

**Through Certificate Program**

# Meat Sales Promoted

## New Blue Cross Plan Proposed

New and improved Blue Cross-Blue Shield coverage is being proposed for members now enrolled under the program, as part of Michigan Farm Bureau's policy to provide new and improved member services.

The new program is known as the Blue Cross and Blue Shield Master Medical program and would provide the following extra benefits:

- A. Extends the basic Blue Cross (hospital) benefits to an unlimited number of days of inpatient hospital care (including maternity). No deductible or co-payment is required for this extended benefit.
- B. Additional benefits will be included which the basic plan

does not offer such as:  
 Prescription Drugs  
 Home and office visits  
 Ambulance Service  
 Functional and non-functional prosthetic appliances  
 Visiting nurse care at home  
 Physical therapy -- anywhere  
 Hospital admissions for dental care, diagnosis, pulmonary tuberculosis

The above represent a few of the benefits available under the plan. After the member satisfies a deductible of \$100.00 for one person or \$200.00 for two or more persons, the plan pays 90 percent of all expenses for eligible expenses up to \$15,000.00 per benefit period.

Coverage for the member 65 and over is the same, except for a more limited maximum allowance and co-insurance of 20 percent.



A POSITIVE APPROACH to livestock producers' current economic problems was announced Wednesday, November 21, at a press conference held at Farm Bureau Center in Lansing. President Elton R. Smith (center) announced the launching of a "Give Meat for Christmas" campaign to the news media, while Judy (Mrs. John) Koster of Ottawa County and Lowell Eisenmann, Lenawee County, attended a training meeting with 70 other livestock producers regarding their participation in the meat promotion.

**Elected by Board**

## Dean's Job Widened

The Board of Directors of Michigan Farm Bureau, in session on November 12, 1974, elected Max D. Dean as Treasurer and Chief Financial Officer of Michigan Farm Bureau and all affiliate companies, including the Farm Bureau Insurance Group.

He was also appointed to the Administrative Boards of the companies as well as to the Investment Committee of the Insurance companies.

In announcing Dean's appointment, Elton R. Smith, president of Michigan Farm Bureau stated, "We now have reached our goal of having a single financial advisor throughout the entire Farm Bureau organization who is responsible to the member elected boards."

Mr. Dean was raised at Carsonville, Michigan and served in the United States Navy from December 1942 until January 1946. He has previously held positions as Chief Commercial Teller for the Bank of America, Santa Ana, California and as head of the Mortgage Department of the Bank



Max D. Dean

of Lansing, Lansing, Michigan. In May 1952 he was appointed Assistant Credit Manager of Farm Bureau Services, Inc., became Manager of its Credit Department in April 1956 and was appointed Assistant Treasurer in 1969.

Mr. Dean and his wife Ilaine are the parents of a son, Roger and a daughter, Mrs. Diane White. The Deans reside in Okemos.

On November 21, 1974, Michigan Farm Bureau, in conjunction with Meijer Thrifty Acres and Giant Super Markets launched a Christmas Gift Certificate Program to promote meat.

Livestock and dairy producers have been facing economic disaster. An oversupply of animals for slaughter has depressed meat prices.

The promotion of Christmas Gift Certificates is designed to move

additional supplies of meat, and focuses attention on the fact that meat is now a good buy.

Cooperating County Farm Bureaus are working directly with individual stores of both chains in setting up displays promoting Christmas Gift Certificates for meat. In the meat department of Meijer stores, Farm Bureau's livestock producers are actively promoting special gifts of meat. The face-to-face contacts with Mrs.

Consumer will last until Christmas.

The Gift Certificates will be available from the stores either in the office or customer service area.

In the Giant Chain, Giant's management has committed a large display area and major commitments of advertising space in their newspaper shopping ads for the Christmas Meat Gift Certificate Promotion.

## USDA Plans Survey

Estimates of cattle, hog, chicken and sheep numbers, expected pig and calf crops, and winter wheat plantings will hinge on a nationwide survey set for late fall by the United States Department of Agriculture.

C.A. Hines, Statistician in Charge of the Michigan Crop Reporting Service in Lansing explained that published estimates from this annual survey are

always significant to those making decisions in agriculture. However, this year the information will carry added importance because of concerns surrounding feed grain supplies and prices plus their impact on livestock and poultry production.

Hines said, "The wheat acreage estimate also will draw heavy attention because farmers were

again free to plant for the marketplace and were not influenced by government restrictions."

Survey results will be available through the Michigan Crop Reporting Service in late December for wheat, hogs, and poultry; a mid-January sheep publication and an early February cattle release.

## See You In Grand Rapids

Michigan Farm Bureau  
 Annual Meeting  
 December 11, 12, 13



Farm Bureau Services  
 Farmers Petroleum  
 Annual Meeting  
 December 10

# Know Your Legislators

Election 1974 is a part of history now. As free Americans, we have all had an opportunity to make our wishes known by way of the ballot.

Very few people awoke the morning after the election to find all the candidates and issues they supported victorious. That is to be expected in a large diversified state such as Michigan, with its combination of metropolitan centers, rural farming areas and timbered wilderness.

People in the city often have different views than people in the country. The factory worker finds his interests don't always agree with those of the business executive and the farmer sometimes finds he and the commodity buyer fail to see eye to eye on the value of a farm product.

Honest differences have always been a part of the American scene and, in fact, are a natural occurrence in any society where free men are permitted to deal with one another without compulsion.

On the other hand, in times of need or national danger, Americans have always found ways to work together in a nonpartisan manner to defeat a foe, be it a foreign enemy, an economic depression or a natural disaster.

Today we face perhaps the greatest challenge to this nation's continued growth and prosperity in recent history. President Ford has labeled inflation as the number one national enemy. This "cruellest tax" is hurting agriculture severely and has placed the family farm in a dangerous cost-price squeeze situation. Beating inflation while avoiding a serious recession and returning the economy to a position of growth with price stability is the job facing the new legislators and executives when they take office in January.

Republicans and Democrats, liberals and conservatives

must work together if such a goal is to be realized. Wisdom and courage to act on the issue knows no political label.

It is in this context that Farm Bureau members need to get acquainted with their new representatives, be they serving in Lansing or Washington. At the individual, community group, county and state levels, Farm Bureau needs to be communicating with these men and women, letting them know that inflation is top priority.

As a dialogue is established with our representatives, we need to do all we can to see that they attack the causes of our economic woes and not the symptoms. Rising prices and higher wages are only symptoms of the problem. Controls that interfere with the free market don't work and only add to the problem in the long run. We need to get the message across that cutting excessive government spending is the greatest single action that could be taken to solve the root causes of inflation. It is in this area that we all need to be willing to sacrifice. Deficit spending must come to an end at all levels of government—national, state and local.

We will be watching our legislators, expecting actions that will deal with our economic problems. We will be looking for results. However, we will not be looking for short-term stop-gap measures that only add to the problem in the long run. We want long-term programs that have a chance to pull inflation out by the roots.

Get to know your legislators. Write to them, talk to them, meet with them.

We Farm Bureau members must take on the responsibility as active concerned citizens to work in the nonpartisan nature of our organization for the adoption of programs which will truly defeat the number one national enemy.

## FDA Lowers PBB Levels

The Federal Food and Drug Administration has lowered tolerance levels for PBB contamination from 1.0 ppm to .23 ppm in animal tissue and milk and from .1 ppm to .05 ppm in whole eggs. Tolerance level in feeds remains at .3 ppm.

It has been estimated by the Michigan Department of Agriculture that approximately 60 additional dairy herds will be quarantined because of the lower standard, 25 for milk contamination and the balance for tissue contamination. The estimate is for additional quarantine of 5,000 dairy animals and 50,000 layers.

It should be pointed out that, even though the F.D.A. tolerance levels have been reduced, Farm Bureau Services had been working with lower PBB tolerance levels for several weeks. Farmers with low levels of contamination had been offered assistance and the opportunity to dispose of animals and to file claims if it appeared PBB-related problems were

present. The Comparative tolerance levels are as shown:

The M.D.A. inspectors will be taking new samples from the suspected herds and flocks. Milk tests will be based upon a representative sample from the entire herd. Both chickens and eggs will be sampled from each suspected flock.

The Department of Natural Resources has been asked to extend the permit at the Kalkaska disposal site so that newly-quarantined animals and poultry can be disposed of over the next four months. The original site will be closed out in accordance with D.N.R. regulations; however, a second area directly adjacent should be approved in the next several days, which will accommodate the additional animals and poultry.

Farm Bureau Services will continue to offer assistance to farmers in the disposal of animals, clean-up of facilities, and processing of claims.

	Before 11/4/74 FDA	11/4/74 FDA	Before 11/4/74 FBS	11/4/74 FBS
Meat	1.0 ppm	0.3 ppm	0.5 ppm	0.3 ppm
Milk (butterfat)	1.0 ppm	0.3 ppm	0.25 ppm	0.25 ppm
Eggs	0.1 ppm	0.05 ppm	0.10 ppm	0.05 ppm
Feed	0.3 ppm	0.3 ppm	0.05 ppm	0.05 ppm

### At Women's Meeting

## Justice to Speak

A speech by a Michigan Supreme Court Justice Mary S. Coleman is expected to be a highlight of the 1974 Farm Bureau Women's Annual Meeting. Mrs. Coleman will speak on "Women in Today's World" according to Farm Bureau Women leaders.

Mrs. Coleman's talk will be a major activity during the Women's Annual Meeting being held from 9:00 a.m. to 11:30 a.m. on December 11 as part of Farm Bureau's Annual Meetings in Grand Rapids.

The Women's Meeting will start off with a hospitality hour at 9:00 a.m. and will include entertainment by "The Younger Generation", the Chairman's Report presented by Mrs. Richard Wieland and the recognition of counties by Ms. Helen R. Atwood, Manager, women's activities.



Hon. Mary S. Coleman

# PRESIDENT'S COLUMN



## MICHIGAN FARM NEWS

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## DONNA Hurricane George

Last month, the topic of this column was women's lib—so before anyone yells discrimination, let's give a little space to the other side of the struggle for sexual equality.

The entire concept of masculinity is being challenged, it seems, as men—in response to the women's liberation movement—are taking a second look at traditional "female job." The Equal Employment Opportunity Commission reports that male charges of sex discrimination are increasing. Some men are stepping into new careers, formerly considered female domains, such as nursing, airline stewards, clerical personnel and telephone operators—even homemakers.

Don't be surprised if your newspaper someday carries a story deploring the destruction evoked by FATHER Nature as "Hurricane George" roared off the Gulf of Mexico. It will only be men's lib at work.

### The Search

Searching through my old history books for a woman who did something during the Revolutionary War years made me realize we really have come a long way, baby. . . . I don't really expect to find a woman's signature in fine print on the Declaration of Independence, but thought I might find at least a footnote about a damsel who did something besides sew a flag.

None of the books mention the fact, but I bet it was a tea-drinking, budget-conscious housewife who instigated the famous party at Boston. She

may not have actually dumped the tea in the bay, but she no doubt nagged her husband into demonstrating her displeasure over the tax. If the truth were known, Paul's wife probably fed his horse before he left on his ride—and rubbed him down when he got back home.

The reason for my fruitless search was to locate an appropriate name to carry through the 1975 Farm Bureau membership campaign. Each year, all of us on the MFB staff get assigned to a particular region to help give motivation, encouragement and assistance to the membership workers in that area. Last year, I was a cheerleader for the Chiefs football team; this year, I'm something-or-other for Washington's Warriors. This is in keeping with our theme: "Project 75—Building Spirit for '76."

Washington already has a very nice Martha—so that's out. Scratch Betsy Ross, too. About the only use the needle in my house gets is taking slivers out of thumbs. By the time I got 13 stars sewn on a flag, Washington would be too old to carry it.

So the search goes on. . . . What was the name of the woman who cleaned, oiled and loaded the musket that fired the shot heard 'round the world? Minutewoman—who else!

Hang on, Washington's Warriors! As soon as I find a telephone booth in which to change, Mighty Minutewoman will zoom to your rescue. You see, everybody here at the office thinks I'm a meek, mild-mannered reporter. . . .

## MOVING?

Planning to move? Let us know 8 weeks in advance so you won't miss a single issue of the Michigan Farm News. Attach old label and print new address in space provided. Mail to: Michigan Farm News, P.O. Box 960, Lansing, Michigan 48904.

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 County of Membership \_\_\_\_\_



**Young Farmers**

# Annual Events Planned



Young Farmer Chairman Wayne Wood looks over plans for Young Farmer activities to be held December 11 at MFB's annual meeting. With Wayne is Jesse Taggart, manager of Young Farmer programs.

Michigan Farm Bureau's more than 7,000 Young Farmers will find Wednesday, December 11 full of activities especially for them.

The day should be a long one with activities getting underway at 9:00 a.m. for discussion meet semi-finals and queen contest judging and going right through to 1:00 a.m. the next morning. The Young Farmer banquet will be at 5:30 p.m. followed by the State Annual dance from 9:00 p.m. to 1:00 a.m.

In addition to the presentation of discussion meet awards and the crowning of the 1975 Queen, a highlight of the banquet should be the appearance of Dr. Henry Rogers as the banquet speaker.

You won't want to miss hearing Dr. Rogers. Humorist, world traveler and lecturer, he is one of America's great platform speakers. He has been active for many years in community and business affairs and has a background for giving a message of dynamic interest.

Rogers topic will be "Get Up and Go or Rust In Peace."

# AFBF Annual to be Record Breaker

Attendance at the 56th annual meeting of the American Farm Bureau Federation, January 5-9, in New Orleans is expected to be one of the largest on record, an estimate based on the number of charter flights and special convention tours planned by state Farm Bureaus.

The new multi-million dollar port of New Orleans Exhibition Center, The Rivergate, on the Mississippi River, will be the hub of convention activities. The Center is convenient to leading hotels and the city's famous and historic French Quarter with its interesting antique and rare-book shops.

In the French Quarter, convention goers will find the charm and grace of another age, preserved in old-world architecture from the time of French and Spanish rule.

Farm Bureau members will also be able to visit the colorful French Market and the elegant garden district. World famous restaurants can be found in many parts of the city.

The annual meeting will find

Farm Bureau reaching new highs in membership—prepared to meet the challenges and problems of 1975. Voting delegates from member-state Farm Bureaus will tackle the main business of the convention -- the drafting of policies to guide the organization in the year ahead.

Format for the 56th annual meeting will follow patterns of former years. Vesper Services will be held at 4 p.m. Sunday, January 5, in The Rivergate Center.

General sessions of the convention will open at 9 a.m. Monday, January 6 and again on Tuesday morning, January 7. Business sessions will be held Wednesday, January 8, and conclude Thursday noon.

Special-interest conferences will include dairy, poultry, Farm Bureau Women, beefcattle, swine, organization, marketing, horticultural crops, rice, sugar and soybeans, insurance, safemark, wheat and feedgrains and natural resources. These conferences will be held Monday and Tuesday afternoons, January 6 and 7.

# Governor at MFB Annual



Governor William G. Milliken

Michigan's newly re-elected Governor, William G. Milliken will be a special guest speaker at Michigan Farm Bureau's "Kick Off Luncheon" on opening day of MFB's annual meetings in Grand Rapids December 11.

In a letter to MFB President Elton R. Smith the Governor expressed pleasure to be joining Farm Bureau's annual meeting.

"I look forward to participating in the "Kick-Off Luncheon" and speaking to your membership at that time," Milliken said.

# For Membership Workers

# Prizes Offered



As part of an Affiliate Awards Program, Membership Chairmen and their workers will have the chance to win valuable prizes. Prizes pictured above include a 19" Panasonic black and white T.V. set, a 12 digit desk calculator by Texas Instruments, a G.E. AM-FM Digital Clock Radio, a Kodak Instamatic 20 Camera kit, a Polaroid SX-70 camera, a portable AM-FM Sony radio. The prizes are sponsored by Michigan Farm Bureau, Farm Bureau Services, Farm Bureau Insurance Group, Farmers Petroleum, and MACMA.

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# Keogh Plan Changed, See Your Agent

In the current inflation-ridden economy, financial security is an increasing concern for Michigan farmers. Finances must be planned not only to make ends meet today, but also to provide a source for retirement income. And, though Social Security benefits have increased substantially during recent years, those benefits alone will not provide the standard of living most people want to enjoy.

Understanding this economic squeeze on the farmer, Farm Bureau Insurance Group has provided Keogh Retirement Plans for the self-employed individual since 1966. Now, recent pension reform changes have made Keogh Retirement Plans more valuable to more people.

In 1962, Congress passed the Keogh Act (H.R. 10), making tax-qualified retirement plans available to self-employed persons for the first time. On Labor Day, 1974, President Ford signed into law extensive pension reform legislation that significantly increases the benefits of a Keogh Retirement Plan. Under the new law, effective January 1, 1974, a self-employed person may contribute to a personal Keogh Plan 15% of net self-employed earnings, up to a maximum annual contribution of \$7,500. Irrespective of the 15% net earnings limitation, a self-employed person may now make a minimum contribution equal to \$750 or 100% of earned income, whichever is less. Contributions to the plan are a fully deductible business expense. Interest earned on the funds deposited is not taxable until payments from the plan begin at retirement.

In order to be deductible, con-

tributions to a Keogh Plan must actually be paid before the close of the tax year. Because contributions to the plan qualify for favored tax treatment, substantiation must be made by filing I.R.S. Form 4848 and Schedule K along with other income tax forms. Farm Bureau Agents can provide any assistance necessary for the proper completion and filing of this form.

At last count, some 2,400 self-employed Michiganders have taken advantage of this program and established their own Keogh Retirement Plan. Many of these persons are members of strong farm marketing cooperatives like Michigan Milk Producers Association (MMPA), Michigan Livestock Exchange (MLSE), Michigan Potato Industry Council (MPIC), and Michigan Agricultural Cooperative Marketing Association (MACMA). Not only are these farmers obtaining immediate income tax advantages through their plans, but they are also providing for a more secure and rewarding retirement.

With the close of this tax year rapidly approaching, now is the time when you should be thinking about your retirement program. If you have already established a Keogh Plan, the new law offers the opportunity to provide yourself with substantially greater benefits. If you haven't established a Keogh Plan as yet, the new law provides even greater incentives to do so. In any case, contact your local Farm Bureau Insurance Representative, he can give you more program information and answer many of the questions that you might have about the new legislation.

FARM BUREAU SERVICES, INC. & FARMERS PETROLEUM CO-OPERATIVE, INC.

# DEBENTURES



## INTEREST ON DEBENTURES 5-10-15 year maturity

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9 3/4%	15 Year Maturity	\$5,000.00 Minimum Purchase

Interest paid annually on September 1st. The purchaser to be offered the option to receive their interest in quarterly payments on September 1st, December 1st, March 1st, and June 1st. Interest would start the date of purchase.

This is neither an offer to sell nor a solicitation to buy these securities. The offering is made only by the prospectus.

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# CAPITOL REPORT

Robert E. Smith



## Farmland and Open Space Act

The following is an exact reprint of the official brochure that has been developed by the Office of Land Use and the Advisory Committee appointed by that office. Bob Smith and Al Almy, Farm Bureau, are members of the advisory group. This brochure answers many of the questions that landowners have as to the

possibilities under the Act (PA 116). The regulations and procedures have also been developed and are ready for legislative action after November 19 when the Legislature returns.

Eight special hearings have been held around the state on the regulations and also to explain the

act to landowners.

Farm Bureau members attending the State Annual Meeting in Grand Rapids (December 10-13) will have a special opportunity to become completely informed on the provisions of the legislation as Mr. Karl Hosford, head of the Office of Land Use, and Mr. Dennis

Hall, Administrator for the act, will be the featured speakers at the National Resources Conference on Thursday, December 12, at 1:00 p.m. in the Black and Silver Room in the Civic Auditorium. By that time it is also hoped that the official application forms will be completed and available.

Public access can only be provided if both parties, the state and the landowner, agree and set forth the provisions in the development rights agreement or easement.

### 1. WHAT DOES THIS FARMLAND AND OPEN SPACE ACT DO?

This Act enables a land owner to enter into a development rights agreement (for farmland) or a development rights easement (for open space) with the state. These agreements or easements are designed to ensure that the land remains in a particular use or uses for an agreed upon period. In return for maintaining the land in a particular use, the land owner is entitled to certain income or property tax benefits.

### 2. WHAT KINDS OF LANDS ARE ELIGIBLE?

There are two general classes of land eligible under the Act; farmland and open space land.

a) Farmland eligibility is governed by the size of the farm and in two instances by the income from the farm; a farm of from 5 to 40 acres with a minimum per acre income of \$200.00 per year or a specialty farm with gross annual income of \$2000.00 or more.

b) Open space land has been divided into two categories under the Act. The first category deals with historic, riverfront and shoreland areas. This type of land requires that the property be undeveloped and either historic in nature and recognized as such by appropriate federal or state laws, be riverfront on a river designated under Act 231, the Natural Rivers Act of 1970, or be designated as an environmental area under Act 245, the Shorelands Protection and Management Act of 1970.

c) The second category of open space land is more general in definition and includes lands which conserve natural or scenic resources, enhance recreation opportunities, preserve historic sites and idle potential farmland of not less than 40 acres. The designation of this particular type of open space is primarily the responsibility of the local governing body and the interpretation of qualified lands may vary from location to location, depending on local circumstances.

### 3. WHO IS ELIGIBLE TO APPLY?

A landowner whose property meets the above requirements may make application. The program is voluntary and it is up to the landowner to initiate the application.

### 4. WHAT ARE THE PROCEDURES FOR ENTERING THE PROGRAM?

A landowner who is interested in applying files an application with the local governing body, i.e., city or village, the township if there is an adopted zoning ordinance, or the county for those townships not having a zoning ordinance. The local governing body has 45 days within which to consult with various public agencies, such as the soil conservation district, county or regional planning commission, and either approve or reject the application. If approved, the application is forwarded to the Department of Natural Resources, Office of Land Use. If rejected, the applicant may appeal directly to the Department. The Department has sixty days within which to approve or reject an application. If the application is for open space type land, then the Legislature must also approve the application.

### 5. WHAT EXACTLY ARE THESE DEVELOPMENT RIGHTS AGREEMENTS OR EASEMENTS?

These are the names given to the legal documents through which the state and a landowner agree not to develop or change the use of the land in return for certain income or property tax benefits. Under the Act, the agreement or easement must contain certain provisions; that non-farm structures not be built on the land; an improvement shall not be made or any interest in the land sold except for a scenic access or utility easement which would not change the character of the land without first receiving state approval. There would be, of course, provisions for those structures or improvements which are necessary for and consistent with a farm operation or any other use agreed upon by the landowner and the state.

### 6. WHAT IS THE PERIOD OF TIME INVOLVED?

The minimum time period for a development rights agreement or easement is 10 years. However, it can be for a longer period or may be renewed if the owner so desires.

### 7. WOULD I HAVE TO PROVIDE PUBLIC ACCESS ON MY LAND?

### 8. WHAT EXACTLY ARE THE BENEFITS TO ME AS THE LANDOWNER?

There are three general benefits:

a) Lands that qualify and are approved and registered for either a farmland agreement or an open space easement are exempted from special assessments for sanitary sewers, water, lights, or non-farm drainage unless the assessments were imposed prior to the signing of the agreement or easement. Land which is exempted from the special assessment will be denied use of the improvement until the agreement or easement is terminated and the amount of the exemption has been paid.

b) Under a farmland development rights agreement, the exact benefits would depend upon the property tax assessed against the property and the income of the landowner. The landowner is entitled to claim as a credit on his Michigan Income Tax the amount by which the property taxes on the farmland covered by the agreement exceed 7% of his income. Roughly speaking, if a landowner had an income of \$10,000 and property taxes against the farm of \$1200, he would subtract \$700 (7% of \$10,000) from the \$1200 property tax for an income tax credit of \$500.00.

c) For those lands under an open space easement, the direct tax benefits are in the actual taxes paid by the landowner. This is done by reappraising the land calculating the difference between the current market value of the unrestricted property and the value of the property if the right to develop the land was restricted through a use easement. This difference is the value of the development rights and indicates the direct tax savings to the landowner.

### 9. MAY I SELL MY LAND IF MY AGREEMENT OR EASEMENT HAS NOT YET EXPIRED?

A landowner is free to sell his land, however, the nature of the agreement or easement is such that it remains with the land, that is, the agreement or easement must appear in the deed or conveyance, unless the land is withdrawn as outlined below. Any change in ownership or use of the land requires that the state be notified.

### WHAT IF I SHOULD DIE OR BECOME TOTALLY AND PERMANENTLY DISABLED?

In the event of death or total and permanent disability, the heirs or successors of the owner of record may choose to continue the agreement or easement and continue to receive the tax benefits. However, the heirs or successors may apply to the state for release from the program. Under the provisions of the Act, they would be required to pay back the last seven years of benefits, or a pro-rated amount if the agreement or easement had not run seven or more years, accrued under the Act. The amount due would be in the form of a lien against the property and would be due at the time the property or any portion of it is sold or the use is changed to one prohibited by the agreement or easement. A family may, of course, choose to continue the agreement or easement and continue to receive the tax benefits.

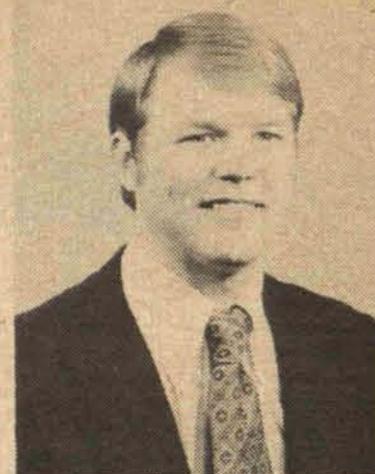
### 11. WHAT PROCEDURES ARE AVAILABLE TO WITHDRAW FROM THE PROGRAM?

Early withdrawal from the program requires that the landowner follow essentially the same procedure as for application; he files an application with the local governing body stating his reasons and need for seeking withdrawal from the program. The local governing body must either approve or reject the application. The application is then forwarded to the state for approval or rejection.

Natural termination, when the agreement or easement runs its full course, does not require an application by the landowner.

The Act provides that the state in agreement with the owner may determine that development of the land is in the public interest. In such cases, an application is not required.

## Taggart to Young Farmers



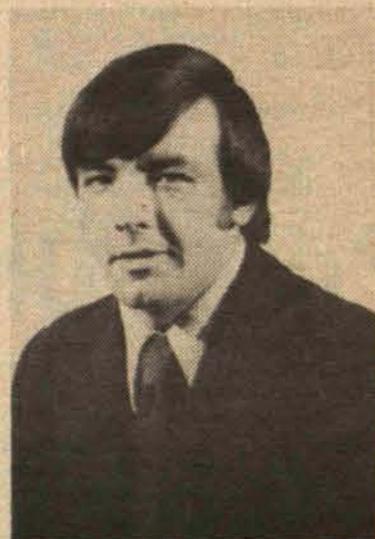
Jesse Taggart

Jesse Taggart, former regional representative for the Northwest region of Michigan, has been named manager of Young Farmer Programs for the Michigan Farm Bureau. He assumes his new responsibilities on November 1, according to Charles Burkett, director of MFB's Field Operations Division.

A Hoosier native, Taggart graduated from St. Joseph's College with a B.S. Degree in Business Management. While attending college, he was an outstanding football player and a member of the Little All American Team. He has been with the Michigan Farm Bureau since September, 1973.

The Taggart's, Jesse, Becky and their three daughters will be moving to the Lansing area as soon as possible. I am confident that you will find Jesse an enthusiastic and dynamic person and one who will give excellent staff leadership to this vital program.

## New Regional Representative



Eric Armentrout

Eric Armentrout has been named as Michigan Farm Bureau Regional Representative in the Northwest region. He replaces Jesse Taggart who has recently moved to the home office as manager of the Young Farmer department.

Armentrout comes to Farm Bureau with a strong agricultural and Farm Bureau background. He was born and raised on a dairy farm in Clare County and his mother is the Clare County Farm Bureau Secretary.

He has a B.S. degree from Michigan State University in food systems management and economics.

Armentrout plans to marry Vicki Goudeseune of Livonia on December 7.

(Continued on page 11)

# NATIONAL NOTES

Albert A. Almy

## Railroads, Pests and Trade

National events of interest to agriculture during the last month have taken place largely outside of the 93rd Congress. These events include developments relating to railroad reorganization, pesticide regulations, and foreign trade. The following is a brief summary of these events.

**Railroad Reorganization**  
The Regional Rail Reorganization Act of 1973 has generated much controversy in Michigan and other midwest states. The controversy stems from a report released last February by the Department of Transportation recommending that 51% of the

railroad tracks in Michigan's peninsula be abandoned.

The Act established a United States Railway Association (USRA) to oversee the railroad reorganization. The act required that USRA issue a preliminary system plan for public review on October 29, 1974. Farm Bureau and others interested in railroad transportation were eagerly anticipating the October 29 plan that would detail which railroads were recommended for continued service and which lines were recommended for abandonment.

However, due to delays in appointing a USRA Board of Directors work was delayed in preparing the preliminary system plan. This resulted in USRA requesting a 120 day extension from Congress in which to submit the preliminary plan. The extension has been approved.

It is now expected that USRA will release its preliminary plan sometime in late February, 1975. Public hearings will then be held on the plan during the month of March. Following the hearings a final system plan will be prepared and submitted to Congress for approval. Because of the delay, it is expected that Congress will not act upon the final reorganization plan until late 1975.

USRA is expected to release an expanded annual report as a substitute to the October 29 preliminary system plan. The expanded annual report is expected to define the pros and cons of major reorganization concepts. This will not be a specific report showing exact lines recommended for continued service or abandonment. The 120 day delay can be helpful to railroad users and others interested in the reorganization to collect additional data and become better organized to influence the final plan that will eventually result.

Michigan Farm Bureau will provide county Farm Bureaus with an analysis and copies of the expanded annual report when it is released by USRA.

### Pesticides

During recent weeks the Environmental Protection Agency has published several proposed rules to implement provisions of the Federal Insecticide, Fungicide and Rodenticide Act. Among other things the act provides for the registration of all pesticides shipped in intra-state and inter-state commerce. It also provides as a part of registration the classification of pesticide uses for either general or restricted use.

The latest proposed rules issued by EPA contained general requirements for information and directions to be printed on pesticide labels. The proposed rule contained a provision that would require labels of restricted use pesticides to bear the following statement: "Restricted use pesticide - for sale to and application only by certified pesticide applicators or by persons under their direct supervision." Michigan Farm Bureau has submitted comments upon the proposed regulation directly to the EPA.

### MFB Comments

The MFB comments took strong exception to the use of the words "for sale" being included on the labels of restricted use pesticides. In its review of the pesticide act MFB stated that it could find authority for restricting the sale of registered pesticides. Prohibitions

in the act against the sale of pesticides are limited only to those that are unregistered. Prohibitions against the sale of registered pesticides are not contained in the act. The only restriction on registered pesticides pertain to their use by competent applicators.

The MFB comments noted that the purchase of restricted use pesticides by an individual who is not a certified applicator, does not imply that he will automatically apply them. Many farmers may wish to buy restricted pesticides well in advance of the growing season for reasons such as taxation or supply assurance and hire a certified applicator to make the actual application later. For these reasons MFB issued a strong recommendation that the words "for sale" be deleted from the information that will be required on restricted pesticide labels.

### Foreign Trade

Throughout the last several months there has been considerable attention devoted to world trade. The importance of agricultural exports has been well documented in terms of benefits to producers and the nation's balance of payments. However, at the same time, there have been many suggestions that imports of products to the United States should be sharply limited.

Current Farm Bureau policy on international trade points out that mutually advantageous trade cannot be developed and maintained by one nation alone. International trade is a two-way street. Current policy cites the possible consequences of a nation imposing unilateral trade barriers. One of the major consequences is to invite retaliation from other nations.

The accuracy of current Farm Bureau policy on international trade is being proven by strained trade relations between Canada

and the United States. The Canadian government in recent months has sharply restricted imports of United States cattle, beef, and veal.

The Canadian restrictions have been imposed in the form of tariffs, a surtax, an outright ban on importation of animals or products from animals that may have been fed diethylstilbesterol and most recently a highly restrictive import quota system.

These unilateral actions by Canada have reduced imports of United States cattle from 30,799 head in January, 1971, to 128 head in August, 1974. USDA has estimated that during the first 12 months that the current quotas will have been in effect United States exports of livestock to Canada will be reduced in value by \$100 million and that exports of beef and veal will be reduced by an additional \$13 million.

As a result of the unilateral trade restrictions by Canada, USDA has held hearings on proposed restrictions by the United States against the importation of certain livestock and meat items from Canada. The American Farm Bureau Federation presented views during the public hearing. The AFBF spokesman expressed reluctance to recommend retaliatory action against Canada, but emphasized that foreign trade require mutual cooperation. He urged that the United States impose quotas on imports of Canadian live cattle for slaughter and fresh and frozen beef and veal on a basis that will make such quotas as comparable as possible to the current Canadian restrictions on United States imports.

AFBF hopes that such decisive and effective action by the United States will remind the Canadian government of the benefits of mutual trade and induce it to remove barriers against imports of United States animals and meat products.

## Q & A

**Q:** Welfare reform was a popular election issue. What are some of the facts?

**A:** Reference is usually made to the study that was conducted in Michigan by the U.S. Office of Health, Education and Welfare. This study resulted from a request by Governor Millikin over a year ago in September, 1973.

The study indicated that as much as \$76.7 million of state and federal taxes used for welfare purposes could be saved each year. They claim that nearly 7% of ADC recipients were totally ineligible and 22% received excessive payments resulting in a waste of nearly \$60 million. Welfare appropriations in Michigan have gone up more than 240% in the last ten years. About \$826 million of state tax money has been appropriated for welfare this year. This, together with the federal funds, totals over \$1.6 billion spent on welfare in Michigan. Every 12th person in the state receives some kind of welfare. Every welfare recipient also automatically qualifies for food stamps. More than \$100 million of federal taxes are used for food stamps by Michigan welfare recipients. The report in total recommended 31 reforms in Michigan.

There has been a continuous effort to strip the welfare rolls of those not qualifying. The federal government has removed some regulatory provisions to allow states some additional flexibility. Much of the problem, however, can be laid at the door of the federal authorities for some of the federal dictated regulations and controls. Much of the problem perhaps results from welfare caseworkers who are dedicated to providing as much assistance as possible to their clients and in many cases search out people who could qualify for some welfare aid.

Presently the Michigan Department of Social Welfare reports that 42% of those persons applying for welfare are turned down after investigation is made into their situation. One problem is that some people may be fully qualified for welfare one month and a short time later, no longer qualify. This is a continuing problem.

The House of Representatives passed HB 6214 and HB 6215. These bills are presently in the Senate and may be considered during the short session in November and December. HB 6214 provides for more comprehensive verification programs; considering food stamps as income when determining the size of the cash welfare grant; tighten up on the requirements to report earnings from employment; establish comprehensive work and training programs and require certain ADC recipients to register for employment; require welfare recipients to report every two weeks on efforts to find jobs; establish county work programs. HB 6215 would locate absent parents and require that they pay child support.

It is anticipated that the implementation of these bills, if passed, would be expensive. They would, however tighten the restrictions on welfare and in the long run would save a great deal of the public tax monies, both state and federal.

The Michigan State Chamber of Commerce has made a study of welfare reform needs. It also made a study of the HEW report and points out that "... your share for welfare, 1974-75 ... is \$453.92 ..."

Letters to your state senator can be helpful in speeding up welfare reform.

**Q:** Sometime ago USDA announced its intention to require uniform identification of all swine moved interstate. Has a decision on this proposal been announced?

**A:** Michigan producers market about one million swine for slaughter annually. Although exact estimates are difficult, it is estimated that about 20 percent of the Michigan swine marketed move interstate. USDA Proposal to require uniform identification of swine that are moved interstate was for the purpose of disease control and eradication. The proposed identification would have made it possible to trace diseased or exposed swine back to their herds of origin in order to prevent further spread of swine diseases.

Although swine producers are in favor of disease eradication, the USDA proposal was not heavily supported. During the time available for public comment upon the proposal USDA received over 9,300 comments. Approximately 3/4's of the comments expressed negative opinions on the proposal. Much of the opposition stemmed from the belief that an identification program should also contain provisions for disease eradication and indemnification. The USDA proposal did not contain such provisions.

As a result of the large number of comments in opposition to the proposal, USDA announced on September 16 that it was withdrawing the proposal. USDA did note, however, that substantial support was expressed for swine identification procedures directly related to specific swine disease programs. Therefore, the Department will concentrate on improving the existing and developing new identification systems related to specific disease eradication programs. Regulations to implement such programs can be expected in the future.

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### WRITE OR CALL

Nyle L. Katz, Executive Director  
Michigan Rural Rehabilitation Corporation  
P.O. Box 188  
Marshall, Michigan  
Ph. 616-781-4646

# It's a What?

# Beefalo Come to Michigan

# Country Group at Annual

The great state of Michigan, home of wolverines and Michiganders can now lay claim to the beefalo as a bonafide resident.

Beefalo, as the name hints, are a cross between a beef animal and a buffalo, and were developed by D.C. "Bud" Basolo in California.

Michigan's first two beefalo belong to the children of Marland and Carol Gruner of Coldwater, Branch County. The Gruners plan on breeding the two animals with the proceeds going to the children's education.

The makeup of the Gruner's beefalo is three-eighths buffalo, three-eighths Charolais and one-fourth hereford.

If anything inspires skepticism about the beefalo, it's that it seems too good to be true. Apparently it combines only the best of its recent ancestors.

Beefalo thrive on grass; in fact they require the roughage, saving the high costs of feed grains. The animals can grow to more than 1,000 pounds in a year. Herefords take 18 to 24 months to reach that weight. Beefalo appear to be healthier and hardier than other breeds, strong like the buffalo yet docile as a beef animal. Their fertility and survival rates are higher. With its high hair density, the beefalo stands cold weather well and yet lives comfortably in the heat of the San Joaquin Valley. Beefalo meat is 18 to 20 percent protein, choice beef is 10 to 12 percent.

"In time, the beefalo will take over," predicts James Darby, a Spooner, Wis., cattleman. Darby will switch his operation from Herefords to beefalo. He bought his first animals from Basolo last winter as a northern Wisconsin cold snap brought temperatures down to 30 and 40 degrees below zero. The beefalo "were out in the

field all the time while the Herefords stayed in or around the barn," Darby says. Many of his Herefords came down with winter dysentery; the beefalo did not.

More than 8,000 beefalo exist now and Basolo owns 5,000 of them. Based on his sales of beefalo semen to other breeders world-wide, he estimates that the beefalo count will be half a million in another year.

The purebred beefalo is three-eighths buffalo. Judy Pride, most prized of Basolo's 35 purebred bulls, is 38 months old and weighs 2,600 pounds. Judy and other purebreds are shaped more like beef animals than bison despite the scaled down but distinctive humps above their shoulders.

That humps disappear in the next step, the Basolo Hybrid Beefalo, a half-and-half mix of purebred beefalo with beef. But the hybrid has a large, round meat rump. "Everything just seems to work out," says Basolo.

It is only a matter of time until the current hybrid becomes a self-perpetuating purebred strain itself, says Basolo, but at this stage the greatest numbers can be produced by inseminating beef cows with the purebred, three-eighths beefalo.

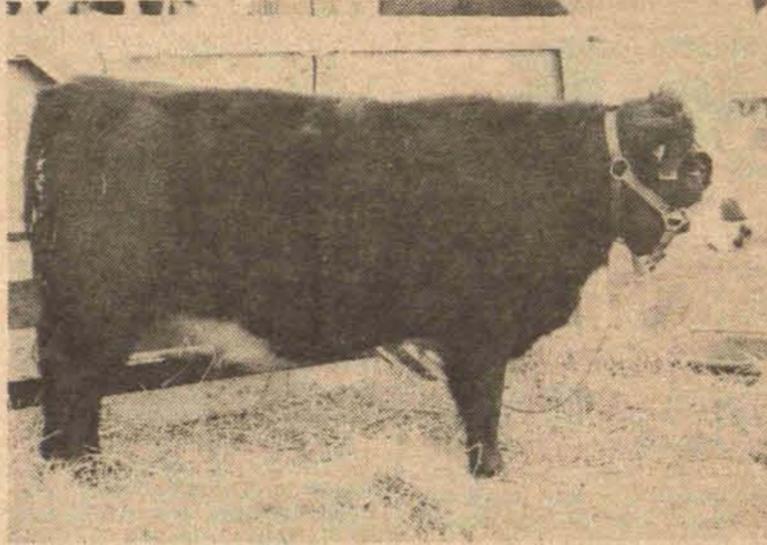
An ampule of beefalo semen costs \$10. A Canadian investor has asked for 2000,000 ampules. Other orders have come from Panama, Pakistan, Denmark, Venezuela, Guyana, and Nigeria.

The reason no one raised this sensible animal before is that Basolo's beefalo are the first that are fertile and thriving. He still doesn't know how he found the right combination. He is building a new laboratory at his ranch headquarters and hopes that research there "will tell us what went on with the chromosomes."

Basolo, 52, in the meat business all his working life, became interested in the buffalo's potential more than 20 years ago when he decided "its meat tasted better than beef." He assembled a herd of 2,600 bison, went into the buffalo breeding and meat business at a Wyoming ranch, and over the years searched through 4,000 bulls from which he found a handful that

could breed successfully with beef cattle. They founded the present nine families of beefalo stock.

Basolo now has a big enough herd to cull and select for improvement. One beefalo hybrid reached 1,000 pounds in 8 months and 28 days, and Basolo predicts that within a year one will hit that weight in 8 months flat, which is his goal.



One of the first two beefalo in Michigan. Both are on the Branch County farm of Marland and Carol Gruner. The buffalo/beef cross may be the miracle animal of the future.

Popular country and gospel vocalists, The Plainsmen, will be featured entertainment at the 1974 MFB annual meeting December 10-13 in Grand Rapids.

The Plainsmen, Hickory recording artists, are featured on their own nationally-syndicated radio and television show - "Proud Country." Recently, they had one of the top country tunes in the nation - "Joplin-Dallas Turn Around."

For the past eighteen years, the Plainsmen have scored heavily in both the country and gospel fields. In the western music field, they wrote and recorded the theme to the John Wayne movie, "North to Alaska."

In the gospel field, they've turned out such hits as "Cowboy Camp Meeting," "Wonderful Time Up There," "Gloryland," "How Great Thou Art," "This Little Light of Mine," and "This Ole House."

The Plainsmen have traveled extensively with every major Grand Ole Opry personality, doing auditorium and fair dates. In addition, they have performed with Roy Clark in Las Vegas and Reno.

## Plan for Hawaii and Spain

### Hawaii Tour



Ship away from the winter snow, ice and cold winds to a tropical paradise where the warm surf, colorful flowers, and summer breezes greet all visitors. Tour dates are February 18 through 26, 1975. Beginning with the traditional lei greeting, Michigan Farm Bureau members will thrill to the interesting and educational tours, go on shopping sprees, dine on exotic meals, and fill their minds and hearts with memories to last for many years.

**DAILY ITINERARY**  
Tuesday Feb. 18 - Morning departure from Grand Rapids, on charter DC 8 jet. 3:25 p.m. arrive in Honolulu. The group will be met and given the traditional lei greeting before transferring to the Outrigger West Hotel. No plans for balance of day.  
Wednesday Feb. 19 - Tour of the city of Honolulu, Mt. Tantalus, Punch Bowl Cemetery, etc. Afternoon at leisure.  
Thursday Feb. 20 - All day circle island tour of Oahu.  
Friday Feb. 21 - Morning for shopping or etc. Afternoon cruise to Pearl Harbor.

Saturday Feb. 22 - Transfer to the Honolulu airport for short flight to the island of Maui. Staying at the Royal Lahaina Hotel. In the afternoon there will be a trip up the slopes of Mt. Haleakala, one of the largest extinct volcanoes in the islands.  
Sunday Feb. 23 - No plans this morning so those interested can take local transportation into the old town of Lahaina attend church and etc. Afternoon flight to the big island and the second largest city in the islands. Hilo. Overnight at Waialeale Village.  
Monday Feb. 24 - Leave by special bus for a trip through the Volcano National Park. Continuing on the Kona area. Arriving in the late afternoon. Overnight at the Kona Inn.  
Tuesday Feb. 25 - Leave in mid-morning by special bus for the Parker Ranch where a stop will be made at the museum. Continuing on to Hilo and the airport for a 6:30 p.m. United Airlines Charter jet departure.  
Wednesday Feb. 26 - 10:00 a.m. Arrive in Grand Rapids.

**COST OF TOUR**  
Cost of tour will be \$488.00 per person from Grand Rapids, based on double occupancy. Cost is based on a prorata share of aircraft cost of \$356.78 per person. A fuel supplement, not to exceed, and hopefully, lower than \$51.97 per seat, may be charged. Should fewer than 149 people join the group, this aircraft cost must be prorated so that each tour member pays an equal share. This cost does include U.S. departure tax. Also included are tips, transfers from airport to your hotel and return, sightseeing as indicated in itinerary, and baggage handling.

**WHO IS QUALIFIED TO GO**  
This charter tour is available only to Michigan Farm Bureau members who have been a member for at least 6 months prior to departure of the trip and their immediate families - namely spouse, children and/or parents living under the same roof. Friends or other relatives are not eligible to participate unless they meet the membership requirements.



**RESERVATION REQUEST**  
Please enter my reservation for the 1975 Farm Bureau Hawaiian Tour. Enclosed is my check made out to Hooisier Travel Service, Inc., in the amount of \$75.00 deposit for each reservation. I understand I will be billed for the balance of the tour cost approximately six weeks prior to departure.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Telephone \_\_\_\_\_  
County of Membership \_\_\_\_\_

Mail reservation request, with your deposit check to: Kenneth Wiles, Manager, Member Relations, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904.

### See Sunny Spain

Enjoy the sights and sounds of Spain's La Costa del Sol (coast of sunshine) in March, 1975. La Costa del Sol is the only part of Spain's coastline that faces south onto the Mediterranean, obtaining the highest benefit from the sun. The mountains to the north form protection from northern winds while southern winds bring warmth from across the Sahara desert.

Dozens of beaches are washed by the eternally blue Mediterranean water and beautiful valleys, backed by rugged mountains, form a natural setting for fishing villages and beautiful flowers, plants and gardens. Visitors will stay at Malaga, along the seacoast. Lots of restaurants, shops and special points of interest are within walking distance of the hotel.

**SCHEDULED TRIP ACTIVITIES**  
Sunday, March 2 - Late afternoon departure on TWA charter jet flying non-stop from Detroit to Malaga, Spain.  
Monday, March 3 - Arrive Malaga, transfer to hotel.  
March 4-9 - Included in tour (based on two people sharing twin bedded room for seven nights): breakfast and dinner daily, transfers and tips for baggage handling, City sightseeing tour of Malaga. Full day of agricultural sightseeing tour.  
Monday, March 10 - Depart Malaga approximately noon, arriving Detroit late afternoon.  
One-day optional trips will be available at additional costs.

**COST OF SPAIN TOUR**  
Cost of the tour package will be \$392.62 per person from Detroit. This is based on two people sharing twin bedded room for seven nights. Also included are breakfast and dinner daily. Transfers for baggage handling, a city sightseeing tour of Malaga, and an agricultural tour. Cost is based on prorata share of aircraft cost of \$258.02 per person from Indianapolis and \$260.81 per person from Detroit. Should less than 175 people join the group, this aircraft cost must be prorated so that each tour member pays an equal share. This cost does include U.S. departure tax and Spanish tax.

**WHO IS QUALIFIED TO GO**  
This charter tour is available only to Michigan and Indiana Farm Bureau members who have been a member for at least 6 months prior to departure of the trip and their immediate families - namely spouse, children and/or parents living under the same roof. Friends or other relatives are not eligible to participate unless they meet the membership requirements.



**RESERVATION REQUEST**  
Please enter my reservation for the 1975 Farm Bureau Spain tour. Enclosed is my check made out to Hooisier Travel Service, Inc., in the amount of \$100.00 deposit for each reservation. I understand I will be billed for the balance of the tour cost approximately six weeks before departure.

Name (s) \_\_\_\_\_  
Address \_\_\_\_\_  
Telephone \_\_\_\_\_  
County of Membership \_\_\_\_\_

Mail reservation request, with your deposit check to: Hooisier Travel Service, Inc., 130 E. Washington Street, Indianapolis, Indiana 46204.



# Homefront

The Friendly Few, Eaton County, started the new Farm Bureau year with a barbeque and a potluck supper. The meal was so delicious that they were almost too full to discuss the discussion topic.

Oh, Oh. A short intermission occurred in the Maple River groups' meeting in Clinton County. The host's cows got out so all the men went to round them up. Some time later they returned in their stocking feet.

"We discussed the county meeting. It was a first for most of us. We found it very interesting and educational. We urged all members of our group to make a greater effort to attend this meeting next year." (Friendly Farm Bureau, Presque Isle County)

Some community groups have taken on some sizeable worthwhile projects. The Keene Comments, Ionia County, is one such group. They are working on plans to invite all Farm Bureau members in their township to a meeting.

Bill Gill, WOTV, spoke to the Spartan Community Group, Kent County, on the operation of a news program. He stressed that total cooperation was needed from all in order for the station to bring a true story to the listening and viewing audience.

"Our group is excited about new project for the coming year entitled "Round Robin Writing to Congressman", reported the Challengers from Alpena County. "Our plan is to let our legislators in Lansing and Washington hear from us weekly regarding our questions and feelings on pertinent issues regarding farmers and agriculture today. This will involve every member writing a letter approximately every 1 1/2 months to our legislators. This not only will allow each member to actively participate, but will inform and hopefully strengthen the farmers input and viewpoint in shaping agriculture's future."



# Your invitation to

## PATRONS OF FARM BUREAU DEALERS:

You're invited to a banquet-lunch at the Grand Rapids Civic Auditorium as part of the combined Farm Bureau Services and Farmers Petroleum Annual Meetings. A buffet supper will also be served free at Show Place '74. Lots of Great Entertainment too. . . The Plainsmen Singers, Jarkey The Funny Auctioneer, PRIZES, PRIZES, PRIZES.

## TWO BIG EVENTS



Starts 10 AM



Starts 3 PM



# 1

# SHOW PLACE '74

Dec. 10th 3PM-10PM  
Dec. 11th 3PM-5PM

EXHIBITION HALL  
CIVIC AUDITORIUM

Learn about Product Supply



# 2

FARM BUREAU SERVICES • FARMERS PETROLEUM  
ANNUAL MEETINGS DEC. 10th, 10am 'TIL 3pm  
Black & Silver Room • Civic Auditorium

Find out what your companies are doing now and  
how you'll stand next year.

Come early with your Bus-o-rama group or Car-o-rama . . . win an early bird prize. Other prizes for groups of ten or more. You must be in auditorium before 10am to get your eligibility for the grand prize. . . a powerful snowmobile.

## WELCOME. SEE YOU IN GRAND RAPIDS.

### *The FARM BUREAU PEOPLE*

Where Your Farm Comes First

# Farm Bureau

FARM BUREAU SERVICES, INC  
FARMERS PETROLEUM

# Michigan Marketing Outlook

We have export controls right now according to one trade source. Exporters must now have prior government approval on sales, yet they have no guarantee that the government will actually allow approved grain sales to actually be exported. This government action has been a major reason soybean prices have cooled markedly in recent weeks. November Chicago soybean future's had reached a high October 4th of \$9.50 per bushel, but by November 13th had dropped back to \$8.05—a drop of \$1.45 per bushel.

The November 1st U.S.D.A. soybean output estimate at 1,244 million bushels was down 1% from last month's forecast. In 1973, soybean output was 1,566 million bushels. Michigan's output was unchanged from the October 1st estimate of 12,810,000 bushels. In 1973, Michigan's soybean production was 16,632,000 bushels. Illinois accounted for nearly one-half the decrease in the November soybean output estimate. Freeze damage to late soybeans was given as the reason for the decline.

## MABC to Hold Dairy Seminars

Michigan Animal Breeders Cooperative will be holding dairy breeding seminars the first two weeks in December. Seminars will be held at the following cities: December 2, Powers; December 3, Gaylord; December 4, Tustin; December 5, Frankenmuth; December 6, Cass City; December 9, Grand Rapids; December 10, Albion; December 11, Goshen, Ind.

Revised USDA Supply/Demand projections for the 1974 soybean crop were also issued. These latest revisions take into account changes in the 1974 soybean crop announced by the USDA in the November 1st estimate. Total soybean supply was set at 1,416,000,000 bushels (1,244,000,000 '74 production plus 172,000,000 bushels carry-over). Total soybean usage was set at 1,356,000,000 bushels. Exports were set at 485 to 515 million bushels with crushings set at 750 to 780 million bushels. Ending stocks as of August 31, 1975 were set at 60 million bushels. Seed, feed, and residual usage was set at 91 million bushels.

As of mid-November the Michigan soybean crop was 94% complete, equal to last year but ahead of the average of 73% complete. Iowa soybeans were 97% harvested with Illinois soybeans 95% harvested.

Soybean traders were puzzled by the sharp drop in the soybean market following the USDA downward revision in its soybean output estimate. November Chicago soybean prices dropped 49¢ in the first three trading days following the USDA crop report estimate.

Market analysts see little movement back to early October levels until the spring of 1975. However, most analysts "feel good" about the soybean price prospects for the next several months. One analyst is suggesting that farmers would be wise to sell 20% of their 1975 soybean crop at today's futures prices.

Dan Hall  
Michigan Soybean Producers

## LIVESTOCK

The livestock situation continued to follow the patterns of previous months. Butcher cattle have dropped lower in the past two weeks. The majority of choice butcher cattle bringing from \$38.00-\$40.00 per hundred weight. Butcher hogs continue to bring \$38.00-\$40.00 per hundred weight.

Prospects for much price improvement are not great before the first of the year. Butcher cattle will probably run about steady, as well as butcher hogs.

Feeder pig prices will continue to run in the low-to-mid 20's in the next two-weeks. Expect choice feeder steer calves 400-600-pounds to drop lower. Largest demand will

continue to be for choice feeder steers weighing around 650-900 pounds.

Bill Byrum  
Livestock Specialist  
Market Development

## DAIRY

The recent Class I price increase received by producers was like a brief summer shower, badly needed, much appreciated, but not enough. Also, just like weather, no one is speculating when the next raise will appear.

Some of the factors which will influence the dairy industry in the coming months are:

1. The economy—the coal industry is on strike and the auto industry is talking about rising unemployment because of slumping auto sales. Inflation continues to drain consumers pocketbooks.
2. Consumers appear to be more price conscious—they reach for what they feel are the best buys.
3. Milk production appears to

have started to level off. The dilemma facing dairy producers is complicated by low cull cow prices and high feed costs.

The above mentioned are only a few of many factors which will be affecting the dairy industry in the next several months. The supply and quality of feed available to individual dairymen will also be a significant factor in milk production.

There are no quick or easy solutions; each producer will evaluate his own respective situation and make the decision.

There are two things each producer can do:

1. Support their respective cooperative.
2. Promote the consumption of dairy products. With Christmas time approaching, what better way to promote dairy products than to give attractive gifts of cheese for Christmas. Remember — every time you sell one pound of cheese, you are moving ten pounds of milk.

Ron Nelson  
Market Development

## Stroud to Speak at Livestock Session

Dave Stroud, president of the National Livestock & Meat Board, will be on hand to discuss "Will Promotion Bring Prosperity" at the livestock session of the Commodity Program at Annual Meeting December 11 in Grand Rapids.

W.E. "Ned" Tyler will also be present to speak on U.S. beef grades. Tyler is Chief-Standardization Branch, Livestock Division, USDA.

The session will be at 10:a.m. in the West Vandenberg Room.

# OSHA Holds Training Meets

Every employer with eight or more employees must keep occupational injury and illness records for his employees. These records must be kept in the establishment at which his employees usually report to work. This is covered by the Williams-Steiger Occupational Safety and Health Act of 1970 and Act 154, 1974 of Michigan.

To assist in this project the Michigan Department of Labor is holding training sessions around the state. These sessions will be held on the date and at the locations indicated below.

The meeting times will be 10:00 a.m. and 2:00 p.m. You need only attend one meeting and attend only at the time you wish.

DATE	LOCATION	LOCATION
Monday Dec. 9 1974	Bergland Cadillac	Intermediate School District Office Wexford-Missaukee Area Voc. Skill Center, 9901 E. 36th Rd.
	Ludington	Mich. Consolidated Gas Co., Blue Flame Rm, 115 W. Loomis St.
	Oak Park	Activity Room, Oak Park Com. Center, 14300 Oak Park Blvd.
	Rogers City	Room 219, 1st Floor, Old High School Bldg., 251 W. Huron St.
	Saginaw	Consumers Power Company, 2400 Weiss
Tuesday Dec. 10 1974	Detroit	Lafayette Bldg., 144 W. Lafayette at Shelby, Room 533
	Gladwin Hillsdale Mt. Clemens	Gladwin Airport Hillsdale High School, Library Macomb Intermediate School District, Open Learning Center, Sections B & C, 44001 Garfield Road
	Okemos	Meridian Municipal Building, 5100 Marsh Road
	Oscoda	Oscoda Township Hall, 110 S. State Street
	Wyoming	Michigan National Guard Armory, 1200 44th St., S.W.
Wednesday Dec. 11 1974	Battle Creek	Calhoun Area Voc. Center, 475 Roosevelt Rd., Main Lobby Rm.
	Big Rapids	Mich. Consolidated Gas Co., Blue Flame Rm., 218 Maple St.
	Caro Grand Haven	Basement, Tuscola County Jail Ottawa County Bldg., Washington Ave., Room 107
	Kalamazoo	Kalamazoo Valley Com. College, 6767 West O Ave., Rm. 3019
	Marquette	Northern Michigan University, Nicolai & Cadillac Room, Don Bottum University Center
	Petoskey	Room 216, Library Bldg., North Central Michigan College
	St. Joseph Benton Harbor Traverse City	Lake Michigan College, Auditorium, 2755 E. Napier Avenue Northwestern Mich. College, Room S-217, Science Building
Trenton	City of Trenton, Westfield Activity Bldg., 2700 Westfield	

(Continued on page 9)

## Supply



By Greg Sheffield, Marketing Manager FBS

## Report

**Fertilizer.** The short supplies and demands of farmers are causing dealers to look ahead as far as possible for fertilizer supplies. Farm Bureau Services has been working with its dealers on this type of planning. Fertilizer tightness is projected to continue for some time, and allocations have become a way of life for fertilizer dealers. Strong incentives for full output have made farmers aggressive in their planting plans for the coming spring season. Several of the manufacturers have increased their fertilizer prices, and more increases are expected through the winter. Farm Bureau Services continues its policies of equitable distribution and pricing and close knit ties with its CF Industries Cooperative for basic raw materials used in manufacturing.

**Baler Twine.** Supplies of the highest quality baler twine are now readily available from Farm Bureau dealers. A national cooperative buying effort has succeeded in curtailing the disastrous shortage for Farm Bureau patrons. Farmers can stock up on their twine needs now while the supply lasts. Eighteen regional cooperatives worked together to bring this about.

**Hardware.** Sales are running over projections for Farm Bureau dealers by 25 percent or more. Patrons should order their mowers, tillers, garden tractors, and barb wire now for

next spring. These supplies are presently in the Farm Bureau warehouse and are available at fair prices. Steel prices, being what they are, prices next spring are unknown. You should plan and order now. Most dealers will have a good selection but small supplies of stock equipment. Although the supply of most hardware items continues to be short, Farm Bureau has been successful in obtaining critical products.

**Chemicals.** Herbicides and insecticides will remain tight with strong demand for essential and popular brands. The supply forecasts show foreign exports and limited supplies will continue. So, line up your pesticide needs and order early.

**Feed.** Corn and soybean yields have been low and overall feeding is continuing at a stepped up pace. Feed orders have recently grown in volume and demand is very strong for Farm Bureau feeds in spite of the difficulties livestock farmers have been experiencing in prices for meat and milk. Farm Bureau Services has been working with dealers on feed contracting. With feed prices volatile, it would be well for farmers to review their supply and price situation with their dealer and look at the continuing Farm Bureau Feed Contracting Program.

Animal health products continue to be adequate in supply, with the animal health

manufacturers doing a great job in fulfilling the requirements of Farm Bureau's distribution system.

**Seed Corn.** Shortages of seed corn are expected next spring. Not all selections will be available and quantities will be limited.

**Petroleum.** Liquid fuel sales have been good, and supplies have been adequate; but the prices of crude and other raw materials remains high and must be passed on. There is real concern that the balance of supplies might suddenly turn short again. Fuel oil, for example, could be scarce if we have a long, cold winter. Motor oil supplies have been holding stable, but container and additive prices have gone up and will figure into the total cost of the product.

Fighting against the antifreeze shortage, Farmers Petroleum aggressively sought supplies and was able to fill most early orders of dealers who heeded our early warnings.

Snow tire supplies were in good supply through November in all except the new radials. However, smart buyers were buying these up to avoid a possible scramble resulting from snowfalls. Farm and tractor tire supplies were being received through November, but these were for orders placed many months before. Tractor and truck tires remain short in supply.

# Health Costs Up

Judd Arnett  
Detroit Free Press

It has been estimated that the cost of health care is now running in the neighborhood of \$120 billion per year, which is just a bit less than ten percent of the total gross national product.

Quite often this column receives complaints from readers about the high costs of being ill. Usually these protests follow treatment which required hospitalization and through them there invariably runs a general theme: Why should it cost so darned much more to put up in a hospital for a few days than if you had stayed at the Waldorf Astoria? The food was not all that good, you are told; the nurse was not at your beck and call like a bell boy; the family doctor did no more than drop in and out and look at your tongue; so why the exorbitant tab?

Why, indeed? This seemed a likely subject to pursue so we have invoked the services of Ralph L. Wilgarde, administrator, and Alice Curtis, public relations director, of The Cottage Hospital of Groose Pointe.

Let us suppose that you are seized by an attack of the galloping croupitis, which is not yet in epidemic form, fortunately, and you are ordered by your physician to become a patient at The Cottage Hospital. There follows a list of employees needed to get you tucked into bed:

One admitting clerk, to receive initial information; one filing clerk, for record-keeping; one laboratory technician, to collect specimens; one laboratory technologist, to analyze same; one pathologist who supervises the laboratory work; one nurse, to carry out the doctor's orders;

One nurse's aide, who is responsible for such patient care as changing the bed; one orderly, who does the heavy lifting and moving; one male housekeeper, who sweeps and mops the halls; one female housekeeper, who cleans the patient's room;

One maintenance man, who takes care of equipment and the general hospital plan; one dietitian, who supervises and prepares diets; one cook, who does the cooking; one dietary aide, who serves the meals; one medical record librarian, who keeps the patient's records; and one business office clerk, who does the billing and checks the insurance in the majority of instances.

These are not all of the people on the payroll by any means, but perhaps the array of them, presented in this manner, gives you a better grasp of the complexities of the institution you have just entered. Hospital employees, with some notable exceptions, are not considered among those highly paid for their services, and yet wages and salaries consume between 50 and 75 percent of all income.

The hospital, while non-profit, nevertheless must deal with a wide spectrum of those who are in business to make money, and this means that costs have been soaring in all areas including those common to the housewife—sugar, meats, toilet paper, fruit, the whole gamut of budget-straining items. And when you add the increased expenditures connected with fantastically specialized x-ray and laboratory equipment; plus the pharmaceuticals essential to patient care; plus the construction costs and interest rates when renovations are needed to meet strict standards covering fire, safety and health regulations—well, when you put all of these things together this becomes a business with its full share of today's inflationary headaches.



John Deere's new 50 Series Row-Crop Head will be explained in detail at the Commodity Program Soybean Session at 10:00 a.m. December 11 at the MFB Annual Meeting. George Graves, product information manager for John Deere will present a slide/film lecture on the new Row-Crop Head.

# OSHA

(Continued from page 8)

Thursday Dec. 12 1974	Alma	Alma College, Academic Center, Rm 113 (10am), Rm. 110 (2pm)
	Ann Arbor	Washtenaw County Road Commission, 555 N. Zeeb Road
	Centreville	Glen Oaks Community College, Auditorium
	Charlotte	Eaton County Road Commission, 1112 Reynolds Road
	Escanaba	Bay De Noc Community College, Conference Center
	Jackson	Jackson Community College, 2111 Emmons Road, Room 166, Justin White Hall
	Monroe	Monroe County Community College, Administration Building
Friday Dec. 13 1974	Lapeer	Consolidated Edison Meeting Room, 1075 Sunset Drive
	Marysville	St. Clair County Intermediate School District, Conference Room, 1111 Delaware
	Owosso	Consumers Power Co., 1801 West Main Street
	Sault Ste. Marie	Conference Room, First National Bank, Ashmun Street

## For a "Warm Old-Fashioned Country Christmas"... a gift certificate of meat

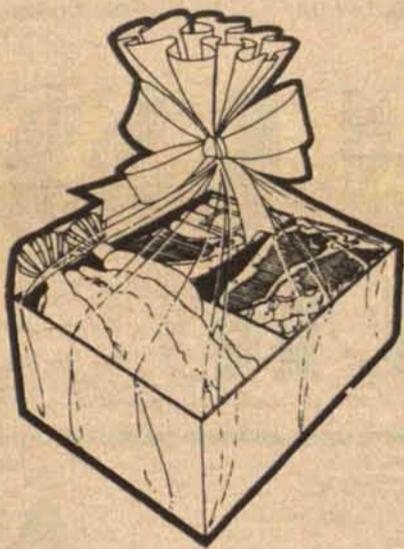
A MEAT GIFT CERTIFICATE is the perfect way to say "Happy Holidays" to all the friends on your list this year. A meat gift certificate will be remembered and greatly appreciated. It's the thoughtful thing to do.

Mail Gift Certificate requests with your check to:

ATTENTION: Kay Hall  
Meijers, Inc.  
2727 Walker NW  
Grand Rapids, Mi. 49504

or

ATTENTION: Shirley Martin  
Giant Super Market  
Mt. Pleasant, Mi. 48858  
for Giant Stores, Ray's Food Fair  
and Midway Super Market



The central office of the chain will mail the certificate with a greeting from you to the persons you name in the coupon below. Or, you may mail certificates by checking the box at the bottom of the coupon.

NOTE: Meijer certificates will be honored only by Meijer stores. Giant Certificates will be honored only by Giant-Ray's Food Fair or Midway stores.

Meijer's Thrifty Acre Stores are located in: Greenville, Ionia, Grand Rapids, Jackson, Battle Creek, Holland, Grand Haven, Muskegon, Kalamazoo, Lansing, Okemos, Jenison, Ypsilanti, Flint, and Plymouth.



Giant Stores are located in: Alma, Midland, Big Rapids, Clare, Cadillac, Ludington, Owosso, Traverse City, Petoskey, Mt. Pleasant—RAY'S FOOD FAIR in Saginaw, Bay City—MIDWAY SUPERMARKETS in Alpena.

Clip and mail coupon to:

Giant Super Markets  
ATTENTION: Shirley Martin  
Mt. Pleasant, Mi. 48858

Please send \_\_\_\_\_ \$10 Gift Certificates to:

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Mich. (ZIP) \_\_\_\_\_

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Mich. (ZIP) \_\_\_\_\_

Please send certificates to: \_\_\_\_\_ Above addresses  
\_\_\_\_\_ Me

Clip and mail coupon to:

Meijer's, Inc.  
ATTENTION: Kay Hall  
2727 Walker, NW  
Grand Rapids, Mi. 49504

Please send \_\_\_\_\_ \$10 Gift Certificates to:

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Mich. (ZIP) \_\_\_\_\_

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Mich. (ZIP) \_\_\_\_\_

Please send certificates to: \_\_\_\_\_ Above addresses  
\_\_\_\_\_ Me

## What To Do About---

# Transportation

Transportation is the conveyance of an object from one place to another. The object may be a person or something else. The circulation of the blood is transportation in the same way as the passage of a railway train from one city to another. But it is the passage of human beings, and objects which are a part of the domestic economy, to which the term is commonly applied.

Modern business consists of growing or producing in some manner raw materials, which are carried to some point or points for processing then to distributors, and finally sold to consumers. Transportation is essential to every part of this process. Also necessary are many ancillary transactions such as providing building, machinery and equipment, fuel, incidental materials, passage of employees from their homes to place of employment, public utility services, and other items of our domestic economy.

The distribution of populations, wealth, and industries over the face of the earth has been made possible through transportation facilities. Without these mankind would probably be uniformly distributed, any irregularities being due to difference in environment of different places. Without transportation, useful products could not be moved very far from their source and each community would have to consume largely what it produced and produce largely for its own needs.

Transportation, though often not considered, is a major cost item in the marketing of Michigan farm commodities and there is a significant factor in the current rapid increase in retail food prices. Since most farm commodities move by truck, the cost of using Michigan's rural roads is an unavoidable factor in the farmer's transportation expenses. Transportation is a built in cost of production and marketing to the consumer.

Farmers, food manufacturers and processors spent more than \$6 million last year for transportation of agricultural products. Most of this movement was by truck. The U.S. Department of Agriculture reports that this was 45 percent more than was spent for transportation 10 years ago.

Admittedly, a larger part of the spiraling cost of transportation is the increased cost of labor and materials. However, the for-hire truckers who are required to document their costs, report that a significant percentage of the increased cost of transportation is the time-wasting delay due to inadequate and outmoded roads. This includes urban as well as rural roads.

Farmers and other rural road users probably will not be surprised to learn that 36 percent of Michigan's rutted, bumpy roads are rated "poor" or "very poor" by federal and state engineering standards, according to a recent research study.

Time is money in agriculture as in any business. Traffic jams and detours that delay trucks and their drivers on the way to market add to the production and marketing cost of the commodities involved. Michigan needs better roads so food can be marketed more economically.

Eighty percent of Michigan's 116,000 mile road system is located in rural areas. Thirty-six percent of the state's 95,000 miles of rural roads are deficient in terms of meeting the needs of the farmer and other rural residents, according to a recent report by The Road Information Program (TRIP), a research and information agency. Their report is based in part on the National Highway Needs Report and the National Transportation Planning Study published by the Federal Highway Administration.

These federal estimates include nearly 34,000 miles of primary, secondary and minor rural roads in Michigan. The roads are rated "poor" or "very poor" by federal standards because of broken, uneven and narrow pavement which makes driving costly, dangerous and uncomfortable. Other county roads in this category have roller-coaster grades, dangerous curves and lack of shoulder space that are hazardous.

An estimated 8,500 more miles of deficient rural roads are rated "fair" by the federal planning study. These are rutted, cracked, extensively patched and "may be barely tolerable for high-speed traffic." The riding quality of this pavement is described in the federal study as "noticeably inferior" to new pavement.

An estimated 4,705 of Michigan's 29,640 rural bridges are deficient, according to the federal highway administration. Most of these bridges are less than 16 feet wide and cannot handle loads of more than five tons. About three-fourths of the structures were built before 1935 and are in varying states of deterioration that make them inadequate for current vehicle use.

Traffic on Michigan's rural roads are expected to increase by 39 percent by 1990. With already about 75 percent of all farm products being moved by trucks it appears that many of Michigan's farm-to-market roads are inadequate for handling this additional traffic.

During 1973, shippers and farmers became painfully aware of the limitations of our transport system. It was a year of awakening for transportation nationally and in Michigan.

A survey conducted by the Michigan Department of

Agriculture revealed because of the railroad car shortage, grain elevator operators were compelled to ship considerably larger than normal quantities of the 1973 harvest of grain and dry bean products by truck. This more expensive transportation mode resulted in a higher average market cost per bushel of farm produce.

The effective use of air cargo could significantly mitigate the agricultural transportation problem. But unfortunately, air freight pickup and delivery service is usually limited to a 25-mile radius of an airport, which leaves many areas beyond to be served in another fashion. Also, many agricultural products do not lend themselves to ready shipment by air.

The unmet demand for transportation in agriculture has caused serious marketing losses for farm producers. The sale of millions of bushels of grain can be delayed because of the lack of transportation. The added costs of storing these stocks beyond normal limits, plus severe penalties for late delivery, can cost farmers a large portion of current grain values.

Moreover, the search for a solution of the transportation problem has recently been compounded by another factor—energy use. Hence, solutions to the total transportation situation must be viewed not only from an economic viewpoint, but must also adapt to the restrictions imposed by the energy crisis.

The closeness to major urban centers has traditionally provided Michigan farmers with a favorable competitive position. Higher local production costs could be offset by long-haul transportation expenses incurred by competing areas.

However, recent changes in transportation technology have substantially reduced these shipping costs. Distance

no longer serves as a major trade barrier—even for perishable agricultural products—as areas that were once non-competitive now participate directly and economically in our local markets. Moreover, further advances in transportation technology can only serve to intensify this competition.

Despite rate increases the productivity of the nation's railroads has decreased, and rail services have increasingly degenerated. Though agriculture represents a major market for rail transport services, railroad companies have shown little interest in accommodating rural communities.

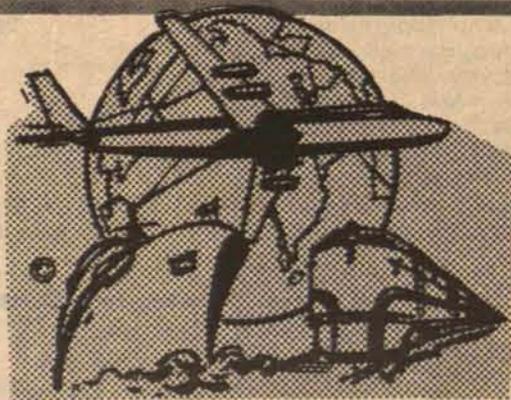
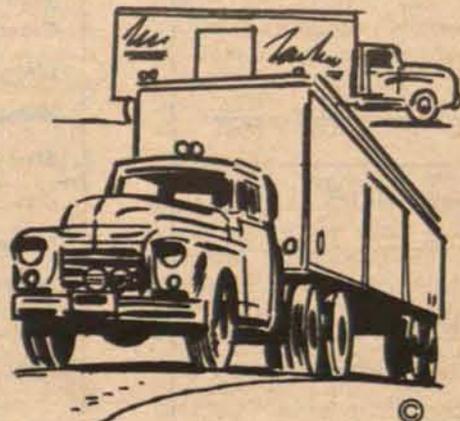
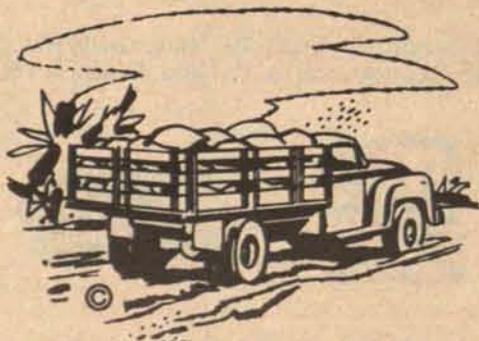
Port development also plays a crucial role in Michigan farm exports. The St. Lawrence Seaway has turned the shores of the Great Lakes into the fourth coast of the United States. It brings to Michigan an opportunity for export trade direct to foreign customers. Michigan has become the second largest exporter of manufactured goods. It is a major shipper of agricultural produce too, yet less than ten percent of our exports are shipped via the Seaway.

Much of the lag is due to the need for port improvement in the City of Saginaw. The Saginaw River Harbor—where Michigan's only two riverfront grain elevators are located—is 5 feet shallower than the rest of the Seaway. As a result, larger ships are unable to load a full cargo of grain from Saginaw. It's a matter of simple economics—two thirds of a load isn't as feasible as a full cargo. The entire state loses—in sales and exchanges, and in tax dollars that end up in out-of-state ports.

Thus it appears that effective transportation is the key to competitive marketing of Michigan products as farm commodities are worthless unless they can be expeditiously delivered to the consumer.

## DISCUSSION TOPIC

by KEN WILES  
Manager Member Relations



### Topic Summary

A look at the prospects of some farming enterprises in 1985 was the cause of much discussion in October. Discussing agriculture a decade hence brought forth many varied comments and conclusions, a few of which follows:

1. Do you think the overall world demand for Michigan's agricultural products will continue to grow?  
Yes: 98% No: 1% Undecided: 1%
2. In your estimation, will U.S. agriculture remain competitive in world markets?  
Yes: 88% No: 4% Undecided: 8%
3. Will the greater trend toward part-time farming slow down the growth of large farms?  
Yes: 17% No: 76% Undecided: 7%
4. Although the trend has been away from the farm, do you think there will be a reverse trend?  
Yes: 35% No: 58% Undecided: 7%
5. Conclusions: Farmers of the next decade will have to be good planners and trained businessmen; farmers will continue to be competitive if the government will allow it; there is lots to look forward to in farming; we need world trade like everyone else; some of the projections for 1985 have already been met; we should begin to use unproductive land for building projects and leave the fertile land for raising crops; the trend is toward rural living rather than farming.

# Wants Farmers Paid FBS Sues N. H. Insurance Company

On Thursday, October 17, 1974, the Farm Bureau Services, Inc. of Michigan filed a lawsuit in the United States District Court in Grand Rapids seeking to force its 1974 products liability insurance carrier, New Hampshire Insurance Company, to pay several Michigan farmers for damages to their livestock as a result of a chemical contaminant having been included within Farm Bureau feed used by the farmers in 1974. The complaint states that the Michigan Chemical Company, Farm Bureau's regular supplier of a chemical feed additive known as magnesium oxide, erroneously included a highly toxic fire retardant called poly brominated biphenyl (PBB) within its regular shipments of magnesium oxide to the Farm Bureau and that inasmuch as PBB is identical in appearance to magnesium oxide, it was thereafter included within several feed formulas ultimately sold to several Michigan farmers. The Farm Bureau stated in its complaint that it:

"... did not order PBB from Michigan Chemical, has no use for PBB in any of its operations, and did not learn that it had received PBB from Michigan Chemical until late April of 1974 when the source of several complaints from its customers was isolated as a result of an exhaustive effort by Plaintiffs (Farm Bureau's) agents together with State and Federal authorities and several affected dairymen."

Farm Bureau also claimed in its complaint that immediately after the cause of the farmers' problems had been isolated it directed its

insurance carriers to investigate and settle the affected farmers' claims so as to minimize their losses. Farm Bureau's 1973 insurance carriers complied with this request even to the point of settling some 1974 claims. Michigan Chemical's carriers have also been contributing funds to settlements on a matching basis.

On October 10, 1974, Farm Bureau's 1974 products liability insurance carrier, the New Hampshire Insurance Company, notified the Farm Bureau that it would withhold its insurance protection because its investigation indicated that Farm Bureau received all of the PBB in 1973 and that as a result, the event

or "occurrence" upon which the farmers' claims for damage are based took place before its 1974 coverage took effect.

Farm Bureau's complaint states that New Hampshire's 1974 insurance coverage applies to those losses sustained by farmers who used Farm Bureau's feed in 1974

regardless of when Farm Bureau received the toxic chemical which was included within the feed in that New Hampshire did not insure Farm Bureau against receiving a defective or misbranded product, but rather against claims from its customers for damages sustained by them as a result of using Farm Bureau's feed in 1974.

## Farmland and Open Space Act

(Continued from page 4)

### 12. ARE THERE ANY PENALTIES ASSOCIATED WITH THESE TYPES OF WITHDRAWALS?

If the landowner requests, and is granted an early termination of his agreement or easement, he is required to repay the total amount of all tax benefits granted him under the Act with interest at 6% per annum compounded. This penalty is in the form of a lien due when the property or any portion of it is sold or the use is changed to one prohibited by the agreement or easement.

For those agreements or easements which run their full period, the landowner is required to repay the last 7 years of tax benefits without interest. This also is assessed in the form of a lien payable at the time the land is sold. It should be noted that if the landowner decides to re-enter the program or renew his agreement or easement, his lien will be considered discharged except that any future lien cannot be less than the original lien.

If the land is withdrawn from an agreement or easement based upon a determination of public interest, the landowner is not required to repay any of his tax benefits.

### 13. MUST I APPLY DURING A CERTAIN PERIOD OF TIME?

The application period is the entire calendar year. However, eligibility for the various tax benefits of the Act requires that the agreement or easement be executed and registered in the year for which the landowner claims the benefits.

### 14. WHERE MAY I OBTAIN MORE INFORMATION?

Other questions should be addressed to the Office of Land Use, Department of Natural Resources, Stevens T. Mason Building, Lansing, Michigan 48926.

Applications, if unavailable at the local governing body, may also be obtained by writing to the above address.

## Discussion Topic Report Sheet

The Discussion Topic and Report Sheet for this month's discussion is furnished for use by the community group members who may wish to review it prior to their group meeting. If used by a Community Group, in lieu of the 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 January 1, 1975.

COMMUNITY FARM BUREAU  
Discussion Exercise & Report Sheet  
December, 1974

Community Farm Bureau \_\_\_\_\_ County \_\_\_\_\_  
Indicate the number of people taking part in this discussion:

### TOPIC: TRANSPORTATION

1. Should increase in revenues for highways be met through "user taxes" rather than a return to the old system of taxing property to build roads?

Yes \_\_\_\_\_ No \_\_\_\_\_ Undecided \_\_\_\_\_

2. Should local roads serving recreational areas be maintained without local matching funds?

Yes \_\_\_\_\_ No \_\_\_\_\_ Undecided \_\_\_\_\_

3. Should the gross weight, width, and length limitation of trucks using any road system be increased?

Yes \_\_\_\_\_ No \_\_\_\_\_ Undecided \_\_\_\_\_

4. Should the state's 23 seaports be improved to take advantage of the projected growth in seaway shipping?

Yes \_\_\_\_\_ No \_\_\_\_\_ Undecided \_\_\_\_\_

5. Conclusions: \_\_\_\_\_

# FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: One free 25 word ad per month per membership, 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: 13th of 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

## FARM EQUIPMENT

## LIVESTOCK

## MISCELLANEOUS

## MISCELLANEOUS

WE SELL. ERECT. SERVICE: Smith Silos; Silomatic unloaders and feeding equipment; Schuler bunk feeding boxes; Kasten boxes, blowers and gears. Norman Laursen, Laursens, Inc., West Branch, Michigan 48661 Tel. 517-345-1400. (6-121-30p)

FOR SALE — Gallon Delaue Bulk Tank, unit one year old, A-1 condition. Phone 517-727-2083. (12-11-15p)

REGISTERED POLLED HEREFORD BULLS. Excellent young herd prospects. from dams weighing up to 1500 lbs. Call Bellvoix Ranch, Daniel Berg, 616-347-2025. (Charlevoix, Mich. (3-11-24p)

WATCH REPAIR any make cleaned, repaired, internal parts, crystals, crowns, included. 3 day shop service, wrist watches \$8.00, pocket \$18.00. No electronics. Elgin train craftsman. Mail order repair since 1953. Free mailer. Hub's Service, 3855 Hopps Road, Elgin Illinois 60120. (6-101-39p)

FORESTRY SERVICES — Appraisals, plans, consultations, investigations relating to timber, shade and Christmas tree problems. Fire and theft losses, marketing. George Blair, Reg. Forester No. 3, 720 S. Durand, Jackson, Mich. Tel. (517) 782-9544. (5-11-25p)

## LIVESTOCK

FOR SALE — "Flying L" horse & stock trailers, gooseneck & flatbeds in stock. 1 1/2 mi. west of Palo. Thomas Read, Fenwick, Mich. 48834. Phone 517-637-4772. (10-11-25p)

MILKING SHORTHORNS — Young Bulls, yearlings and calves for sale. Write or visit Stanley M. Powell and Family, Ingleside Farm, RR2, Box 238, Ionia, Mich. 48946. (8-11-25p)

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) (11-11-25p)

FOR SALE — German Shepherd puppies. Beautiful selection. AKC Reg. Krupp's Novelty Shop, Corner M-13 and old M-21, Lennon, Mich. (11-11-19p)

KODACOLOR FILM DEVELOPED. 12 exp. Roll \$1.50. Cavalier Color, 1265 S. 11th, Niles Mich. (3-121-12p)

DUTCH WINDMILL now being used as a windcharger to supplement our electric power. Made of material usually found around farm. Can furnish parts, supervision or complete unit. Will furnish photo, specifications and drawings for \$5.00, which will be refunded on order of parts or complete blue prints. Elwood Van Antwerp, 22011 "L" Drive, N., Marshall, Mich. 49668. Phone 616-781-4353. (12-11-60p)

FOR SALE — Twenty large polled Charolais-Cross Cows, with papers, to calve in April; under \$400 each. Willard McGrew, Paw Paw Phone (616) 657-4068 (11-21-22p)

CORRIEDALE SHEEP — Purebred. Breeding stock for sale. Papers optional - also Suffolk - Purebred. Waldo E. Dieterle, 7285 Textile Rd., Saline, Mich. 48176. Phone (313) 429-7874. (8-11-22p)

SAUSAGE MAKERS. Great! Recipes. Bologna, Frankfurters, Head Cheese, Summer, Blood and Pork Sausage. \$1.00 Hamilton's Box 233-131, New Ulm, Minn. 56073. (12-11-20p)

WANTED — Old automobiles, light trucks, motorcycles, any make or condition. Preferably previous to 1930. Harry Farris, 5563 Michael, Bay City, Mich. 48706 Phone: (517) 684-4904. (4-11-22p)

FOR SALE — Brand New Automatic Tuneup Test Kit. Consists of 8 testers, timing light, etc. All in steel carrying case. \$100.00 postpaid. Write for details and picture. Don J. Gridley, Box 746, Mackinaw City, Mich. 49701. (12-11-35p)

RABBITS, Silver Satan Siamese, Seal and Blue Points, some with blue eyes. Phone (616) 637-1673. Ken Kemp, South Haven, Mich. (11-21-19p)

FOR SALE — Reg. Duroc March Boars also Chester Whites or Landrace \$100 each while they last. George Carpenter, 6545 Cogswell Rd. Romulus, Mich. (313) 721-0240 (11-21-24p)

FOR SALE — Wheat Straw. Eldor Wegener, R 1, Freeland, Mich. 48623. Phone 517-662-4268. (12-11-12p)

COLDWATER PICKLES! Can in minutes! No hot brine. Delicious. Crisp. Factory secrets! Recipe \$1.00. Hamilton's Box 233-131, New Ulm, Minn. 56073 (11-11-20p)

FOR SALE — 200 gal. Bulk Milk Tank, tote pails, strainers, pail type milker, vacuum pump, etc. Roy Moore, R-1, Lawrence, Mich. 49064. Phone 616-674-8578. (12-11-24p)

FOR SALE — 50 Holstein Heifers due base months. Vaccinated. No horns. 25 open Holstein Heifers 750 lbs. 2 Service Bulls. Ed Tanis, Jenison, Mich. Phone (616) 699-9226 (11-31-25p)

ARABIAN COLT for sale! Gray weanling. Good conformation. By Ibn Zaraq (Zaraq by Zarife x Selene) out of Traumerei (Phar by Azraff x Co Coquette) Tery Gohsman, Phone 517-823-8217. (12-11-25p)

HOMEMADE CHEESE! Hard, Soft & Cottage! Make it yourself! Easy, delicious! Complete instructions! Recipes \$1.00. Hamilton's Box 233-131, New Ulm, Minn. 56073. (12-11-20p)

## REAL ESTATE

HARLEY ROCK PICKERS. Picks 1 to 16" diameter, dirt free. Rock Windrowers; 10 and 20 feet. Earl Reinelt, 465 Reinelt Rd., Deckerville, Mich. Phone: 313-376-4791. (4-101-20p)

RABBITS — Pedigreed New Zealand whites with top production. "Rabbits are our only business." Dettmers Bunny Patch, Box 109, Garfield Road, Rt. 1, Carson City, Mich. 48811. Phone 517-584-3765. (11-11-25p)

FOR SALE — 1-3/4 Charlois, 1/4 Holstein bull calf, 6 months. 1 Angus cross bull calf, 6 months. Ithaca, Mich. Phone 517-875-3731. (12-11-20p)

FOR SALE — 2 1959 Edsels; Station wagon, good condition, 65,000 miles \$375; 4-door sedan restored, both V-8, automatic. Bernal Tolan, R 1 Hillsdale, Mich. Phone 517-287-5183. (11-11-25p)

ACTIVE SENIORS want yearly or six month home or apt. Southern California, near coast or Hawaii. Rental preferred. Reasonable. Kalom, Rt. 1, South Haven 49090. (10-11-25p)

# NOTICE

A few days left to make your reservation to attend the AFBF Annual Meeting in New Orleans, January 5-9, 1975. Round-trip from Detroit only \$186.00 per person. Deadline for reservations: December 16, 1974.

## RESERVATION REQUEST

Please enter my reservation for the 1975 AFBF National Convention trip. Enclosed is my check made out to Michigan Farm Bureau, in the amount of \$186.00 for each reservation.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

TELEPHONE \_\_\_\_\_

COUNTY OF MEMBERSHIP \_\_\_\_\_

Mail reservation request with your check to: Kenneth Wiles, Manager, Member Relations, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904



# *You and Yours...*

This is a special month. This is your family month. It will be filled with joy, warmth and love. This month, as in the other 11 months of the year, you and yours are very special to us.

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