto blocked a provision that would have furnished some wealthy districts with additional state aid.

Milliken also stopped a provision to include building costs in the first year of the act.

Other Issues

LAND USE HEARINGS

Public hearings are now in progress on the new legislation (H.5055) introduced by Rep. Mastin (D-Hazel Park) and 60 others. The 35-page bill creates a seven-member State Land Use Commission, a 40-member advisory council, a state "clearing house", a five member "council on differences" and a five-member state land adjudicatory board for appeals.

The land use plan will require approval of the Governor and the Legislature and would involve local governments.

The authority would be essentially in three areas:

1. Areas of critical environmental concern.
2. Developments of state or multijurisdictional impact.
3. Developments of state or regional benefit.

Prime agricultural land could be considered an area of critical environmental concern. The bill sets up a unique system for

determining such an area, based on a point system requiring at least 27 points on a scale of 41.

The statewide public hearings are in progress to acquaint the general public of the legislation's provisions and to invite anyone interested to comment.

The remaining hearings will be held: Sept. 5, 2:00 p.m., Bay City (County Commissioners Room, County Building); Sept. 6, 2:00 p.m., Jackson (Holiday Inn); Sept. 7, 2:00 p.m., Grand Rapids (City Commission Chambers); Sept. 11, 2:00 p.m., Traverse City (High School); Sept. 13, 10:00 a.m., Alpena (Grove Restaurant); Sept. 17, 2:00 p.m., Sault Ste. Marie; Sept. 18, 2:00 p.m., Marquette; Sept. 19, 2:00 p.m., Escanaba; Sept. 20, 2:00 p.m., Houghton (Memorial Ballroom, Michigan Tech. University); Sept. 28, 10:00 a.m., Detroit (City Council Chambers).

DNR Commissioners Appointed

Governor Milliken has filled the two newly created positions on the important Department of Natural Resources Commission pending Senate confirmation. The Governor announced last month

the appointment of the president of the Upjohn Co. of Kalamazoo and the executive director of the West Michigan Environmental Action Council (EAC).

The well-known en-

Task Force Meetings Set

It was reported in the August issue that Dan E. Reed, retired secretary-manager of Michigan Farm Bureau, will head the Governor's reactivated "Task Force on the Future of Agriculture in Michigan". The original task force first reported more than 70 recommendations in December of 1970.

The meetings, all of which will be

held at 8:00 p.m., are as follows: Sept. 26, Engadine; Sept. 27, Crystal Falls; Oct. 3, Jackson; Oct. 4, Sandusky; Oct. 10, Grand Rapids; Oct. 11, Jackson; Oct. 17, Blissfield; Oct. 18, Mt. Pleasant; Oct. 24, Benton Harbor; Oct. 25, Alpena.

Everyone who is interested is invited to attend and contribute.

Ready Workers Comp

Members enrolled in Farm Bureau's "Safety Group" Workmen's Compensation insurance program are reminded to return premium payments as soon as possible. Last year's Supreme Court ruling which eliminated all agricultural exemptions in the Workmen's Compensation Law makes continuing coverage more vital to Michigan farmers.

"Now, all farm employers subject to the Act must provide full, statutory benefits when an employee is injured or killed," said Farm Bureau Insurance vice president, Nile C. Vermillion.

"Workmen's Compensation insurance becomes the farm employer's only certain alternative to broadened risks," he added. "The 'Safety Group' concept provides a means of keeping insurance premiums as low as possible. This is especially important now that the rules have been changed."

Since the ruling, the cost of personally providing full benefits (without insurance coverage), could be extremely high for the farm employer without insurance coverage.

A totally disabled worker, for example, is entitled to receive weekly wage compensation for 15 years or more. Death benefits can exceed \$50,000.

In the past, many farmers have relied on Farm Liability or Employer's Liability insurance to provide necessary protection in case of employee injury or death.

Today, only a Workmen's Compensation policy can be used to pay Workmen's Compensation benefits. Under Workmen's Liability insurance policy (or any other type of indemnification) becomes invalid if an employer is subject to the Workmen's Compensation Act. A Workmen's Compensation insurance policy is the only alternative.

Farm Bureau's "Safety Group" program allows all participants to share safety profits. Dividends can range from 5% to 45% of each policyholder's annual premium, as declared by the Board of Directors. It is based on actual safety experience of participating Farm Bureau members. In 1972, the dividend was 25%.

After 30 Years, Secretary Retires



Elmer Fredericks, who recently retired as Mason County Farm Bureau Secretary after 30 years of service, explains the various duties to the new secretary, Mrs. Ann Conrad.

When Elmer Fredericks recently retired as secretary of the Mason County Farm Bureau after 30 years of service, he had a memory bank full of experiences accumulated during his long association with the organization.

As a young farmer, he had joined Farm Bureau in 1930. For seven years he worked for the government's ASC program, and in 1941 became the manager of the Mason County Farm Bureau Oil Company in Scottville. When Farmers Petroleum Cooperative, Inc. was formed in 1957 and took over the oil company, Elmer stayed on as bookkeeper. In 1963 he hung up his FPC bookkeeper's hat, but continued to serve as the county board secretary until this year.

Mr. Fredericks also contributed his time and talents to community service. He was both secretary and chairman of the Mason County Democratic party and a member of the Mason County Central School Board. He served for many years for the Township board as clerk, treasurer and trustee and was the Scottville City Clerk for two years. He has been a member of the Odd Fellow Lodge for 38 years and the Danish Brotherhood lodge for 36 years.

Elmer, his wife Lila, and daughter Cathy, live on a farm near Scottville.

The Mason County Farm Bureau secretary duties have been turned over to Mrs. Ann Conrad. She and her husband, Robert, farm 300 acres, specializing in cash crops.

Farm Bureau Invited to Conference

Governor Milliken has announced a Consumers' Council Conference, scheduled for Wednesday, Oct. 3, 1973 at the Lansing Civic Center. Farm Bureau has been invited to participate in the "roundtable."

Local Gov't Talks Slated

Central Michigan University and Michigan State University have set up a Conference on Local Government in Michigan. Michigan Farm Bureau has been invited to participate and Robert Smith, Legislative Counsel, will be on the program in each of the two meetings. One conference will be held at Central Michigan University on Thursday, Sept. 13; another at Michigan State University on Wednesday, Sept. 19. Some Farm Bureau members in the areas will receive invitations to become "audience participants." The purpose of the program is to discuss the role of local government in the modern-day economy, along with its needs and leadership possibilities.

Special Dividends for Charter Members

Another increased, special dividend - 55% of the original annual premium - for Farm Bureau Life Charter policyholders becomes effective Sept. 20.

Employers Should Report Injuries

State law requires that initial payment of Workmen's Compensation be made within 15 days of an accident. Failure to do so could result in a fine or imprisonment of a farm employer if just cause for a delay is not shown before the Workmen's Compensation Review Board.

Basically, all injuries requiring medical care or expense should be reported. If an employee is injured, follow these steps: 1) Send the injured employee to the doctor of your choice; 2) Call your Farm Bureau Insurance Agent immediately; and 3) If your agent is not available, call the FBIG Regional Claims Office nearest to you.

An accident reporting kit has been mailed to Farm Bureau Workmen's Compensation policyholders which tells the ways of insuring prompt benefit payments.

The first Charter Life dividends of 5% were declared in 1954. The raise from the 1972 dividend level of 45%, marked the 13th Charter Life dividend increase.

On June 1, the firm's Board of Directors voted to increase the special dividends from 45% to 55%.

Combined Charter and regular dividends now pay up to 94% of the Charter Life annual premium for policyholders.

"When Farm Bureau Life Insurance Company of Michigan was founded... on these Charter policies..." said Nile L. Vermillion, Farm Bureau Insurance Group executive vice president, "we pledged strong investment returns. We will continue to fulfill that pledge."

Regular dividends are paid to most Farm Bureau Life policyholders. But the special dividend is paid only to individuals who purchased Charter Life Insurance policies.

These policies were issued to members, their children and grandchildren, the founders of Farm Bureau Life. The Charter Life Insurance premiums were reduced five years after policy issue. However, the special dividends, now 55%, are based on the greater, original premiums, an obvious policyholder benefit.

Directors Visit Station

The Michigan Farm Bureau Board of Directors and several staff members toured Michigan State University's Agriculture Experiment Station last month and saw first hand agricultural research that up to that time had been only rumors to them.

The Farm Bureau group had the director of the experiment station Sylvan Wittwer as a tour guide and were joined by research heads on the touring bus, in laboratories and at field locations.

The tour began with a look at the space age in food processing. Food Science professor Dr. Ralph Ofcarcik introduced the visitors to such delights as chocolate cheese, soybean snacks and dehydrated turkey. One of the most impressive sights was the small tin can that held 66 servings of whole beans, demonstrating the development of food compression which should help reduce shipping costs.

The rest of the day dealt with research concerning the farming level of food production. Dairy researcher Dr. Charles Lassiter demonstrated the latest in automated dairy operations. When an automatic milking detacher is developed to perfection, Lassiter claims farmers will be able to milk cows at a rate of 120 cows per man per hour. Cheap nutrition for cows was also researched by the dairy science department Lassiter said.

FEED

Dr. Hugh Henderson told the Farm Bureau guests about his latest development in feeding cattle. It was a process of converting a dairy by-product and pollutant, whey, into a protein supplement for cattle feed (See story page 13). This should replace more expensive supplements in a protein starved world and data is showing it to cause a greater rate of growth in cattle.

Henderson said the work benefited both dairy and beef industries. Further research devoted to cheapening feed involves recycling waste back to the cattle.

Working along this line is the poultry anaphase project sponsored by the Environmental Protection Agency. This project has received national publicity and the Farm Bureau group saw for themselves the process of feeding chicken waste back to the chickens.

Dr. Howard Zindel had chickens housed in a structure which allowed for less than a square foot of space per chicken. Waste collected in troughs below the chickens was dried, dehydrated and sent back to the birds. Zindel said the waste had protein levels of up to 40% after going through this process.

"We're not doing anything different than mother nature," Zindel said, "We just speed up the process is all." He added that he thought the most efficient use of poultry waste would be to feed it to cattle.

ENVIRONMENT

One of the most zealous plans at MSU is the Water Quality Project. Instead of dumping treated waste into a river where plant growth may be over stimulated, the waste will be diverted to four small lakes on Michigan State University property. There under water plants will be fed and harvested for cattle feed. The water will travel from lake to lake where it will finally be part of a recreational complex and will be used for irrigation.

Environmentalists are also worried about the ever increasing amounts of municipal waste and what to do with it. Dr. Dale Harpstead, recognizing that it either goes into our waterways or on the land has led research that would find out what the effects would be if municipal waste was disposed of on farmland (see story page 13).

Such a disposal project was simulated by irrigating a corn field with water containing the same chemicals as waste. Fear of the toxicity of zinc and salt has so far been proven largely unwarranted in the first year of testing.

NATIONAL NOTES

Albert A. Almy

'73 Farm Bill Enacted

On August 3, Congress completed action on new farm program legislation. President Nixon signed the bill into law on August 10. The new program, known as the Agriculture and Consumers Protection Act of 1973, will take effect January 1, 1974 and expire December 31, 1977. The new program contains several provisions that are different from the Agricultural Act of 1970.

Payments will be limited to \$20,000 per person (not per crop). Payments for loans or purchases, and payments determined by the Secretary of Agriculture to represent compensation for resource adjustment or public access for recreation will not be included in the \$20,000 limitation.

The milk price support will be raised to 80% of parity for the 1973-74 and 1974-75 marketing years. U.S.D.A. had earlier set the 1973-74 price support at 75% of parity.

The new Act extends the dairy indemnity program to cover cows producing contaminated milk. It will also extend indemnification where contamination is due to unregistered chemicals if applicable regulations were followed.

TARGET PRICES

Target prices are established at \$2.05 per bu. for wheat, \$1.38 per bu. for corn and 38¢ per lb. for corn. The target rates will be adjusted in

1976 and 1977 to reflect changes in production costs and yields. If open market prices during the first five months of the marketing year fall below the target prices, the government will pay the difference to producers. No payments will be made when open market prices exceed the target prices.

When the Secretary of Agriculture certifies that supplies of a commodity are being depleted because of price controls, the President will be required to raise the maximum price which may be charged.

Long-term contracts for 3, 5, 10 or 25 years are authorized to carry out a Rural Environmental Conservation Program and Waterbank bank program. The Rural Environmental Conservation Program is similar in many respects to the REAP program that was discontinued by the Administration last December.

FORESTATION

The new farm Act also creates a Forestry Incentives Program designed to encourage the development, management and protection of private forest lands. A maximum of \$25 million annually is authorized to carry out the program, including cost sharing of improvement practices with private forest owners.



A European Red Mite peers through the viewer of the electron microscope at Farm Bureau visitors to Michigan State University Pesticide research center. The Red Mite is known for its destruction to apple crops.

FIGHTING PLANT DISEASE

Researchers at the Pesticide Research Center enjoyed telling the touring group some of the most amazing things, such as the possibility of killing weed seeds with micro-waves or eliminating weeds with cucumber plants.

Obviously, research wasn't completely spray oriented. The thrust of one area of research was finding out why protein content caused greater vigor in plants and with the help of several test tube baby seedlings they hope to be closing in on the answer.

Actually cutting the spray bill of farmers was the aim of some scientists. Dr. Brian Croft noted that apples in Michigan can receive up to 30 pesticide applications each year. He hoped to see this reduced to three or four applications and thereby save the equivalent of \$40 per acre in spray bills.

You may have guessed he would

do this through predatory insects. Standing before rows of plexiglass boxes filled with predatory mites, Croft explained that the European Red Mite which ruins apple crops has repeatedly become immune to pesticides. By finding predators that are also immune to some pesticides, Croft has a red mite killer.

"Of course you always have to have a few red mites on the trees to keep the predators around," and Croft sees the acceptance of the method as a major step.

Botanist Ed Klos is also trying to find methods of cutting spray bills. He has found some pesticides that become more effective, instead of more diluted, in rain. In one case, Klos found that a pesticide wasn't needed in an orchard just an oil solution.

The entire tour had to lift the spirits of farmers that often find the world of markets and prices so unstable. For the thrust of research is definitely a bright spot for agriculture and the world.

Other Issues

MINIMUM WAGE

Congress has passed minimum wage bill that would increase the farm minimum wage to the same level as the general minimum wage by July 1, 1976, but a veto is likely. The bill would raise farm minimum to \$1.60 an hour during the period ending June 30, 1974; \$1.80 an hour beginning July 1, 1974; \$2.00 an hour on July 1, 1975; and \$2.20 an hour July 1, 1976. A special minimum wage rate to provide job opportunities for young people is not authorized.

The present overtime exemption for employees of seasonal industries, such as food processing, would be repealed by Jan. 1, 1977 under this bill.

Congress did not send the bill to the President's desk before its summer recess because of a likely veto. The Administration fears the impact, the bill would have on inflation and job opportunities for young people.

FEEDLOT STANDARDS

The Environmental Protection Agency is expected to publish its proposed standards of performance in the Federal Register before September 1, 1973.

The standards will be designed to control runoff from feedlots. The term feedlots includes dairy, beef, swine, poultry and other livestock production enterprises.

Unlike the EPA permit program which covers only those enterprises of more than 1,000 animal units, the standards of performance will include all new feedlots.

The public will have an opportunity to comment on the standards before they are implemented by EPA. Farm Bureau will be represented at national meetings to review the standards and will submit its recommendations to EPA during the period allowed for public comment.

The Federal Water Pollution Control Act of 1972 required the EPA to develop feed lot standards.

LAND USE

The Senate has passed a national Land Use Policy and Planning Assistance Act. The Act would authorize \$1 billion in grants to states for land use planning during an eight-year period. The Secretary of Interior would be authorized to evaluate state land use plans and determine eligibility for continued grant assistance.

Efforts to impose sanctions against states whose land use plan and law to enforce the plan were not satisfactory to the Secretary of Interior were defeated. The sanctions that were proposed would have withheld up to 21% of Federal funds for highways, airport construction and recreation development.

The House Subcommittee on the Environment has held hearings on national land use bills and is expected to report a bill this month.

Farm Bureau while not opposed to Federal assistance to states for land use planning is opposed to sanctions which give Federal control over state land use planning.

(Editor's Note: This is the second in a series of three articles which examine No-Fault auto insurance and how it affects Michigan drivers. No-Fault Auto Insurance becomes effective October 1, 1973.)



On October 1, Michigan law requires that drivers have three auto insurance coverages: Personal Injury Protection (PIP), Property Protection Insurance (PPI) and Residual Liability (RL). These coverages are mandatory. Failure to comply with the law can result in fines up to \$500, jail for one year (or both), loss of driver's license and loss of license plates.

FBI's Role

Personal Injury Protection (PIP) coverage is paid to the accident victim by his own insurance company. PIP coverage includes payment for:

- 1) Unlimited medical and rehabilitation expenses.
- 2) \$1,000 funeral and burial expense.

3) Lost income benefits, up to a maximum of \$1,000 per month for three years. The actual amount paid is reduced 15% or less on income tax.

4) Up to \$20 per day for substitute service benefits... for a maximum of three years. This pays for the cost of doing jobs the injured person would have done. The \$20 is included in the \$1,000 per month Lost Income.

Of special interest to farm operators, Farm Bureau Insurance Group substitute service benefits include the expense of replacement labor. This labor must perform services that would normally have been handled by the

No-Fault Guide Part 2

injured farmer. The \$20 a day benefit must also be included in the \$1,000 per month lost income limit.

All of the PIP benefits will be paid to dependents in case of death. Also, all PIP coverages apply to accidents occurring throughout the United States, its territories and Canada.

PIP Options offer nonfarmers insured by Farm Bureau Insurance Group opportunity for savings:

- 1) Single women (age 20 through 65) or a single man (age 24 through 65) are eligible for 10% discounts on Survivors' Benefits costs. And, adults of same age groups earning less than \$6,000 a year qualify for a

10% discount on both Wage Loss and Survivors' Benefits coverages.

2) There are two basic options for Loss of Wages. By selecting not to receive Wage Loss payments for the first seven days of any disability, premiums for this coverage can be reduced 20%... an annual savings of \$3 to \$5. Premiums can be reduced 35% for Loss of Wages coverage by electing not to receive Wage Loss payments for the first 14 days of any disability. Yearly savings would range from about \$5 to almost \$9.

3) An insured pedestrian or recreational vehicle operator is covered by PIP if struck by a moving vehicle or if he strikes a moving vehicle.

"Motorcycle" Coverage

However, many companies including Farm Bureau Insurance Group are limiting PIP for auto insureds who are also motorcycle operators.

Those operators must pay all injury costs up to \$5,000. Costs

exceeding \$5,000 will be paid by the insurance company under two situations only... if the motorcyclist strikes or is struck by a moving vehicle. If he hits a tree, another motorcycle, slides off the road, and so forth, no benefits can be paid.

For an additional \$50 a year, a motorcycle owner who insures his car with Farm Bureau Insurance Group can purchase full PIP protection, but will only collect when he is struck by or strikes a moving vehicle.

Property Protection Insurance (PPI) covers damage you do to another person's property (except moving vehicles) regardless of fault.

1) Coverage is provided up to \$1 million maximum.

2) PPI does not apply to those accidents occurring outside the State of Michigan.

3) Vehicles are excluded from coverage unless parked in a reasonable manner.

Residual Liability (RL) protection includes coverage for (continued page 9)

Multi-Fruit Prices Set

Low inventories, higher production costs, and increased demand will mean higher prices for MACMA plum, pear and peach grower-members. MACMA is recommending a 9¢ per pound plum price, as compared with 4¢ last year; 8¢ for peaches, and is offering members' pears to buyers at 8.5¢ per pound.

Nationally, carryover of all processed stocks of canned and frozen fruit are at a very low level, and crop estimates of the 1973 fruit crop indicate that pears alone have the potential to rebuild a larger stock position.

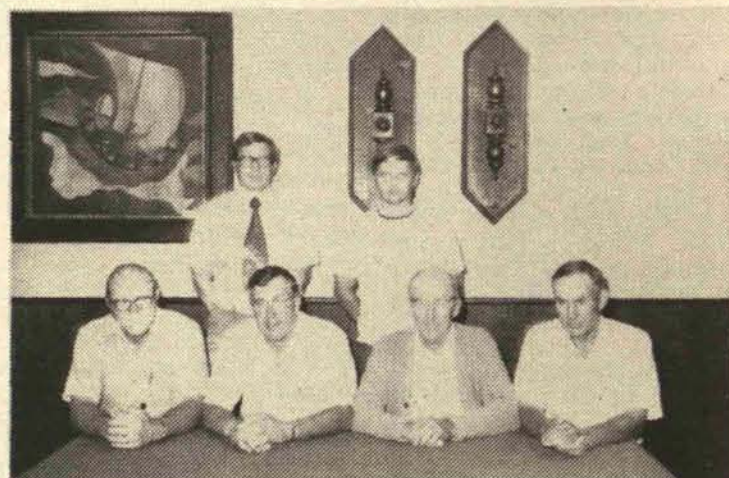
	Michigan	Total U.S.
Plums		
1972	28 million	84 million lbs.
1973	30 million	150 million lbs.
Peaches		
1972	10 million	2,294 million lbs.
1973	50 million	2,645 million lbs.
Pears		
1972	.45 million	1,217 million lbs.
1973	18 million	1,448 million lbs.

The 1972 peach crop was the smallest in Michigan and in the nation in the last ten years. The 1973 crop estimate is well below the 10-year average of 2,753 million pounds.

Grape Price

The MACMA Processing Grape Marketing Committee has announced recommended base prices for the 1973 grape crop: \$200 per ton for Concord (160¢ per ton last year), \$275 for Delawares, and \$200 for Niagaras. The Michigan grape crop was estimated on August 1 at 23,000 tons, down 30,000 tons from last year's crop.

It was suggested that "Pink Concord" should bring \$20 a ton higher than standard Concord because of the lighter weight of the immature fruit in demand by New York wineries. Michigan wine makers have indicated that the premium Baco hybrid variety will be priced at a base of \$300 per ton.



Apple Reps Chosen

At the Processing Apple Marketing meeting at Spring Lake, Aug. 8, state committeemen gathered with representatives to the AAMA committee. They are (bottom, left to right) Howard Gilner, '72 state vice chairman; Merlin Hauch, '72 state chairman and '73 AAMA committee chairman; Larry Leaman, '73 state chairman; and Ray Anderson '73 state vice chairman and AAMA representative from Michigan. (Top left) Perry De Kryger, state committee secretary; and Al Mandigo, '73 AAMA representative from Michigan.

Certified Farms Broaden Selection

The Michigan Certified Farm Marketing Association is looking forward to broadening the selection of produce in their member roadside markets by making a growing number of products available to them this Fall.

Popcorn and cherry nuggets will be transported to markets across Michigan from growing areas within the state. Other agricultural produce will be purchased from other State Farm Bureau organizations and brought into the state for MCMA markets. These will include citrus products, sweet potatoes, peanuts and walnuts.

High quality of products is assured and it is emphasized by marketing officials that member markets are not required to accept these products.

In August MCFM shipments of various types of peaches were shipped from the west side of Michigan to roadside markets on the east side of the state.

The peaches were tree-ripened, making them a unique market product, MCFM manager James Lincoln explained. Grocery stores must have green fruit for handling purposes, and MCFM markets are offering a quality alternative, he said.

Where's the Marketing Board?

Fruit and vegetable growers that expected to have accredited bargainers represent their interests under Marketing Act 344 this year have to be patient until 1974. The Agricultural Marketing Board that will grant accreditation to bargainers will not be able to function until the legislature approves procedural rules drawn up by board members.

James Schaffer, chairman of the board said rules were now being reviewed by a legislative committee. While the legislature can alter or amend rules, Schaffer said he didn't anticipate any major changes.

Even after approval of board

rules, bargaining associations must sign up a majority of growers that represent over 50% of a commodity's volume. For contracted crops, this must be done 150 days prior to the sales date (determined by previous year's date). Considering this, growers of the 1974 crop of pickles may be the first to benefit from accredited bargainers.

Hopes among marketing specialists are not only to have strong bargaining power concerning major Michigan crops, but to obtain fairer prices for crops which have prices determined by out of state supplies.

Apple Prices Determined

The MACMA Processing Apple Marketing Committee met August 23 to analyze crop and market conditions and develop recommended prices for 1973 crop apples.

Price recommendations (F.O.B. farm) are as follows:

MACMA	1972 Recommendations	Fall Prices
Northern Spys	\$10.00	\$4.50
Hard Sauce Var.	\$7.50	\$3.25-3.50
Juice Apples	\$3.75	\$2.00

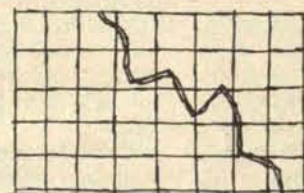
It is predicted that process apple demand will reach a new high this year, far exceeding supply. Inventories of applesauce and frozen slices are at the lowest in years. Nationally, the apple crop in the states where most of the apples for processing are grown will be 7% less than last year.

Estimates of the Michigan apple crop show a 32% decrease, from 17,381,000 bushels in 1972 to 11,905,000 bushels in 1973. The state's largest losses are expected to be in Jonathons, McIntosh and Delicious.

Factors which the MACMA committee took into consideration in recommending the higher 1973 prices were: the smallest crop of processing apples since 1968, less than normal inventories of processed apple products, short supplies of competing fruits, and higher price levels for most food products.

The AAMA Apple Advisory Committee met August 24 and recommended the national base price for processing apples: hard sauce varieties, U.S. #1 canning grade, 2-1/2 inches diameter and up, \$7.25 per hundredweight.

Marketing Picture



State Farmers Son on Nixon Staff

Leonard Seevers, a Hillsdale County Farm Bureau member, has become a VIP in his rural community of Jonesville. The usual peaceful quiet of the 240-acre Seevers farm, where the family has lived since 1932, has been frequently broken the past two months by the ringing of the telephone. "Congratulations," the callers tell the proud dairyman and father.

The reason for the congratulatory messages is his son's appointment to President Nixon's Council of Economic Advisors. Gary Leonard Seevers, 36, who has been a staff assistant on the council since 1970, will be the three-member council's expert on trade and international economic affairs. The elder Seevers first learned of the appointment confirmation when a reporter from the New York Times called him for background information.

Gary received his bachelor's and master's degrees and doctorate in

agricultural economics from Michigan State University.

Oh You Brut

A new Michigan champagne, developed by the traditional French method, won the 1973 Agricultural Development of the Year award. Judging was held during Michigan Week in Grand Rapids.

Warner Vineyards, of Paw Paw, took top ag honors for their limited edition champagne, which is marketed as Warner's Michigan Brut Champagne.

As the first and only fermented in-the-bottle champagne produced in the Midwest, Brut Champagne is the result of over 200 hand operations and two years of aging.

The winning wine represented VanBuren County in Michigan Week Region 9 in the state contest.

Fruit Production Down

The total production of Michigan's seven major fruit crops is expected to be down 35% this year. Three crops are predicted to be down more than 50%. These include: pears, forecast at 9,000 tons compared with 22,500 produced last year; grapes, forecast at 23,000 tons compared with last year's 53,000 and tart cherries, 50,000 tons compared with last year's 107,000 tons.

Peaches are up this year, but are still predicted to fall nearly 40% below the 1971 crop. Total apple production is estimated at 500

million lbs., down 30% from 1972.

Prunes and plums, although heavily damaged in the southwest, are estimated at 15,000 tons, up 7% from 1972. This increase is based on good crops reported in the west central and northern fruit districts.

MFB marketing specialist David Wolfe said the small crops are part of a general decline in fruit production over the past four years due to bad weather. Lack of consistent markets and prices have discouraged farmers from replacing injured fruit trees, Wolfe added.

Michigan Marketing Outlook

By Greg Sheffield
Manager Marketing
FB Services

showers and many heavy rains halted the harvest of grain and small grains and damaged late-planted dry beans in early August. Moisture supplies were adequate to surplus in most of the state except for the west central, south central, and southwestern counties. By the beginning of August, 80% of the wheat was harvested with rains delaying the combining of oats, rye and barley on many farms.

At the beginning of August, only 10% of the oats were harvested; the corn, however, was developing well with about 53% of the corn acreage silked or in more advanced development by early August. Sugar beets and soybeans were doing well, and about 25% of the soybean acreage was setting

pod. The condition of those dry beans, not hurt by flooding, was improved in some areas.

SUPPLIES

The fall fertilizer situation looks good with movement expected throughout the planting season and sufficient fertilizers available. Some transportation difficulties are anticipated because of the continued railcar shortage, which should worsen as wheat harvesting progresses. A rising market in seed wheat has been caused by scarcity in supplies of certified seed wheat and quality non-certified.

Steel is in limited supply; both steel roofing and wire products must be ordered well in advance as delivery times are extended be-

tween 8 and 12 weeks. Imported wire products may not be available at all until late next spring.

All supplies continue to have about an eight-week lead time. Farm Bureau Services has sold and erected the new type Quonset steel buildings with many inquiries to follow up. While the removal of some aspects of the price freeze will be encouraging farmer production and purchase of supplies, Farm Bureau Services is committed to holding the line on prices to farmers to help curb inflation.

Allocations to local dealers are on a 90% basis of prior year's usage which will be insufficient to meet the increased demand. Animal health products, and most pesticides have not been seriously affected as yet by shortages.

Record orders for supplies has meant tightness and shortages in many manufactured areas including lumber, building supplies, gasoline and petroleum products. Gasoline and diesel fuel for plowing and harvesting and burner fuel for drying purposes remain in critically short supply.

The USDA has been adding up estimates for record-breaking harvests of wheat, feed grains and soybeans. They are counting on United States' farmers turning out even more than they did in 1973.

For example, it is hoped that wheat will reach 2 billion bu. according to USDA analysts. This would be a 16% jump of the 1973 projected record of 1.72 billion bu. which would be over 11% from the 1972 harvest.

But, foreign buyers used up wheat faster than anyone anticipated, and no mention of prices seems to hold. At this writing, wheat was recently selling for \$5 a bushel. This cannot help but stir farmers to greater wheat expansion in 1974.

Imposing export controls on this year's crop of wheat, and perhaps corn, could dampen prices, but export restrictions can give comfort to grain-carrying railroads, barge lines, grain elevator operators, fertilizer, tractor manufacturers, etc.

The Administration is betting strong world markets will absorb additional US production, and is predicting exports will be listed a third above current prosperous levels by the end of the decade.

But there is some question as to whether farmers can really deliver at the pace Washington hopes they can. Orders last summer and clogged grain ports caused rail shortages. Tight supplies of fuel needed to dry the harvest and do the plowing also caused serious problems.

DEMAND PULLS

Demand has always been a great impetus for planting and large exports promise to augment heavy domestic consumption. Official estimates for exports almost equal the record 1.19 billion bu. sold abroad in 1973-74. The Wall Street Journal reports grain industry sources predicting exports surging to a new high of 1.25 billion bu. unless the government intervenes.

This would mean 150 million bu. in US bins next July 1, the smallest carry-over since 1947. So, even export controls aren't expected to drive prices below the relatively high level of \$3 per bushel. If other countries have setbacks such as the Soviet Union had in the past, US wheat prices might stay higher than \$5 per bushel.

CORN PRICES

The USDA looks for corn prices to remain above \$2 per bushel through next year's planting season, and soybeans are expected to be in the \$6 per bushel range. Another 15 million acres of wheat, feed grains and soybeans is expected. This will expand the 1974 cropland total to roughly 327 million acres.

PRICES RECEIVED BY MICHIGAN FARMERS

The Michigan Crop Reporting Service showed higher prices for cherries, wheat, hogs, beef cattle and vegetables. The mid-July index was 49 points higher than a year ago. Almost all the items in the index are higher than last year.

Cash field crops made the largest advance in price of any group because of large percentage increase, in prices of day beans, potatoes, soybeans and wheat.

CROP WEATHER

According to the Michigan Crop Reporting Service frequent



hurryup now for higher wheat yields

Get wheat off to a quick, strong start this fall . . . and harvest higher yields next year. Hurryup Wheat Starter gets wheat going strong and fast and improves plant quality to withstand the hard Michigan winters. The phosphates found in Hurryup Wheat Starter (8-36-10 plus 2% manganese) increase phosphorous uptake and speed plant maturity. Field tests prove Hurryup Wheat Starter is superior for use in Michigan soils.

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Dairy Imports Possible Subject

U.S. Can Deal for Farmer

The U.S. may be in a good position to accomplish favorable trade terms for US agriculture when representatives meet for the GATT (General Agreement on Trade and Tariffs) talks next month.

"With prices where they are, we're in the best position to negotiate for free trade than we've been in for years," MSU agricultural economist James Schaffer said in a policy development meeting last month. "And if we don't negotiate for it now, I don't know when we'll get it."

Schaffer referred to America's position in world trade after two devaluations of the US dollar and during a time when world food demands are soaring. Fellow economist Lester Manderscheid said prices for US goods have fallen by a third because of devaluation.

As a consequence of such forces, agricultural exports have risen 40% above the '71-'72 fiscal year. The US remains the only holder of wheat in the world and seems to have negotiating strength for the international talks.

But economist Harold Riley of

MSU cites a protectionist movement in Congress. Pointing to protection of the dairy industry as an example. Riley still recognized that opening trade barriers alone could harm dairymen.

"What we actually negotiate for is favorable terms," he said. "We will probably never have an actual free market."

He suggested that the subsidies that the European Economic Community has for dairy products coming into this country may be a negotiable item with enough pressure. By lowering barriers slowly he feels US dairymen could adjust to specializing in fresh product markets.

ECC subsidies and levies will be a bone of contention on a number of fronts in the talks, as Joseph Halow of Great Plains Wheat noted to the International Trade Committee in Washington last month.

"ECC policy," he said, "has cut not only into U.S. markets for grain within the Community, but into other markets, principally in the Mediterranean area and Eastern Europe where the US was unable to compete against unrealistically subsidized prices."

Many would like to see the EEC adjustable levy system supplanted by fixed tariffs, but Don Kunz, manager of the Grain Department of the Michigan Elevator Exchange doesn't feel we're any closer to considerations from the EEC than when GATT talks began in the Kennedy era.

"Unfortunately our strong market position coincides with a weak US dollar," he said.

He said the French are in a controlling position in the international money market and don't intend to see their internal protection of prices tampered with.

Foreign interests, in fact, could press for an International Wheat Agreement, which would set maximum and minimum prices on wheat according to world demand. This would be against US interests, since it holds the predominate supplies of wheat.

"But it's been US policy in the past not to go for the price," Kunz said.



Economist Schaffer with PD Committee: "If we don't negotiate for free trade now, I don't know when we'll get it."



Ag Exports Reduce '73 Deficit

US exports of farm products totaled \$12.9 billion during the fiscal year ending June 30, 1973, boosting the Nation's agricultural trade surplus to a record \$5.6 billion, the US Department of Agriculture announced early last month.

This favorable trade balance, a gain of \$3.6 billion over fiscal 1972, partly offset the US trade deficit of \$9.1 billion in non-agricultural products, reducing the total trade deficit to \$3.5 billion. Fiscal 1973 agricultural exports were 60% above the previous year's level. Farm imports amounted to \$7.3 billion, up 21%.

Major factors in the record export total were the continuing upward trend in world demand and a poor 1972 crop year in many parts of the world. Increased volume of shipments accounted for 60% of the US export gain, and higher prices accounted for the balance.

Growing Markets

The Department's Economic Research Service says that unfavorable weather in the Soviet Union, Southeast Asia, Australia, and parts of Africa and Latin America reduced harvests and necessitated larger imports.

Demand for US protein meal was high because of reduced export availability in Peru, where the anchovy catch dropped significantly, and in India and Senegal, where peanut production declined.

Increased foreign exchange earnings in many developing countries permitted them to import more US agricultural products. Foreign demand for US farm commodities has been rising as a result of rising incomes, especially in the industrially developed countries of Western Europe and in Canada and Japan. Also, last year's dollar devaluations and the resulting currency realignments enhanced the competitive position of our agricultural exports in world markets.

Agricultural exports to all major markets increased substantially, but those to Japan, Western Europe, and the Soviet Union accounted for most of the rise. Exports to Japan totaled \$2.3 billion, an increase of 97% over last year's level. Only three years ago, Japan became the first billion-dollar country market for US farm commodities.

Western Europe took a record \$4.5 billion worth of US agricultural exports in fiscal 1973, compared with \$3.0 billion worth a year earlier. Grains and soybeans formed most of the increase primarily because of more livestock production in West European countries.

Farm product shipments to the Soviet Union amounted to slightly over \$900 million, but the increase over the previous year's level accounted for only 16% of the total rise in US agricultural exports. Most of the increase occurred in wheat shipments, which totaled 345 million bu. valued at \$563 million.

Feed grain exports to Russia rose to 3.5 million tons -- 1 million tons more than fiscal 1972 shipments. Soybean exports totaled 31 million bu. valued at \$119 million, compared with none a year earlier.

Developing countries in Asia increased their imports of US farm products from \$1.6 billion worth in fiscal 1972 to \$2.2 billion worth in fiscal 1973. Exports to Latin America topped the \$1 billion level for the first time. Grains and soybeans were the biggest exports to both areas. Exports to Africa, where many countries were suffering from drought conditions, were up only about 88%.

The People's Republic of China became a significant market, taking over \$200 million worth of US farm products. Cotton exports, valued at \$78 million, were the most important, followed by corn and wheat shipments valued at \$60 million and \$36 million, respectively.

Most Commodities Up

Of all major commodities exported by the United States in fiscal 1973, only shipments of dairy products and vegetable oils were below the value of fiscal 1972 exports. Grains and grain products, totaling \$5.3 billion, accounted for over half the increase over fiscal 1972 exports. Shipments of wheat and wheat products were valued at \$2.4 billion.

Feed grain exports rose to 35 million tons from 21 million a year earlier. Japan imported 8.4 million tons of US feed grains--twice as much as in fiscal 1972--and the European Community took over 10 million tons.

Increased livestock production in most developed countries and reduced crops in Australia and Thailand also contributed to the rise in US feed grain exports.

Exports of soybeans and soybean products, at \$3.1 billion, were \$1 billion higher than in fiscal 1972 and accounted for a fourth of the overall increase in US agricultural exports. Volume of bean exports jumped to a record 506 million bu., compared with 431 million bu. in fiscal 1972. Value jumped two-thirds to \$2.3 billion because of higher prices.

Soybean meal shipments rose to 4.9 million short tons valued at \$693 million. Soybean oil exports totaled about 1.1 billion lbs. -- 440 million lbs. less than a year earlier.

Exports of animals and animal products were up one-third to a record \$1.4 billion. Cattle hides rose to \$375 million, more than double the fiscal 1972 level. Meat and meat product shipments were valued at \$307 million, up 73%. Substantial increases occurred in pork exports to Japan and in beef shipments to Canada, Japan, and the Caribbean. Exports of poultry products rose nearly one-fourth to \$100 million, with most of the increase occurring in shipments of turkeys, eggs, and egg products.

Cotton exports, at 4.7 million bales, were the highest since 1964, primarily because of increased consumption in most textile manufacturing countries and tight world supplies. Shipments of tobacco, including bulk smoking tobacco, rose 6% to 591 million lbs..

Value rose 12% to \$640 million because of higher world prices. The United Kingdom accounted for most of the increase in exports of flue-cured tobacco, but Japan, New Zealand, Switzerland, and Belgium also took more US tobacco.

Europe Grows More Corn

Increased corn production in Western Europe may cause a drop in U.S. exports there in the future, the U.S. Department of Agriculture has reported. With great expansion of French corn production, Western Europe output is expected to more than double by 1980, causing a stabilization of import needs roughly 13% below present averages by 1976. Sales during 1972 are considered well above average exports, implying even a sharper drop from that level.

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Cattle Feeders Beware

Livestock producers should not feed breeding herds a combination of apple pomace and a nonprotein nitrogen (NPN) source such as

Researchers of the U.S. Department of Agriculture (USDA) at Virginia Polytechnic Institute warn that pregnant cows fed this combination may go off feed, lose weight, abort, or produce small weak, or abnormal calves.

With the price of feeds increasing, more producers may switch to substitute feedstuffs like pomace and NPN. Apple pomace can still be fed with protein supplements such as soybean meal, linseed meal and cotton seed meal

and NPN compounds can be combined with corn silage and other feeds.

The scientists are continuing their studies to determine why pomace and NPN do not appear to be compatible.

URP

Burping cows must rank as the number one source of air pollution in the US, the Environmental Protection Agency says. The EPA contends that cows burp 50 million tons of hydrocarbons into the atmosphere every year, and furthermore, that 10 cows burp enough gas to heat a small home.

End of Rural Lines

(continued from page 1)

input from agriculture," Barnett said, apparently favoring the slower approach to solution.

A Bigger Problem

The Penn Central crisis is only the tip of the iceberg of a long standing problem. A variety of transportation companies in Michigan filed to the ICC for abandonment of routes, and quite often agriculture is the first to suffer.

"It's just good business to have an ongoing review of lines to see if they're profitable," Magoon said.

But Barnett feels that many of the abandonments are a result of poor management, rather than lack of business potential. "We've made studies that show that branch lines into agricultural areas can be profitable," he added. Pointing to Penn Central, he said the company had been run under a divided management since it was formed in a 1967 merger. Barnett also blamed the conglomerate system of management.

"The people who make the decisions for Penn Central aren't railroad people," he said. He added that the potential for inefficient business decisions causing profits to be drained from a transportation company into another firm in the conglomerate were obvious.

"If you want pure and simple transportation," he said, "you

must divorce the railroads from the conglomerate."

The agriculture spokesman also feels railroads put the cart before the horse by expecting business before they provide good service.

But Magoon reminds that the railroad can be abused too. "There was one case," he said, "in which the railroad was being used in one area only as a negotiating wedge, to bring down trucking costs. Yet, it was rarely used by customers."

While Magoon recognizes that some railroads have fabricated some of their problems to facilitate abandonment, he insists that the whole picture be viewed.

"Railroads are in an inequitable situation," he said. "The last 25 years the emphasis has been on improving transportation through public monies - the building of roads, opening waterways, building airports and so on. So you have a group that pays its own way up to a point, then you have the railroads which pay taxes on thoroughfares that they own and maintain themselves. Now it's time to put things in balance."

Magoon feels the cost of maintaining railroad right-of-ways could have support from public funds.

Without concerted efforts to save rail routes by some means, farmers may be saying the same thing a Lansing rail passenger said about the AMTRAK system, "Under the old system, railroads didn't arrive on time. Now they don't arrive at all."

No-Fault Orientation Offered to Directors

Five No-fault orientation seminars have been scheduled during late August and the first half of September to acquaint County Farm Bureau Directors with Michigan's new auto insurance law.

The sessions are designed to provide advance information to county leadership regarding No-Fault and its effect on Farm Bureau members around the state.

Michigan Farm Bureau's State Directors and staff personnel of Farm Bureau Insurance Group

will conduct the meetings. The dates and location are listed below.

Districts 4 and 7, Tue., Sept. 4, Grand Rapids; Districts 6 and 8, Mon., Sept. 10, Saginaw; Dist. 3 and 5, Tues., Sept. 11, Howell; and Dist. 1 and 2, Wed., Sept. 12, Marshall.

County Directors not previously contacted but interested in attending one of the meetings should make reservations with Terry N. Buckles, Farm Bureau Insurance Group, 7373 W. Saginaw Hwy., Lansing, Michigan 48904, phone (517) 371-2200.

What is No-Fault Auto Insurance? How is it going to change auto insurance in Michigan? What's the difference between auto insurance now and No-Fault which becomes effective October 1? These questions are answered in detail by a slide/tape

presentation created by Farm Bureau Insurance Group. After briefly outlining the current "tort" auto insurance coverages, the presentation explains the coverage changes in detail.

Designed expressly for Community, School, Church

and Social Groups, the presentation is available through your local Farm Bureau Insurance agent. Or, you can write to: Communications Department, Farm Bureau Insurance Group, 7373 West Saginaw Hwy., Lansing, Michigan 48904.

No-Fault: Part 2

(continued from page 6)

accidents involving death, serious impairment of body function or permanent, serious disfigurement. RL also provides for actual economic losses sustained in an auto accident which exceed PIP benefits.

Collision coverages have changed drastically. Under No-Fault, drivers cannot expect to recover Collision damage costs from the other driver's insurance company. Payment must come from your own insurance company. If you currently have a Collision deductible, or are not carrying Collision coverage, you'll have to pay all or a portion of your own loss regardless of "fault". However, new Collision options have been developed to pay all of your Collision costs if the other driver is "at fault".

Three Collision Coverage Options:

1) Regular Collision Coverage (you will automatically have this if you carried Collision coverage with Farm Bureau Insurance Group before No-Fault). Regular Collision pays for damage to your car...above your deductible...regardless of "fault". You pay the deductible...regardless of "fault."

2) Broadened Collision Coverage. If the other driver is "at fault," Farm Bureau Insurance Group pays your deductible. If you currently have a \$50 deductible, Broadened Collision coverage will cost you \$10 more a year. With \$100 deductible, the coverage will cost you \$20 more a year. With a \$250 deductible, the coverage will cost you \$50 more each year.

3) Limited Collision Coverage pays for damage to your auto only when caused by an "at fault" driver. If you are "at fault"

you will receive nothing under this coverage. No deductible options are available. And limited collision is not enough when a lien-holder (bank or credit union) is financing your car.

How Much?

"How much does all this coverage cost?" is a common question and it's tough to give a precise answer. The new law broadens coverage tremendously...and pays more people. In the past, premium rates have been based, to a great extent, on the likelihood that a driver (or group of drivers) would cause an accident. With No-Fault, this becomes less important. The driver's potential financial loss in case of an accident is now a prime factor in rate determination.

Low income, single and retired drivers represent less potential risk of financial loss. High income drivers, especially those with a family, represent greater potential loss. And rates have been adjusted accordingly.

19-year-olds Must Apply for Rider

This month, some Michigan Farm Bureau subscribers to Blue Cross and Blue Shield will receive a mailing regarding dependents on their contract who are 19 years old this year.

Dependents are removed from the parents' contract at the end of the calendar year in which they reach the age of 19. If the dependent meets the following eligibility requirements, the parents may wish to continue coverage by applying for a Family Continuation rider.

- Between the ages of 19 and 25.
- Unmarried.
- Having legal residence with the parents.
- An income tax dependent and reported as such on the most recent return.

This will enable the dependent to continue the coverage held previously under the family contract until the age of 25, providing, of course, the young adult maintains eligibility.

Members may apply for this rider by returning the selection card included in the mailing to their county Farm Bureau secretary. Coverage for dependents under the Family Continuation rider becomes effective in January 1974. The cost of the rider is approximately half the single subscriber rate and will be

reflected in the November billing for the parents.

Members who have a mentally or physically handicapped 19-year-old can maintain this dependent on the family contract. If they desire to do so, they must obtain and complete a special application card from their local county Farm Bureau secretary.

Coverage for the mentally or physically handicapped young adult is also available through the use of the Family Continuation rider. However, once the depen-

dent is enrolled on the rider, he or she must continue on this coverage until age 25. At that time they may transfer back to the family contract and be continued indefinitely as a dependent providing eligibility is maintained.

Application to maintain the handicapped dependent on the family contract can only be made at ages 19 or 25 for Farm Bureau members presently enrolled.

For additional information, contact your local county Farm Bureau secretary.

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COMPONENT OF



Workshops Set for Fall Meets

Farm Bureau Women are currently developing plans for their district Fall meetings which begin in late September and continue through October. Designed to attract women who are interested in becoming involved in action programs, most district meeting agendas will follow the same pattern, with the accent on their "Answer Challenge Today" program of work.

Proposed plans call for reports from county Women's Committees on their successes during the past year and plans for the future as well as style review and handicrafts display during the morning program.

Afternoon agendas will feature

"What and How" workshops for specific projects, including safety, public relations and commodity promotions, and legislative activities. The meeting will wind up with the film, "Strangest Secret," by Earl Nightingale.

Women are urged to mark their fall district meeting date on their calendars now and should contact their Women's Committee for times and places.

Dis. 1, Oct. 18; Dis. 2, Oct. 23, Dist. 3, Sept. 27; Dist. 4, Oct. 17; Dist. 5, Oct. 15; Dist. 6, Oct. 16; Dist. 7, Oct. 22; Dist. 8, Oct. 25; Dist. 9, Oct. 3; Dist. 10E (Council and Workshop), Oct. 2; Dist. 10W, Oct. 24; Dist. 11E, Oct. 12; and Dist. 11W, Oct. 11.

for F B Women

Ottawa Women's Fair Promotion is Success

Ottawa County Farm Bureau Women effectively illustrated that "Food is a Bargain" during a commodity promotion at the Berlin Fair recently.

Posters told the agriculture story to urbanites by showing farmers' investments, a cost comparison of food and other products production cost figures, farm efficiency and farm problems such as taxes and adverse weather.

A miniature farm with price tags attached to the equipment was a revelation to the adults, and a live hen and her baby chicks were a delight to the children, reported Ottawa County Women's Chairman Alyce Heft. Recipes featuring pork, dairy products, vegetables and apples were also well-received.

TALKING COW

A walking-talking cow, passing out half-pints of milk in miniature barn cartons, created much interest among the fair crowds. Furnished by Grocer's Dairy of Grand Rapids, 1200 of the milk-filled barns were distributed by the friendly cow. A drawing every hour drew big crowds to the Farm Bureau booth. Using the "you must be present to win" method in the hope that people would return and read another poster, the women awarded celery, sacks of onions,

blueberries, apple sauce, apple juice, cherries, fresh eggs, canned ham, and coupons for ice cream. A clock showed fairgoers when the next drawing would be held.

CITY PEOPLE REACHED

The Berlin Fair draws heavy crowds from Grand Rapids and the Ottawa Women were pleased with the number of people reached with their project. "We wanted to create a friendly but informative atmosphere and I think we did. Many of us had conversations with consumers. Being able to promote our own commodities and reaching the public to tell our story was a satisfying experience," Mrs. Heft said.

The promotion was also termed a great success from the standpoint of member involvement. "We had from two to six workers manning the booth at all times, both men and women—some who had never belonged to a Community Group or attended a Women's Committee meeting," Mrs. Heft reported. "They were willing to work and did it on their own. Some expressed a desire to do it again next year.

CHAIRMEN

Chairmen of the various commodities were: Mrs. Ben Bosgraaf and Mrs. Gerrit Bolt, vegetables; Mrs. Robert Reister and Mrs.



A friendly, generous "cow" passed out half-pints of milk in barn cartons to young fair goers.

Leonard Schwallier, fruit; Mrs. Curt Eubank and Mrs. August Busman, dairy; Mrs. Don Engle and Mrs. Paul Courtade, eggs and poultry; Mrs. Albin Lothschutz and Mrs. LaVern Umlor, pork; Mrs. Lyle Hanchett and Mrs. Ken Willard, beef; and Mrs. Vern Brouwer, blueberries.

Each chairman was responsible for obtaining products for the drawing, their own promotion material and recipes, and contacting growers of the same commodity to serve on the committees.



Bean Queen Scene

Saginaw County's Bean Queen, Karen Rief (center), and her court, Stephanie Wirostek (left) and Shelley Wardin, were the center of attention at the Saginaw Farm Bureau picnic Aug. 4. Ray Vasold, county extension agent, was master of ceremonies for the crowning.

Student Grants Offered

Rural students needing financial help to enroll in university, technical or Vo-Ag courses this fall will find several alternatives open this year.

• Those students planning to enroll in a post-high school program for the first time this year may be eligible for grants from the U.S. Department of Health, Education and Welfare. To receive a grant, the student must come from a family that has less than an \$11,000 annual income and plan to attend school on a full-time basis. Maximum grants are expected to be between \$500 and \$600. Applications are available at local high schools or post offices under the heading, "Application for Determination of Family Contribution."

• The Farmers Home Administration is offering loans to Vo-Ag and Agri-business students who need funds for educational projects. To be eligible, students

must be under 21 years of age, be from a rural area or a town of under 10,000 population and be unable to obtain needed credit elsewhere. Any project to be supported by funding must have the recommendation of an FFA advisor, parent or guardian. Help is available at local FHA offices.

• The Michigan Rural Rehabilitation Corporation has extended its service to student loans for the last four years. This non-profit organization only stipulates that the student requesting funds is from rural Michigan and is accepted to the Michigan school of his choice. Lending rates are presently at 6% and are not headed upward.

Corporation executive Nyle Katz claims that in the recent past there have been more funds available for loans than loan requests. For information contact them at P.O. Box 188, 125 Redfield Plaza, Marshall, Michigan 49068.



New County Secretaries

Two new county secretaries took to their duties recently. They are Mrs. Dorothy Murdock (left) of Berrien County and Miss Ellen Barnes of St. Joseph County.

Benzie Hosts Tennessee Visitors, Area Urbanites

Forty-five Young Farmers from the Tennessee Farm Bureau Federation visited Michigan Sunday, July 29. They were hosted by the Michigan Farm Bureau state Young Farmer Committee and the Benzie County Young Farmers.

Beginning their day with devotionals and breakfast at the Holiday Inn, the Tennessee visitors were welcomed by Bill Spike, chairman of the MFB Young Farmer Committee; David Diehl, MFB board of directors; David Cook, manager, Young Farmer Department; and Larry Ewing, director of Information and Public Relations.

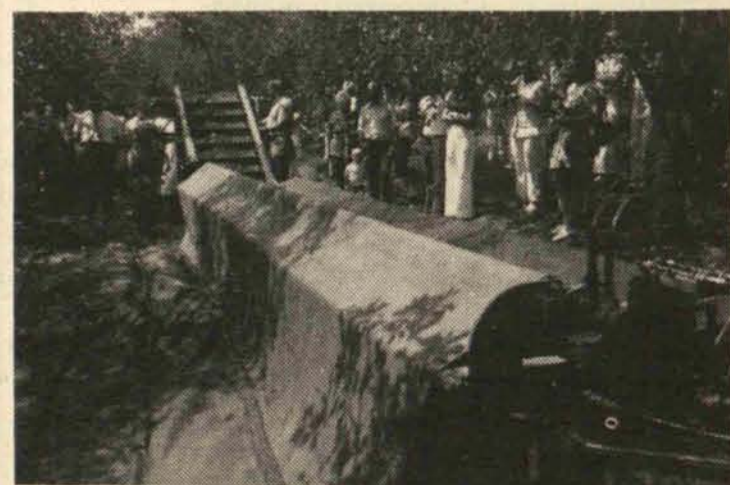
Following a tour of Farm Bureau Center and a short presentation on the Michigan Young Farmer Program, the group headed north to the Traverse City area. A complimentary luncheon was served, courtesy of the Benzie County Young Farmers, at the farm home of David and Elaine Putney. The group was then taken for a tour of the fruit farm and processing plant owned and operated by the Nugent family. Their hosts were Don Nugent, a member of the MFB board of directors, and Jim Nugent, a member of the MFB state Young Farmer Committee.

The Tennessee Young Farmers wound up their Michigan tour at Mackinac City, where they had an opportunity to view the famous bridge and the historical sites of that area as well as visit Mackinac Island.

This was the 25th annual tour for the Tennessee Young Farmer-Homemakers, and included stops in Kentucky, Indiana, Michigan, Pennsylvania, Ohio and Canada.



Host Don Nugent (center) hands cherry nuggets to visiting Tennessee Young Farmers and Homemakers at the end of a tour of his farm and processing plant.



100 at Cherry Field Day

Nearly 100 people attended the recent Benzie County Farm Bureau Cherry Field Day. The group, hosted by Farm Bureau members, toured the Lathwell and Nugent orchards and observed a limb shaker in operation. They also visited Smeltzers and Graceland Fruit, two local processing plants. Following the tours, the urban guests were treated to a cherry smorgasbord, with the tasty desserts donated by Benzie County Farm Bureau Women.

POLICY IN PROCESS

FB Policymakers See City Brought to Farm

If you don't dump waste in the waters, you have to dump it on the land. A number of Farm Bureau policy-makers got to see last month just how you do that when

they visited a Muskegon County land disposal site.

Land disposal became an issue in 1970 when the US Congress directed the Army Corps of Engineers to study possibilities for land disposal in five metropolitan areas. The news hit home last year when the Corps proposed .78 million acres of farmland in eight southeastern Michigan counties as dumping sites for Detroit waste water.

The passage of the Federal Water Pollution Control Act which adopted a goal of zero discharge of pollutants into water systems by 1985 made the search for land disposal inevitable.

Caught without a policy on the issue, county Farm Bureaus formed special committees on the subject in Huron, Tuscola, Sanilac, Lenawee, Macomb, St. Clair, Monroe and Washtenaw Counties.

The members of these committees, the MFB State Advisory Committee on Natural Resources and others met at Bailey to see what large scale land disposal would mean to farmers.

The Farm Operations Manager at the site, Pat Lubischer, told the visitors he hoped to crop 6,000 acres of corn in the immediate future by irrigating the sandy soil with effluent.

Though effluent wasn't flowing through the pivotal rigs at the time of the visit, Lubischer said it was planned that 70 in. of effluent would be sprayed on the land plus rainfall.

"If disposal land is going to be privately owned," Lubischer said, "It's important that the disposal system be designed from an agricultural standpoint."

The manager reinforced his argument by showing the visitors the stump-ridden land he was supposed to plant on. This was only one instance, he said, of the difficulty of farming within a system that put agricultural considerations second to waste disposal.

Lubischer said farmers would be subject to rigid spray schedules and that drain systems would have to be completely redesigned to accommodate the volumes of effluent.

When asked about the Detroit proposal, the manager said that the system was feasible if more land was used than was presently suggested.

"Those areas they're talking about can't take 70 in. of effluent a year," Lubischer said, "Nobody would refuse another 20 in. a year



Manager Lubischer near waste lagoon: "The Detroit proposal could work, if"

and if the government installs proper draining systems it could take maybe 30 or 35 in."

He warned property owners to protect themselves. "Farmers should sign contracts and get guarantees from the government in case a crop is ruined under the system," he said. "Then an arbitrator should be obtained right away to settle disputes. Possibly an agricultural consulting firm," he added.

Lubischer admits that the effect of the chlorine that is required to be in the sprayed material under Michigan law is yet unknown.

Ron Nelson, Farm Bureau marketing specialist, raised the question of what market could handle high volumes of corn (the best crop for land disposal systems) if crop choice wasn't available on large amounts of disposal land.

MFB President Elton Smith raised several more questions concerning policy.

Young Farmers Discuss Issues

Young Farmers throughout the state are putting their constructive thinking into gear in anticipation of the 1973 Discussion Meet this fall. They will study four major areas of concern to farmers, seeking factual data and arriving at personal opinions on issues. Entries in the state contest at the Michigan Farm Bureau annual meeting in Grand Rapids in December must be submitted on an official entry form by November 15.

The four discussion topics are: (1) What are the transportation needs of a modern agriculture? (2) Who will control agriculture in 1980? (3) How can we improve and strengthen our export markets? (4) Land Use planning -- can agricultural land be preserved while maintaining traditional property rights?

Young Farmers will take an in-depth look at these areas, seeking answers on how to meet these challenges. For example, as they discuss who will control agriculture in 1980, they will consider government's possible role; what methods farmers will use; and consider the market place including who develops and promotes it, commodity influence, and effect of domestic and world markets. They'll also explore the influence, desire and needs of the consumer; take a look at agribusiness--the processor, handler and integrator, and measure the influence of the news media.

County FB's Tap Member Opinions

This August two county Farm Bureaus explored the use of surveys as a means of receiving policy recommendations to consider at their annual county meetings in October. Instead of relying solely on recommendations conceived at community Farm Bureau meetings, Kent and Van Buren attempted to tap opinions from the many members that may not have been heard from up to now.

Kent County Farm Bureau chose one-third of the regular members at random and wrote letters asking them to consider issues they might want considered for policy before survey-workers contacted them by phone and asked open-ended questions concerning policy.

In Van Buren County, a questionnaire was mailed to members with a letter of introduction. The survey asked direct questions that were split into two major categories of national and state issues. They concerned price and export controls, unemployment insurance for farm workers, property taxes, education finance, land use, farmland assessment and local government.

The questions not only asked the opinion of farmers concerning possible legislation, but what their reactions would be to situations caused by legislation, such as that concerning unemployment insurance.

● Should we allow land disposal systems if the effects aren't known?

● Are there potential benefits to farmers with such systems?

● Should land used for land disposal be kept in private ownership?

The president urged committeemen to resolve such questions and forward recommendations to their county policy development committees.

He added, "I'm almost sure we'll have a policy at the end of the annual meeting in Grand Rapids." (See "Waste" page 13)

PD Committee Hears Experts

August was a big month for state and local Farm Bureau policy-making bodies which were given special chances to prepare themselves for decisions they will have to make over the next two months.

The Eighth annual MFB Policy Development Conference was held in Lansing Aug. 30, with representatives from various county committees attending. MFB president, Elton R. Smith opened the conference by defining its purpose in his talk "Improving Our Policy Department."

William Messe, president of the Detroit Edison Co. made a special presentation on the energy crisis, following a talk on land use by Karl Hosford of the Department of Natural Resources. Representatives were also brought up to date on Farm Bureau programs.

Earlier in the month the 1973 State Policy Development Committee met for the first time at the Farm Bureau Center in Lansing. There they met with three members of the Department of Agricultural Economics at Michigan State University for a briefing on state, national and international economic situations.

Professor Harold Riley, James Schaffer, and Les Manderscheid raised several questions for the Committee to consider such as:

- * What can Farm Bureau do with public relations concerning price controls?
- * Will new target pricing concepts in the 1973 Farm Act cause a stemming in the production flow?
- * Will there be a new cost structure in agriculture under the new act?
- * How would a national minimum annual wage affect Congressional views on agricultural programs? Would there be less supplemental payments?
- * How permanent is high foreign demand and how much is due to weather?
- * Who will carry world food stock reserves and at what cost?

Community Pulse

Progressive FB -- Montcalm County -- Due to the increasing number of highway accidents involving drivers who operate vehicles after consuming alcoholic beverages; all drivers of motor vehicles involved in property damage and personal injury accident should automatically be required to immediately submit to breath and/or blood test for drunkenness levels.

Southwestern FB -- Eaton County -- Pass a law to freeze state equalization values. Taxes are not raised but equalization values are, thus defeating the stabilization of taxes.

Mt. Joy FB -- Alcona County -- Widows and widowers' Farm Bureau dues should be reduced by half for the following reasons: they only draw half the benefits of Farm Bureau and even some of these services were denied this year (petroleum); and household costs for heating, taxes, insurance, utilities, etc. are as much for an individual as a large family.

Mill-Ar FB -- Tuscola County -- Trunk lines through small towns should have proper markings for parking and driving. Only property owners should vote on money issues regarding taxes.

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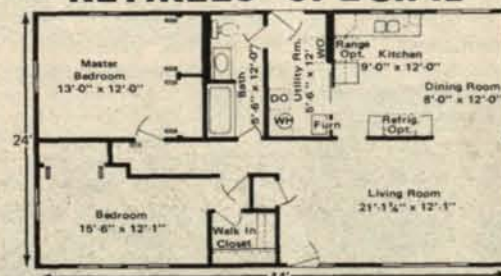
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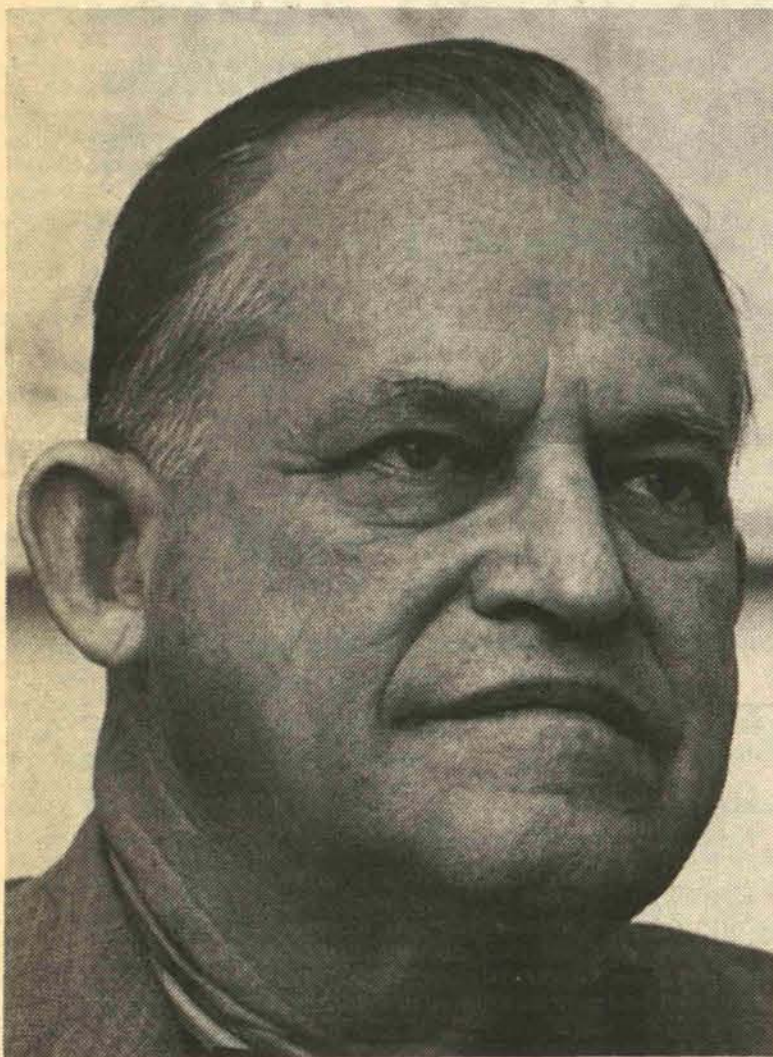
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PRESENT ISSUES:

The following are not expressions of Farm Bureau policy

U.S. Agriculture's Not So Great



Lecturer and Author, cheap food because there is no money in it." Photo by Dick Wesley

This article may anger readers as it has angered some Farm Bureau staff members. The Farm News would like to reserve the same amount of space devoted to this article for reader reaction to it in next month's issue. But it is up to our readers to fill that space.

The following are excerpts from the article "Georg Borgstrom Revisits the Hungry Planet" written by Phillip E. Miller for the Michigan State University Alumni Magazine. These quotations exhibit Borgstrom's philosophy relating the food and energy crises.

"Real costs of food production are not understood by most people, they've been fooled so long. Every fifth grader should be given an education in the true costs of life. Not only in terms of dollars, but in terms of energy, air, soil, food and water. The children should know daily, weekly or monthly costs of their quality of life.

"American agriculture is not as marvelous as we think. If you are going to look at the economy of a crop you should begin by looking at the amount of energy you're putting into the field." (One of Borgstrom's favorite examples is his story of the Iowa soybean field.)

"You ask how much energy is put into each acre there and you relate to that yield. Then you get a figure which tops many times the energy potential—the calories of the soybeans. If you take this Iowa field and you were literally to pool the oil you used in all those tractors

and other machinery, and you pool the oil from the soybeans you are harvesting, then you know what the ratio of the oil pool is? It's three to one. You get less oil from the harvest of the modern sun than you put in from the ancient sun. The sun is the only reliable source of energy that we have, and it is its energy that runs the world.

"Many ancient civilizations have grown rice for hundreds of years without any energy input, other than the sun's and man's. But they worked together with nature's nitrogen-fixing soil organisms. We've been throwing in all this nitrogen of artificial fertilizers and we think we're so damn clever. In many instances what we did was we cut out, we knocked out the nitrogen of nature.

"Inorganic fertilizers are costly in terms of energy. It takes five tons of coal to furnish the energy to bind one ton of nitrogen gas for fertilizer. And how much does it take to mine coal.

"This country uses approximately 20 lbs. of fertilizer per person and much of the fertilizer is lost to runoff which pollutes waterways.

"A nitrogen-fixer is lazy as anyone else, so when he gets the nitrogen from chemicals he doesn't take nitrogen from the air. Not only that, we killed him out, because he doesn't have a chance of surviving. He no longer has the competitive edge. And this is why large areas now cannot be grown without added nitrogen. We throw this all overboard and put it all in artificially and in huge quantities. This is another of these fun-

damental mistakes we've made in our thinking.

"Here we think we're so damn clever that we are trying to compete with the sun. We are putting in all of the energy in our machines and making of spraying materials, and that amount of energy is bigger than the amount the sun is getting for us free. In economic terms, anyone who operated that way would be considered a fool."

Allocating Food and Waste

"You know when we have failed to adequately take care of more than a third of those who are now living, I think it (agriculture) is a dismal failure.

"Hogs and poultry are competitors for food in our society, instead of being waste consumers. They eat better than many of our babies eat. They are given corn and soybean in addition to amino acids and minerals. And of course, they are competing with man. Nine-tenths of our corn is used for animal feed in America.

"China has three times more hogs than the United States. It is easy to discover the whole reason why hogs in China are not competitive to man. Hogs are sewage plants in China. They feed on human sewage, kitchen waste and agricultural residues. They're tremendous machinery for recycling and much cheaper than our own sewage systems."

"If you go to an Indian vegetable market you see the paper trash doesn't need sweeping. The cows eat it and turn it into milk and dung."

Dear OSHA: No Emergency Exists

The following is a synopsis of the testimony given on behalf of the Michigan Agricultural Services Association (MASA), a group of farm employers, at a Department of Labor hearing in Washington, D.C., Aug. 22.

Growers Testimony

Ken Bull testified that he had lived all of his 61 years in an orchard, raised four children in the same orchard, and that none of his family had ever been affected by any spray drift or residue. "Granted, we took ordinary precautions before re-entering an orchard, but there was no hysteria about spray materials."

Bull employs seven regular and up to 150 seasonal workers each year and said that to his knowledge, "not one of these workers or any member of their families has ever been ill or harmed in any way by working in the orchards immediately after spraying applications."

I know that pesticides are poisonous and therefore I use them accordingly and instruct anyone who is using them to follow the manufacturer's recommendations which have been approved by USDA, FDA and EPA," Bull testified. "It is necessary for our regular labor to be in the orchards every day during the growing period—pruning the trees, removing the brush, cutting the grass and thinning the fruit so that the consumer can be assured of getting the kind of clean, worm-free fruit of the size and quality that they can use. Our employees could not keep up with this work if they were kept out of the orchards for three days following each spray period.

"Furthermore, they would lose wages during these periods of non-

work which would create an extreme financial hardship on these employees. My employees would quit if I did not give them continuous employment. It is ridiculous to assume that you can hire a man to work every third day.

"I could not be in compliance with this proposed standard and continue my fruit operation," he said. "It is quite evident that whoever formulated this OSHA standard must have done so without any practical or scientific knowledge of how fruit is produced in Michigan, or anywhere else for that matter."

Bull also testified that his employees would refuse to wear the protective clothing and respirator as outlined by OSHA because "they know from experience that no danger exists and protective clothing is extremely unnecessary, and such protective clothing would be too hot, constrictive and uncomfortable in normal summer weather."

"This is a further harrassment of agriculture that can only be reflected in the cost of living," Bull said. "Not only are we confronted with the extremely provocative ravages of the elements, dry weather, wet weather, extremely hot and cold weather, hail, floods, but the added discouragement of food boycotts, strikes and the highest property taxes that have ever been known.

"Already, millions of farmers have given up the struggle to go into almost anything that has less headaches and more profit. Any more regulations than we already have to live with would be just too much for many orchardists who are struggling to keep their heads above water now," he concluded.

Workers Speak

Bull also submitted testimony from three agricultural employees, including Frank Velez, who has been a crew leader for farm labor for 18 years. Velez said, "I take my crew into the fields and orchards the day after spraying operations and in 18 years, none of my crew has ever become sick or showed any ill effects from any pesticide. There is not one person in my crew who would wear the hot, restrictive rubber clothes as demanded by OSHA because they could not stand to work in the fields and orchards in 80 to 90 degree weather with this additional burden. It would be unbearable.

"If OSHA regulations became effective pertaining to re-entry, I would have to give up my job as crew leader. This would deprive 25 to 30 families of year-round employment and livelihood. Many of these people could not find work any other way as they have not been trained, and many would not like to be confined to indoor work.



Orchard grower Ken Bull cites "hysteria about spray materials."

Arthur Dowd, who operates Dowd Orchards, Inc. with his three sons and son-in-law, on the original land which his great grandfather acquired in 1844, pointed to the good health and longevity of the generations of his family. The Dowds have nine full time employees and as many as 125 seasonal workers during peak season. He outlined the history of the various pesticides used in the orchards and testified that during the many years of spray operations, they had not experienced one case of illness caused from spray materials to any member of the family or to any employee whether engaged in actual spraying, thinning or harvesting fruit.

"Following good horticultural practice, many blocks of trees are planted to more than one variety to give pollination to the blossoms. It would be impossible to adhere to rigid re-entry standards and harvest this fruit in an orderly fashion," Dowd said.

"Under these conditions, it becomes meaningless to post signs at entry points as there may be several varieties or even different crops growing on the same tract of land.

"If it is necessary to remove all our small blocks that are interplanted, our production will be greatly reduced and it is difficult to see how it can be continued in a profitable manner. Certainly our cost of production will be greatly increased and our total product available for the market will be greatly reduced. We cannot believe at this time anyone wants to either decrease the nation's food supply or increase its cost," he said.

Official View

MASA operations manager, M. J. Buschlen, testified on the effects of the proposed re-entry standard to the thousands of farm employees who are involved in the production of apples, peaches, and grapes in Michigan.

"Re-entry restrictions conflict with the need for hand cultivation practices and the need for frequent pesticide applications. Under some climatic conditions, it might be possible to stagger the pesticide application schedule and vary the hand cultivation schedule to follow the pesticide application at the proposed re-entry interval.

However, due to the frequent rains, fogs, dews and high humidity, frequent adjustments in the normal pesticide application must be made. Under these conditions, farm workers performing hand cultivation will always be subject to layoffs for unpredictable periods of time. Under these conditions of uncertainty and loss of time, farm workers would soon quit the farm employer and seek more certain employment.

"Furthermore, there will be a reduction of employment opportunities for farm workers and increased need for public assistance to these workers who are denied work because of the re-entry interval standards. There will be a deterioration of orchards and vineyards, through lack of proper and sufficient hand culture and to uncontrolled pests.

"The proposed re-entry standards will impose economic hardship on farm workers, and possible business failure of farmers resulting from increased production costs," Buschlen testified.

POSSIBILITIES

Editor's Note: This month's possibilities page is the first of a monthly series concerning innovations that could change the style and quality of rural life in Michigan.

Could "Food on Credit" Take Pressure Off Farmers?

Painless Purchase

If you ever watch TV you may see the monthly food bill comparisons where the price of a bag of groceries for the previous month is flashed on the screen while viewers wait in suspense as this month's bill is tallied on the cash register. The homemakers moan and the farmers cry, "Why pick on us? Why not the cost of Aluminum siding or rayon sweaters or rubber cement?"

"The problem is that consumers spend residual dollars on food," says Dr. John Allen, a food systems management professor at Michigan State University. "These are dollars left over after other committed payments are made. Handing over that money is an emotionally disturbing experience and the homemaker goes through this wringer at least once a week."

The fact is that food purchases may be the last great action of cash buying in this country. Other goods and services have become more attractive and easier to get through the painless purchase of credit buying. A flash of the credit card and an item is yours with payments spread thinly or completely delayed leaving the buyer comfortable, for the time being.

Making It Easy

Food buying is a different scene. Shoppers have one eye on the cash register and one on their wallet counting every dollar. The way out of this over sensitivity to food prices seems to suggest itself. Make food buying just as painless as buying anything else. Let people buy on credit so they can carry out the food and ignore the problem of paying for it at that time. With such a system food buyers would possibly take less notice of the rising prices of food.

It can be speculated that under credit buying, the pressure on retailers, farmers and government could be scaled down. If we were under a credit system today maybe there would be no lid on beef prices. Family nutrition might benefit.

Dr. Allen pointed out his distress at the thought that people may be skimping on nutrition because they are short of cash at the checkout.

"We know now," he said, "that the state of one's nutrition affects life-long health and even the capabilities of children to learn and develop their minds."

However, Allen fears that applying credit to food may cause serious hardship to consumers due to additional costs of credit and the possibility of falling behind in the payment of bills. Store managers readily admit that the use of bank cards in their stores costs them money and since the mark up of food is so small they cannot cover this expense without raising prices significantly.

The implications of families charging 20-25% of their income on food could be frightening when considering that the Federal Reserve Bank of Cleveland stated that losses on bank cards ranged on the average between \$3.18 and \$11.73 per account in the third quarter of 1972.

One Store Buying

Forces may yet lead to credit in food stores, however. The advent of general merchandising stores with food, hardware and nearly everything else a person needs under one roof, places credit and cash purchases side by side.

The factor that may bring cashless food purchases in a big way is the new computerized checkout system.

The system is designed to keep good inventory records, cut down on checkout mistakes and speed up service by having food items and their prices read by an optical scanner and recorded on tape, attributing the price to a buyers credit card number.

Retailers have already arrived at a symbol for the Universal Product Code that will be necessary to carry out plans for the system and the code may start appearing on food by late summer.

How painless the food purchases could be under this system depends on whether the payments will be allowed to be deferred or will be withdrawn from checking accounts overnight by electronic transfer of funds.

More Productivity

The biggest advantage to the system is increased productivity. A pilot program using the computer system in a store in Dallas found a great increase in efficiency. The possibility arises that increases in productivity due to uses of the computer could offset the costs of a credit plan in food stores.



The success of a computer system is "iffy" as extension marketing specialist George Stackwich pointed out when he warned of union opposition to such a plan which would put many store workers out of jobs. He noted that we would probably have an integrated centralized meat cutting system of higher efficiency than our present system if unions did not insist that meat cutters be in each supermarket.

A great evil could possibly be sleeping in a cashless system, especially the type of one people seem to want. Surveys have indicated that people not only like to control the timing of their payments but also could prefer one central credit card for all purchases. It only follows that whoever controlled the central credit agency would control what or if people would buy; even the most precious commodity of food.

Dr. Allen also points out that the original problem of scarce dollars of food stems, in large part, from the credit system and he would prefer stopping most forms of credit rather than including food under its umbrella. "But it would be a cold day in hell when that happened," he said.

Allen says the solution to the price crisis is not whether the retailers offer credit or not, "but rather how rapidly we can increase the level understanding of basic food economics to a shopping public which lives in an era of high expectations and entitlement."

If the rate of understanding can catch up to the rate of price increases maybe the shopper won't be looking at that cash register as if he's been had.

Waste at Work

Modern farms have electricity, phone service and natural gas piped right to their household but future farmers may have one more added luxury. A sewage pipeline bringing effluent from the cities right to your crops to be sprayed.

"Don't let anybody tell you it's too wild of an idea," said MFB legislative counsel Albert Almy, "because it's happening."

One of the places it is happening at is Muskegon County where a land disposal, wastewater management system is functioning as a working model. Of 10,000 acres set aside for the county program, 6,000 are to be planted with corn and sprayed with effluent.

Such land disposal systems are intended to help the federal government reach its goal of zero discharge of pollutants into our water systems by 1985. Treated sewage that is now being dumped into rivers and lakes will, under the new system, be sprayed on crops such as corn which will draw many of the nutrients from the water in the soil.

By the time the water leaches to drain systems, it will be pure enough to drink and ready for discharge.

The difference in cost to obtain this pure water rather than a secondary sewage product is \$40 per family of four in Muskegon. However, this system is a less expensive means of achieving pure water than conventional means.

BENEFITS TO FARMERS

There could be real benefits to farmers too. A guaranteed amount of water could be offered along with nutrients. The farm manager of the Muskegon project Pat Lubischer said beautiful corn was raised on useless sandy soil in Florida through irrigating with huge volumes of effluent.

Clarence Davis, of the MFB Advisory Committee on Natural Resources speculated that such a system may allow high moisture corn to be raised in the northwest portion of the Lower Peninsula.

In Muskegon, corn removes phosphates and 100% of the nitrates from the effluent while the irrigation increases soil pH.

But the long range benefits and necessities could make this system a real possibility for a growing number of farmers. You better believe it. It's happening.



The raw wastewater at the Muskegon wastewater management site is churned to allow bacteria to break it down biologically before it is piped to a storage lagoon.



This pumping station sends chlorinated, secondary sewage to irrigation rigs that water 6,000 acres of corn.



The effluent is sprayed while electric motors send the rigs around the pivot point, making a huge swath for irrigation.

Cheap Feed Developed in Laboratories



Microbe hunter A. Reddy: Finding food for humans

Michigan State researchers may have found a way to turn an environmental nuisance into an environmental blessing and a boon to the agriculture industry. This "best-of-all-worlds" piece of magic performed by Dr. C.A. Reddy and Dr. Hugh Henderson should be enough to make cattlemen and people in the dairy industry believe that science is quicker than environmental disaster.

Here's the situation and how they did it. Cheese-makers who were told they must find a way of disposing of an environmentally dangerous by-product, whey, found the disposal process almost too costly to bear. So the researchers used the rummage sale adage, "If you can't use it sell it" and found a way to ferment whey into a valuable protein supplement called Bactolac. By doing this, they opened the possibility of giving cattle feeders some relief from

soaring feed grain prices. "All the whey in Michigan could feed about 300,000 feed cattle and production is going up," Henderson said.

"The advantage of Bactolac," Henderson added, "is that it is not based on a product that humans would use."

Therefore the scientists concluded that the development freed grains for human consumption while lowering feed costs. They claim the protein supplement Bactolac is just as good or better than supplements used now, including soybean meal.

Dr. Reddy also pointed out that bacteria cells in the Bactolac solution could be isolated and used as protein supplement for humans.

The whey product may be in production in 12 months. Hopefully

it will mean a dairy industry that remains strong and gains even more income, lower costs for cattle

feeders, more food for humans and lots of friends for Drs. Reddy and Henderson.



Dr. Henderson and the wonder machine that makes everybody happy.

DISCUSSION TOPIC

by KEN WILES
Manager Member Relations

NO
FAULT

October 1, 1973 is the effective date for sweeping legislation that will touch every Michigan driver -- No-Fault auto insurance. Enacted by the State Legislature, signed into Law by Governor Milliken last fall, what will No-Fault do for us or to us? Let's retreat to the starting point -- 1898 when horseless carriages were first taken seriously enough to introduce auto insurance.

A lot of peripheral auto insurance changes have occurred since 1898. But, the basic concept, rooted in British Common Law, has remained the same: Victims of accidents involving two or more people must prove that someone else is guilty before collecting payment from the "at fault" person's insurance company. This burden of proof often resulted in court litigation lasting months, even years.

Basic Protection

In 1966, Robert Keeton (Harvard Law School) and Jeffrey O'Connell (University of Illinois Law School) co-authored a book "Basic Protection for the Traffic Victim" which catapulted them, and the concept of No-Fault auto insurance, into national prominence.

By reducing the number of suits, court docket congestion should be alleviated and justice could be applied in more essential areas. Accident victims would be reimbursed promptly from their own insurance companies for actual losses, regardless of "Fault." Hence, the term No-Fault insurance.

For these reasons the "Keeton-O'Connell Plan" was dubbed a winner by many lawmakers, reformers, and consumers. Strong opposition, however, was lodged by trial lawyers who, estimates reveal, earn up to \$1.4 billion annually in traffic-negligence case fees.

Massachusetts Experience

After years of being cussed and discussed, Massachusetts became the first state to adopt a mandatory No-Fault auto insurance law on January 1, 1971. After two years' experience, Massachusetts has produced some interesting auto insurance statistics.

Generally, Bodily Injury coverage rate reductions have been offset by increases in collision and comprehensive coverages because of Massachusetts' No-Fault property damage provision.

Legislators who point to Massachusetts' basic auto insurance statistics overlook important points outlined by a Massachusetts insurance industry spokesman. "Our No-Fault bill was tailor-made for our state's needs. For more than 40 years Massachusetts' annual number of bodily injury claims doubled the average figure of all the other states combined. We had a disproportionate number of 'nuisance' cases that were greatly eliminated through our No-Fault law."

No National Standard

And here arises another aspect of No-Fault: no two states have precisely the same law. One major factor is the time element -- states have adopted laws at different times. In 1972, Florida, Delaware, Illinois, Oregon and South Dakota enacted No-Fault laws. But, the Illinois law was deemed unconstitutional by the State Supreme Court. South Dakota, like an earlier Minnesota approach, required No-Fault only as optional coverage. By January 1, 1973 Connecticut, Maryland and New Jersey joined the ranks of No-Fault states and Michigan turns the trick October 1.

New York and Arkansas have approved No-Fault laws with 1974 starting dates. California, Illinois, Colorado, Pennsylvania and Hawaii can be expected to board the No-Fault bandwagon this year.

Without national standardization, which appears unlikely in this congressional session, the 13 existing No-Fault plans differ widely. But, they can be separated into three broad categories:

1. Optional No-Fault coverage without restricting the right to sue. Minnesota, South Dakota, Virginia and Arkansas employ this approach.
2. Mandatory No-Fault coverage with almost no restriction on the right to sue is basic to the plans in Delaware, Maryland and Oregon.
3. Michigan, Massachusetts, Florida, New Jersey, New York and Connecticut adopted mandatory No-Fault coverage with significant restrictions on the right to sue.

This final No-Fault application most closely reflects the "Keeton-O'Connell Plan." So far, Michigan is the only state meeting US Department of Transportation's minimum No-Fault standards.

Your Coverage

Now, what are you getting? People owning a car, truck, bus or trailer (two-wheel motorcycles not included) are required to have No-Fault auto insurance beginning October 1, 1973. Failure to comply can result in a \$500 fine, jail for one year (or both), and loss of driver's license and car plates.

Let's take a brief look at current tort insurance coverages, what we have now, and how coverages will change come October 1, 1973.

Fringe, or optional coverages remain essentially the same. Comprehensive coverage pays for all losses to your car except those caused by collision with another car, object or by upset. Theft, falling objects, windstorm, explosion are some of the risks covered. Emergency Road Service is an option which remains the same under No-Fault as does Innocent Victim coverage. Innocent Victim pays bodily injury costs, caused by a financially irresponsible driver or uninsured motorist, for you and your family.

Similarities between the current tort auto insurance system and No-Fault stops here. Let's compare, coverage by coverage.

New vs Old

Tort (current) Bodily Injury Liability Coverage protects you, or anyone using your car with your permission, for legal liability caused by an accident.

Bodily Injury, under No-Fault, becomes Residual Liability Coverage which protects you, up to the limits you select:

1. In accidents occurring outside of Michigan.
2. In accidents involving death, serious impairment of body function or permanent, serious disfigurement.
3. When actual economic losses sustained in an accident exceed benefits available in Personal Injury Protection coverage.

Current tort No-Delay Medical Payments Coverage is a unique program developed by Farm Bureau Insurance Group which provides No-Fault-like benefits. Your "fault" or not, No-Delay pays you up to \$3,000 for Hospital-Medical expenses. Up to \$4,380 in disability benefits are available to non-wage earners and up to \$6,000 for wage earners.

Medical Payments will become No-Fault Personal Injury Protection Coverage. Personal Injury Protection benefits are paid to the accident victim by his own insurance company. Coverage includes payment for:

1. Unlimited medical rehabilitation expenses.
2. \$1,000 funeral and burial expense.
3. Lost income benefits, up to a maximum of \$1,000 per month for three years. The actual amount paid is reduced 15% or less for income tax.
4. Up to \$20 per day for substitute service benefits -- for a maximum of three years. This pays for the cost of doing jobs the injured person would have done. The \$20 is included in the \$1,000 per month Lost Income.

Of special interest to farm operators, special Farm Bureau Insurance Group substitute service benefits include the expense of replacement labor. This labor must perform services that would normally have been handled by the injured farmer. The \$20 a day benefit must also be included in the \$1,000 per month lost income limit. Premium reducing options are available.

Under the current tort system, Property Damage Liability Coverage, like Bodily Injury, protects you or anyone driving your car, with your permission for legal liability caused by an accident.

Property Damage, in large part, changes to No-Fault Property Protection Insurance Coverage in which you'll be protected against damage you do to another person's property (except moving vehicles) regardless of fault.

1. Coverage is provided up to \$1 million maximum.
2. Property Protection does not apply to those accidents occurring outside Michigan.
3. Vehicles are excluded unless parked in a reasonable manner.

These three No-Fault coverages, Residual Liability, Personal Injury Protection and Property Protection Insurance are mandatory coverage. All Michigan drivers must have this basic protection.

Collision Coverage remains optional under No-Fault, but, important basic changes have occurred. Under No-Fault, drivers cannot expect to recover collision damage costs from the other driver's insurance company. Payment must come from your own insurance company.

Deductibles

If you currently have a collision deductible, or are not carrying Collision coverage, you'll have to pay all or a portion of your own loss regardless of "fault."

However, new Collision options have been developed to pay all of your collision costs if the other driver is "at fault."

Objections To No-Fault

As suggested earlier, the trial lawyers have dug in their heels against Michigan's No-Fault law. Here are some of their objections:

1. The mandatory provision requiring that all Michigan drivers must buy auto insurance is deemed unfair because citizens are forced to purchase a product from a profit-making enterprise.
2. No-Fault fails to cover motorcyclists.
3. Drivers cannot collect collision damages on a "fault" basis. A motorist will be forced to pay the full cost of damages to his own vehicle if he lacks collision coverage, even if he is not at fault. Even if a driver has coverage, he'll be required to pay his deductible, regardless of fault.
4. No-Fault restricts the right to sue.
5. A victim who wins a law suit must repay his own insurance company for collected damages.
6. The \$1 million coverage a driver must carry for damage to property other than moving vehicles.

These are the objections to Michigan's No-Fault auto insurance law voiced by the trial lawyers association.

Above these objections, the new law broadens coverages tremendously and pays more people, this costs more. But, as stated earlier, the law is also designed to create savings in certain areas, including prohibition of pain and suffering costs.

Theoretically, costs are balanced by savings; and drivers will pay according to what kind of coverage they desire, based upon what they stand to lose in an accident. Low income, single and retired drivers, for example, represent less potential risk of financial loss. High income drivers, especially those with a family, represent greater potential loss.

The story of No-Fault auto insurance is not a simple one. It has many faces, many directions. It's difficult to say where the No-Fault road leads in terms of final results in law, cost or ultimate coverages. But the journey has begun. As a Michigan resident, you're part of the No-Fault journey beginning October 1, 1973.

Discussion Topic Report Sheet

The Discussion Topic and Report Sheet for the discussion topic on the opposite page is furnished for use of community group members who may wish to review it prior to their group meeting. If used by a Community Group, in lieu of report sheet furnished the Discussion Leader, please forward answers with minutes to Information and Public Relations Division, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904 on or before October 1, 1973.

COMMUNITY FARM BUREAU
Discussion Exercise and Report Sheet
September, 1973

Community Farm Bureau _____ County _____
Please indicate the number of people taking part in this discussion

TOPIC: NO-FAULT INSURANCE

1. Some people have expressed the thought that No-Fault insurance represents an immoral and coercive inroad into one of the few remaining citadels of free choice. Do you agree with this? Yes _____ No _____
2. In your opinion, will No-Fault encourage bad driving? Yes _____ No _____
3. The Consumers Federation of America has been credited with saying that Michigan has the only acceptable No-Fault insurance. Do you feel this is advantageous for Michigan residents? Yes _____ No _____
4. In your opinion, will No-Fault be instrumental in discouraging negligent conduct on the part of drivers? Yes _____ No _____
5. Comments: _____

Topic Summary

Tabulation of questionnaires for the July topic on "Grain Handling" indicate the following:

1. Agriculture in the United States has competed effectively on the world trade scene. President Nixon has called on Congress to grant him new and flexible authority to impose export controls particularly on food products whose prices might be pushed upward by foreign demand in this year of poor growing conditions in much of the world. Do you favor such action? Yes: 56% No: 44%
2. Does your group favor import restrictions on (check those you favor): Wheat: 61.9% Field Grains: 56.1% Fruits: 54.1% Milk Products: 69.8% Meat Products: 69.5%
3. It is important that agriculture obtain an adequate supply of fuel to produce necessary food and fibre for our nation. Have the farmers in your community group experienced difficulty in obtaining the needed farm fuel? Yes: 9.9% No: 90.1%
4. Comments: We favor import restrictions based on our supplies on our needs for products from the other nations; we need to maintain a healthy trade balance; we find fault with our country, but it is still the best place on earth; imported items should meet our standards; let supply and demand establish the prices.

Multiple-Use Washer



The L & A 6033 is a self-powered, portable pressure washer and has been added to the L & A Products Line. The high-pressure unit is powered by a 3.5 hp., 4-cycle gasoline engine that operates up to three hours on a half gallon of fuel. The new model has a rated capacity of 3.2 gpm at 500 psi. Equipped with a "boost pump", it will operate from both pressurized and unpressurized water sources.

This makes it an ideal cleaning machine for operations beyond power and water lines. It can be used to spray camps, parks, playgrounds and recreational areas with weed and insect control chemicals.

The pump requires greasing only every 90 days or 200 operating hours. A bronze pump is available for pumping acid solutions. The unit is equipped with a 35 foot neoprene pressure hose, but can be fitted with 50, 70, or 105 ft. hoses.

A portable cart is optional. Additional information and prices can be obtained from L & A Products, Inc., 1993 West County Rd. B2, St. Paul, Minn. 55113.

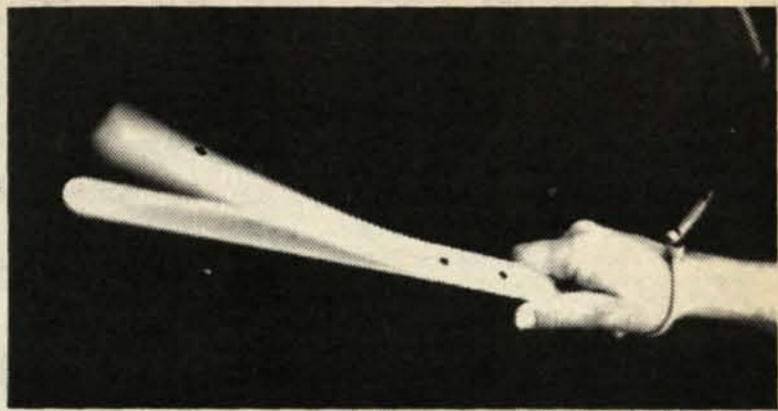
ON THE MARKET

Handy Air Compressor



This handy portable electric air compressor inflates tires, air jacks, load levelers, air mattresses, footballs, beach toys, pressurizes trailer's water -- operates from car's cigarette lighter! Small enough to store in your trunk. Compact -- 10 ft. cord, 18" rubber hose and three adapters store inside unit. Pumps 45 psi but draws fewer amps than headlights. Piston compressor never needs oil. Hi-impact case. 12 volt. Only \$29.98 plus \$1.45 postage. Available from J.C. Whitney & Co., 1917 Archer Ave., P.O. Box 8410, Chicago, Ill. 60680. Refer to Catalog No. 83-623.

"Cracker" Moves Animals

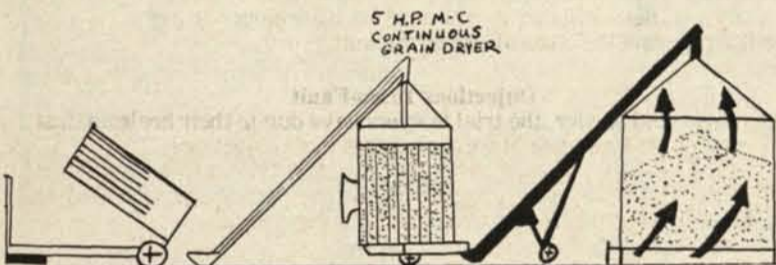


The "Cracker," new, humane cattle and hog mover, is now distributed by the Fearing Manufacturing Company. Made of two plastic strips, the product gained its name from the sound it makes when applied to an animal. The manufacturer emphasizes that it will not bruise or injure the

animal. It is supplied with a rawhide wrist thong and will not crack or shatter in the coldest weather.

Information: Fearing Manufacturing Company, P.O. Box 6572, St. Paul, Minnesota 55106. Patent is pending.

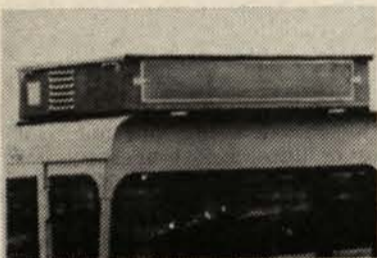
Beats Energy Shortage



To beat the weather and the energy shortage, too, the M-C Model 250 grain dryer offers protection against losses due to high-moisture conditions and uses LP or natural gas efficiently. No "special" power is needed for the single phase, 5 mph fan motor. The Model 250 is available with 7-1/2 hp and 10 hp motors, is easy to operate

and can handle up to 3,000 bushels per day through the dryer. When out of in-bin drying space, grain can be dried and cooled by simply closing off the fuel supply to the bottom cooling section. Then you can store the grain in bins without aeration. For further information, contact Mathews Company, Box 70, Crystal Lake, Illinois 60014.

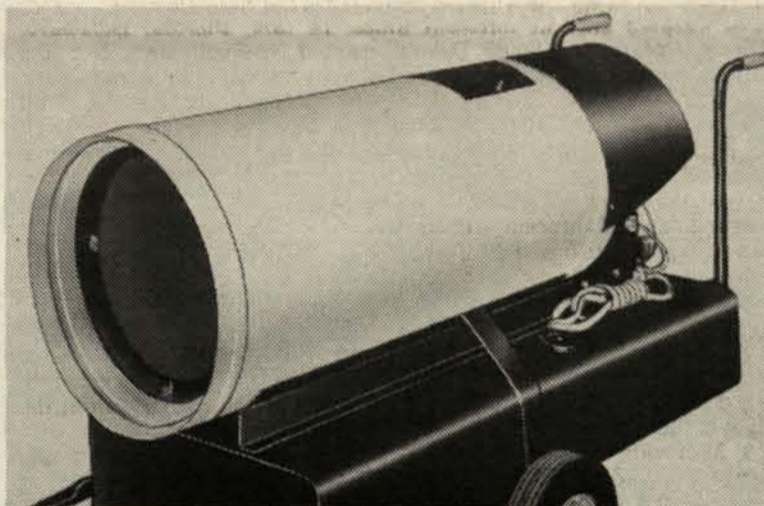
Cab-Air Cleans, Cools



The Cab - Air 200 cleans, cools and dries the air in summer and heats your tractor combines in winter. Designed for easy installation, it is precharged and completely assembled at the factory.

Information: Cab - Air Division, Year-a-round Co., P.O. Box 2075 - K - 8, Mankato, Minn. 56001.

Space Heater Meets OSHA Rules



Aeroil Products Company, Inc. has introduced the 1973-74 Winter line of oil fired portable space heaters that meet the requirements of OSHA regulations.

They range in size from 100,000 BTU to 650,000 BTU and are all equipped with burner safety controls that shut the units down in the event of flame failure. All heaters are also furnished with thermostats as standard equipment.

A free four-page brochure showing the specifications is available by writing Aeroil Products Company, Inc., 69 Wesley Street, South Hackensack, N.J. 07606, and asking for Catalog No. WE-11.

FARM BUREAU MARKET PLACE

ALL CLASSIFIED ADS MUST BE PREPAID

SPECIAL RATE TO FARM BUREAU MEMBERS: 25 words for \$2.00 each edition. Additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word. NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 20th of the month. Mail classified ads to: Michigan Farm News, P. O. Box 960, Lansing, MI 48904. Publisher reserves right to reject any advertising copy submitted.

FARM EQUIPMENT

NORTHLAND EQUIPMENT -- Dealer for New Idea, Gehl, New Holland, Jamesway, Kewanee, Killbros, and Bush-Hog equipment. Madison Silos. On M-72 West, Traverse City, Michigan. Phone (616) 946-9437. H. J. Witkop, owner. (3-71-30p)

HARLEY ROCK PICKERS. Picks 1 to 16" diameter, dirt free. Rock Windrowers: 10 and 20 feet. Earl Reimelt, 4465 Reimelt Rd., Deckerville, Mich. Phone: 313-376-4791. (6-101-20p)

FREE BROCHURE. TRAILERS -- "GOOSENECK or FIFTH WHEEL type" Livestock, Flatbed, Dump or Utility Hanover Trailers. TRAILITE, INC., P.O. Box CA-212, College Station, Texas 77840. 713-846-3749 collect. (8-41-25p)

WE SELL, erect and service: Smith Silos; Silo-Matic Unloaders and Feeding Equipment; Schuler Bunk Feeding Boxes; Kasten Forage Boxes, Blowers, and Gears. LAURSEN'S INC., WEST BRANCH, MICH. 517-345-1400. (8-61-27p)

LIVESTOCK

FOR SALE -- 32 cow Grade "A" DAIRY HERD. Over 1,100 Base. Call 517-635-2511. (9-25-13b)

FOR SALE -- REGISTERED RAMS. Ram sale, Michigan State University, East Lansing, Michigan, September 14 and at Ram Truck Stops at Clair and West Branch, September 15. Contact county Extension office or write Michigan Sheep Breeders Association, 204 Anthony Hall, Michigan State University, East Lansing, Michigan 48823. (9-11-46b)

SHEEP DISPERSAL -- 75 Registered Head. Complete dispersal of entire flock. A real opportunity to start or add to your flock. 20 years of careful selection has put this flock together. Many champion bloodlines. Ewes - 11 Hampshires, 8 Suffolks, 5 Dorsets, 4 Corriedales, 24 Montadales. Several Ewe and Ram Lambs. Aged and Yearling Ewes, Aged and Yearling Rams. Saturday, September 29, 1973 at 12:30 P.M. at the Fairgrounds at Charlotte, Michigan. Kenneth L. Baur and Sons, R#6, Charlotte, Michigan 48813. Tel-517-543-4752. Terms - Cash. Visit, Call or Write for more information. Auctioneer - Harold Dingman, Bellevue, Tel-517-763-9290. (9-11-106b)

LIVESTOCK

HEREFORD BULLS -- pure bred herd sires. Ready for service. Also, registered heifers and calves. Egypt Valley Hereford Farm. 6611 Knapp St., Ada, Michigan. Phone OR 6-1090. (Kent County) (11-11-25b)

FOR SALE: 25 Hol Vac Heifers due Base Mon., 15 Hol open Heifers breeding age, 25 Hol Vac 400 lb. Ed W. Tanis, Jenison, Michigan. Phone: MO9-9226. (7-31-25b)

MILKING SHORTHORNS: Young Bulls, yearlings and calves for sale. Write for tabulated pedigrees or better yet, pay us a visit. Stanley M. Powell and Family, Ingleside Farm, Route #1, Box 238, Ionia, Michigan 48846. (7-11-33b)

PUREBRED CHESTER white and yorkshire breeding stock for sale, satisfaction guaranteed. Phone: 313-971-1804, 4100 Stone School Rd., Ann Arbor, Bill McCalla. (8-61-20p)

MISCELLANEOUS

COLDWATER DILLPICKLES! Can in minutes! No hot brine. Delicious, Crisp. Factory secrets! Recipe \$1.00. Hamiltons, Box 233-1319, New Ulm, Minn. 56073. (9-11-20p)

ELIMINATE moles, gophers quickly, easily, inexpensively. Guaranteed method! \$3.00. Danhaven Farms, Box M2606, Vancouver, WA. 98661. (8-121-14p)

SAUSAGE MAKERS. GREAT! RECIPES. -- Bologna, Frankfurters, Head Cheese, Summer, Blood and Pork Sausage. \$1.00. Hamiltons, Box 233-1319, New Ulm, Minn. 56073. (9-11-20p)

MISCELLANEOUS

ANY MAKE WRIST WATCH cleaned, repaired, parts included, total price \$6.95. Seven-day service. 21st year in mail order. Elgin trained experts. Send for free mailer. Hub's Service, 3855 Hopps Road, Elgin, Ill. 60120. (5-61-32p)

"CHUCK WAGON GANG" Records. Giant package. Five new collector's longplay stereo albums. 50 great old gospel songs sung by the original group. \$9.95 postpaid. Keepsakes, 202MF, Carlsbad, Texas 78834. (2-11-28b)

ELECTRIC POWER PLANTS Ac and DC by Pincor. Tractor PTO. Portable and Stationary Engine Plants, Camper Units, Battery Chargers, Designed for Heavy Duty Motor startings. Also Electric Motors. Heavy Duty for Home, Farms or Industry. Discount priced. Decatur Electric Motor Service, R#1, Box 281, Decatur, Michigan 49045. (5-11-48b)

STUFF ENVELOPES. Average \$25.00 hundred. Immediate earnings. Beginner's Kit, \$1.00 (refundable). Lewcard, M392FN, Brea, CA. 92621. (2-121-15p)

Advertise in the
Farm Bureau Market Place



THE NO-FAULT HARVEST...



FARM BUREAU INSURANCE GROUP™

Farm Bureau Mutual • Farm Bureau Life
Community Service Insurance • Community Service Acceptance

what you're getting

- 1** Enacted by the State Legislature and signed into law by Governor Milliken, No-Fault Auto Insurance becomes effective October 1, 1973. If you own a car, bus, truck or trailer, you must carry three new auto insurance coverages: Personal Injury Protection, Property Protection Insurance and Residual Liability.
- 2** You're paid for all your reasonable medical and hospital expenses resulting from an auto accident, for life if necessary, and both physical and occupational rehabilitation if needed.
- 3** If you can't work, you get 85% of your income loss up to \$1,000 a month for up to three years. Because insurance benefits are tax-free, the 85% approximates your take-home pay. This can include payment (up to \$20 a day for up to 3 years) for someone else to perform services normally done by the injured person. Maximum payment for the combined income loss and substitute services is \$36,000.
- 4** As a special benefit to farm operators, Farm Bureau's Substitute Service Benefits include the expense of replacement labor. This labor must perform services that would normally have been handled by the injured farmer. The \$20 a day benefit must also be included in the \$1,000 per month lost income limit.
- 5** Dependents of the deceased will receive Survivors' Benefits for as much as \$1,000 a month up to three years (maximum \$36,000).
- 6** Lawsuit protection is included in your policy. You can sue another driver or he can sue you but only if there is "serious impairment of body function, permanent serious disfigurement or death" . . . or if injury losses resulting from an accident are more than No-Fault coverage pays.
- 7** Farm Bureau Insurance offers two options for Loss of Wages. By selecting not to receive wage loss payments for the first 7 days of any disability premiums for Loss of Wages, coverage can be reduced 20% . . . an annual savings of \$3 to \$5. Premiums can be reduced 35% for Loss of Wages coverage by electing not to receive wage loss payments for the first 14 days of any disability. Yearly savings would range from about \$5 to almost \$9.
- 8** Collision coverage remains optional, but has changed substantially under No-Fault. Drivers cannot expect to recover Collision damage costs from the other driver's insurance company. Payment must come from your own insurance company. If you currently have a Collision deductible, or are not carrying Collision coverage, you'll have to pay all or a portion of your own loss regardless of "fault."

New Collision options have been developed to pay all of your collision costs if the other driver is "at fault."
- 9** Regular Collision Coverage (you will automatically have this if you carried Collision coverage with us before No-Fault). Regular Collision pays for damage to your car . . . above your deductible . . . regardless of "fault." You pay the deductible . . . regardless of "fault."
- 10** Broadened Collision Coverage. If the other driver is "at fault," Farm Bureau Insurance Group pays your deductible. If you currently have a \$50 deductible, Broadened Collision coverage would cost you \$10 more a year. With a \$100 deductible, the coverage would cost you \$20 more a year. With a \$250 deductible, the coverage would cost you \$50 more a year.
- 11** Limited Collision Coverage pays for damage to your auto only when caused by an "at fault" driver. If you are "at fault" you will receive nothing under this coverage. No deductible options are available with this coverage and price varies with the age and value of your car.

Naturally, this isn't the whole story. These are No-Fault Auto Insurance basics. If you're a Farm Bureau Insurance Group auto policyholder, you'll be getting the whole story in your mailbox this month . . . Declaration Pages, explanation brochures, policy endorsements, itemized coverage by coverage costs. Read the material carefully. If you have any questions call your Farm Bureau Insurance agent. He's recently undergone special No-Fault training. He's got the answers.