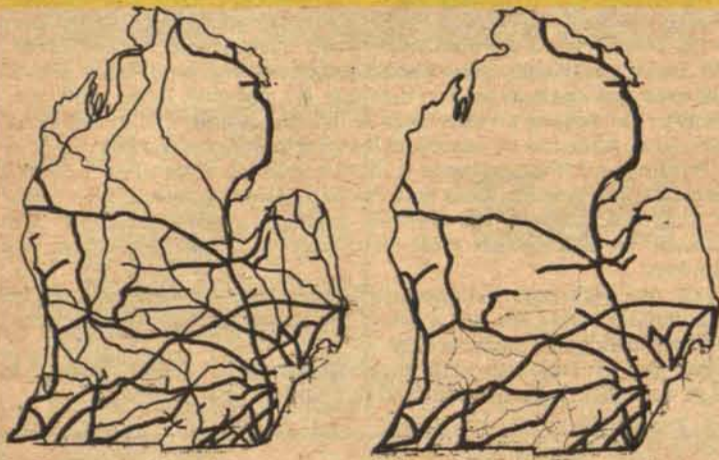


Lower Auto Insurance Rates Announced for FBIG Policyholders - Page 3



Present rail system.

Solvent lines in DOT study.

## DOT Rail Plan Called Shocking

Shock was the word most speakers at a public hearing used last month to describe their reaction to the report of the US Department of Transportation (DOT) concerning rail service in Michigan and the surrounding area.

The report, published in early February, considered 37 per cent of the track in Michigan to be in questionable circumstances, since it only bears three per cent of the state's rail traffic. The track in question serves 130 of Michigan's 330 grain elevators and a number of small businesses.

The need for pick-up and delivery service to facilities on these lines is brought into doubt by this report, which is the first railway appraisal under new railway reorganization legislation passed in January and, therefore, makes them prime candidates for abandonment or subsidy plans.

"Part of the idea of the new rail system is to shift the burden of subsidy from the rail companies to the Federal Government," Jim Newkirk of the Federal Railway Administration (a division of DOT) told businessmen gathered at the hearing.

If all rail lines brought into question were eliminated, however, it would leave Traverse City and the bulk of the Northeastern Lower Peninsula without rail service and Porter Barnett of the

Michigan Department of Agriculture (MDA) indicated that the Upper Peninsula would be a virtual write off.

Forest Strand of the MDA noted, "Barry County would be without service under the plan, and the Thumb would be in trouble since they have no Class A roads to bear needed traffic."

But Newkirk said that the report was in no way an enforceable document, but would serve as a starting point from which hearings will be held on the subject, starting March 4 in Detroit.

These hearings are scheduled to end in May when the US Railway Administration, a quasi-governmental agency, will begin to work on a preliminary system plan which will be evaluated in more public hearings before it is submitted for approval to Congress in June 1975.

The DOT report came to its conclusions through gauging 1972 rail traffic and applying the 34 car per mile per year formula that was recently upheld in court.

Rail lines which had traffic below this level were brought into question, but Newkirk admitted that the hasty study considered only the number of cars that actually traveled over the track and not the number of cars requested by elevators or other businesses on the lines.

(Continued on page 3)

## Commissioners Retained

A strange coalition of interest groups helped Ionia County retain four land use advocates on their county board of commissioners despite the county's first recall bid in history.

The vote, which stood in the shadow of the race for Vice President Gerald Ford's old Congressional seat, showed the three Farm Bureau members, Edwin Nash of Clarksville, Burton Stencel of Ionia and Maurice Gierman of Lake Odessa as well as D. Lee Satterlee of Belding, as two-to-one favorites of the electorate.

Bipartisan support followed the commissioners who were brought into question for retaining an interim zoning ordinance rather than forcing the ordinance to a public vote of approval in its unmodified state.

The campaign to keep the commissioners was a good lesson

on how different groups can work for a common cause as numerous associations countered the recall push by a citizens' group headed by an Ionia real estate broker.

"Both Democrat and Republican parties were paying for the same ad," Stencel said, "Everybody really got going the last two or three days before the election."

Hard campaigning may have been the reason such a foreboding vote came in so strong for the commissioners.

Farm Bureau members Robert Janes and Frank Stout headed what may have been the most effective pro-commissioner group, which called itself Citizens for Good Government.

"Those people really worked," Stencel said.

Farm Bureau members showed support for commissioners from the early going with the County

Farm Bureau resolving in favor of both the ordinance and the commissioners while Dwight Nash, head of the County Young Farmer Committee, coordinated all Farm Bureau support for the incumbents.

Yet, a broad spectrum of support obviously is what caused the landslide. Expressing support of the Commissioners were, the Ionia Township Officers Association, the Belding and Portland city councils, Ionia and Belding Chambers of Commerce and State Representative Stanley Powell (R-Ionia).



Burton Stencel



Maurice Gierman



Edwin Nash



D. Lee Satterlee

## March 15 Deadline for Fuel Orders

Farmers who want the fuel they will need when they need it this year should order it through their local distributor by March 15. Special forms FEO-17 for this purpose are available at local Agricultural Stabilization and Conservation Services (ASCS) offices.

Farmers have been granted 100 per cent of their current needs for fuel but the forms are necessary so local distributors can have the necessary amounts of fuel on hand at the right times, said Edwin Renke of the Michigan Department of Agriculture (MDA).

Early reports from the MDA indicated that only those farmers planning on using more fuel than they did in 1972 need fill out the special forms. But Bill Rockey of Farmers Petroleum Cooperative (FPC) says that procedures have been updated and all farmers are urged to make the special orders.

MDA's Renke warns that farmers should fill in a form for each supplier they have.

"If you have one supplier for diesel fuel and one for gasoline," he said, "then you should fill in a separate form for each."

Items that should be included in the special orders are the amounts of fuel used in 1972 and '73 which can be gained from distributor's records and projected requirements for 1974.

Special booklets to help farmers figure their future needs are available at the ASCS offices.

Should farmers have any trouble getting distributors to accept their orders, Renke suggests that a call to ASCS offices for help should be the first recourse. It is possible that if farmers changed their suppliers in 1973, they may be required to return to their 1972 distributors.

But FPC's Bill Rockey said this would be a last step.

"On the practical side, if your present dealer has fuel enough for his customers, he will try and keep them," Rockey said.

"The government doesn't want to disrupt normal business practices," he added.

If problems persist after calling the ASCS, farmers may contact the Fuel Crisis Center in Lansing at 517-373-8250.

# TAX CREDIT TV

# Members Should Work In Own Backyard



Some Farm Bureau members must think their organization is like Frankenstein's monster-formed by its creators (the members), but then existing on its own strength.

It isn't so. Not only in our formation, but our every action as an organization originates from the local level. Our policy originates from the grass roots, and our strength in obtaining policy goals depends entirely on the fact that we have a large, active and thriving membership which we represent.

I know, after experience as President of the Michigan Farm Bureau organization, that if it doesn't happen at the local level, it doesn't happen at all.

Our democratic, grass roots structure which allows the local people to speak through their state organization, has been the key to our success.

I've been talking about local people supporting our large organization, but this shouldn't cloud the fact that our county organizations should be deeply involved in local issues and events.

If we as Farm Bureau members are not actively involved in local affairs, we are losing out to ourselves. What other group in your county has better resources or organizational structure to be in a leadership position?

But what is the image of your county Farm Bureau? Is it an office down the street where farmers pay insurance? - A store where you get supplies? A community group that meets once a month to play cards?

Or is the organization also one that is involved in solving the problems of the community?

Lansing and Washington are only a part of the battlefield for Farm Bureau. On-going battles such as those involving land use, will be decided at the homefront. Hats off to those of you who have recognized that the action is in your own backyard and have acted accordingly.

Most citizens shirk their responsibilities by ignoring issues until the problems reach crisis proportions.

But we at Farm Bureau can avoid this short-coming because we have always been an issue-oriented rather than crisis-oriented organization.

We have consistently shown solid judgment and have been proven right time and again as an organization. It's not easy to be right, consistently. The reason we have been is that the people who are most affected by an issue can be heard and listened to is Farm Bureau.

It has been said that everyone is liberal about an issue when it doesn't concern themselves. If this is true, we had better be sure to tend to our own business diligently so that we maintain control over our own destinies. We can do this most effectively by being involved on the homefront.

Land use planning, transportation, farmland assessment and environmental control are just a few of the issues that must be reckoned with and decided in each locality.

They can be reckoned with most effectively by active farmers in active community groups and active county Farm Bureaus.

## underlines: TERRY CANUP Relatively Speaking

Americans may well be in the position of looking down their own noses today. We wail about our attitudes, our corruption and our economy.

Frank Conway, however, wants desperately to come to America. Imagine -- to this "awful, depressed" country of ours. Mr. Conway, 32, of Yorkshire, England recently wrote the Farm News asking that we place an ad for him so someone may sponsor him by assuring him of some work when he comes over. He quickly adds, "We can pay our way over," referring to himself, his wife and two small children.

It seems the problem for Conway is that the US government won't allow him to come over and speculate for work without a trade. So, with skills as a gardener and experience with horses and various livestock, Conway hopes to become part of America's new agricultural age it seems.

Right now, Conway and his family live in a country where laborers work only three days a week and inflation out jumps the US rate by 27 percent. Considering this we can feel lucky and proud that the US economy is doing as well as it is.

American farmers can feel especially proud for being such a big part of this relatively healthy situation.

Frank Conway seems to believe in our future, if he plans on bringing his eight year-old boy and one year-old daughter over to start a new life. We should believe in our future, too.

After working and studying as a word manipulator for a few years, I have found some words that sound like squeaky chalk to me.

Here's one--INTERESTING. Oooooo that one really makes my teeth hurt. How would you women like it if you tried to put yourself together with some special clothes and make up and then meet your husband at the door to have him say, off the cuff, "You look interesting today."

What an insult! Ant farms and museums are interesting. What people really mean when they say something is interesting is "I can't think of anything better to say about it."

People thought the energy crisis was interesting when gas was 30 cents a gallon. Now it's a problem.

The other word that is fighting for the top spot on my "Most Hated Words" list is ACTIVITIES.

Remember when you were small and you were at a picnic? The adults would come up to you and say "Come on, we've got some activities for you."

You would think to yourself, "I don't want to do any activities. I wanna play baseball and tag. What do ya wanna ruin my day with activities for?"

So there would be the folks carrying off a screaming, kicking kid to the dreaded activities.

I'm sure that many of us react to this word much the same way after we have grown. If somebody asks you to a party you probably say "great." But if they ask you to an activity, you probably act as though you didn't hear them or say you will be busy watching educational TV that night.

It's something to think about when you plan Farm Bureau . . . er . . . uh . . . events. Whatever you do, don't invite people to activities. You'd be surprized just how popular Sesame Street really is.

## MICHIGAN FARM NEWS

### "EVERY ISSUE ON THE ISSUES"

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Farm Bureau

## DONNA

### Human Relations the Key

Several years ago, I felt compelled to record my experience with our blind and mentally retarded daughter. It seemed to be something I had to do, for whatever reason . . .

First attempts at this self-appointed task ended in frustrating failure and I turned to a trusted friend and counselor for help. "You are not allowing your readers near the child," he said. "Any glimpse we get of her is clouded by your own emotions. Become her; put on a blindfold, get down on the floor and feel the textures of her world. Only then will we know the child."

I did just that -- for several hours on a lonely afternoon. In total darkness, I got to know my child, and to let others know her.

Why am I sharing this very personal experience with you? Because I'd like you to go through the same experience -- put on a blindfold and live in darkness for even one hour.

Then--take off the blindfold, thank God for your sight and the sight of your children, and call your local Lions Club. Ask them what you can do to help those already in darkness and to save the precious sight of others.

Sightsaving and giving a new lease on life to the blind have long been projects of Lions Club members.

They go about their various programs with a dedication and enthusiasm that's contagious and motivating. But there's not a trace of jealousy or possessiveness involved in "their" projects.

It's the people they help who are important -- not their own glory or credit lines. That's why they're so happy for the involvement of other groups, such as Farm Bureau.

Raising seeing eye dogs, collecting eyeglasses to be sent overseas, sightmobiles, screening pre-schoolers for eye diseases, white cane information, signing up donors for cornea transplants -- all these projects offer opportunities for self-satisfying involvement.

Lions Club officials picked an "easy touch" when they drew me for an interview recently, but I'm sure many Farm Bureau members are in the same category. Farm people are compassionate people who respond to the needs of others. They also recognize that human relations are the best public relations and that participation and leadership in worthy projects are beneficial to their organization.

Mothers should be especially responsive to these opportunities. Blindness is not something that only happens to "other people" . . .

## FREE AD SPACE FOR FARM BUREAU MEMBERS

Starting with this issue of Farm News, MFB members are entitled to a free 25 word classified as per month. The Farm News reaches nearly 62,000 farm families in Michigan each month. Ads will be limited to one per month per membership.

Just send ads on a postcard to: Michigan Farm News, 7373 W. Saginaw, Lansing, Michigan 48904. Ads should be received by the 20th of each month to be included in the next edition.

Members who wish to advertise goods from retail outlets or dealerships should seek paid ads.

## Nixon Thanked by Member

WHY CAN'T WE BE THANKFUL?

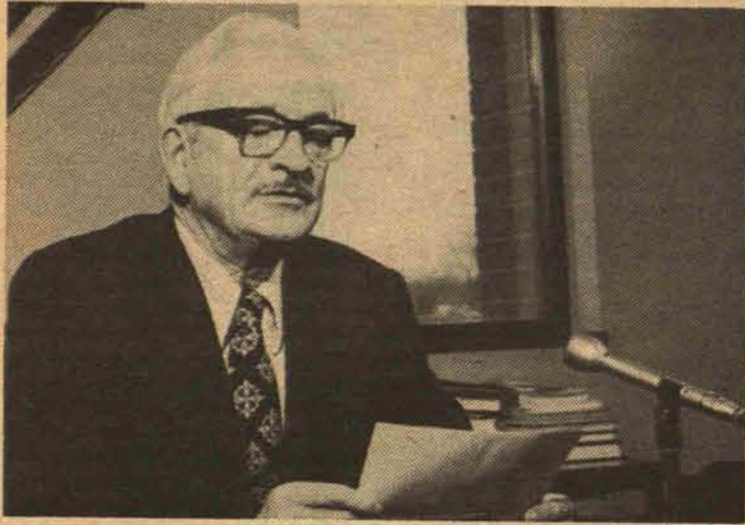
For over 50 years our boys have had to serve their country, on battle fields all over the world. And then we get a President who brings our boys home from the bat-

tlefields, from behind prison walls, from hospitals. Now when our boys leave high school they can plan their education, go into business, get married, without the fear of being drafted and perhaps crippled or come home in a box. How many

have written our great President, thanking him for the life they are now able to live on their own shores in the greatest country in the world?

Mrs. Ernest Larson  
Fremont, Michigan

# Rates Cut Due to Energy Crisis



FBIG Vice President Nile Vermillion announces premium cuts.

Farm Bureau Insurance Group companies have announced they will reduce automobile insurance rates this spring because of decreased travel and highway speeds resulting from gasoline shortages.

Premiums will be lowered an average of 10 percent per vehicle on all major coverages ranging from collision to residual liability.

The premium cuts will begin with policy renewals mailed after May 1 and will mean a decrease of \$3 million in premiums to the companies this year.

The adjustment will lower rates for approximately 90 percent of Farm Bureau Mutual and Community Service Insurance auto policyholders. Premium savings

for the individual car owner will depend on the number of miles driven weekly and other classification factors. Mileage will be determined by means of a mail survey which will be distributed to members this month.

Low mileage drivers will benefit most from the new classification system; high mileage drivers the least. A small number of high mileage commuters will receive a minor rate increase.

Farm Bureau's affiliates are the first insurers to recognize that fuel shortages will reduce highway accidents and auto rates. Other State and National insurance companies have adopted a wait-and-see attitude regarding effects of the energy crisis, cautioning consumers that it would take

several more months to determine if reduced speeds and travel would affect claim costs.

Nile L. Vermillion, Executive Vice President, indicated there is ample evidence that claim costs will decline as a result of gasoline shortages, adding that both accident frequency and severity could be affected.

He noted it was difficult to assess the ultimate effects of lower speeds and reduced travel. "We are convinced, however, that accident costs are on the way down, and we intend to pass the anticipated savings on to our policyholders. We see no reason to wait," he added.

Key factors in Farm Bureau's decision were reduced highway travel, the recent drop in Michigan traffic deaths, increased car pool use and pending legislation which would set speed limits at 55 mph.

The auto rate adjustment will apply to all major policy coverages, including Collision, Comprehensive, Personal Injury Protection, Property Protection Insurance and Residual Liability. The latter three coverages are mandatory for all drivers under Michigan's No-Fault law.

Farm Bureau Insurance Group, the State's seventh largest insurer of private passenger vehicles, is a multiple line organization composed of four companies: Farm Bureau Mutual, Farm Bureau Life, Community Service Insurance and Community Service Acceptance Company. The firms are represented by 419 agents operating from 47 outstate service offices.

The adjustment is subject to approval by Michigan's Insurance Bureau.

## Submit Protest

Amid claims from American Bakers, that the US will soon run out of wheat, MFB President Elton Smith informed Secretary of Agriculture Earl Butz on Feb. 26 that there are not enough grain buyers in Michigan.

In a telegram to Butz, Smith said, "Grain elevators in Michigan are withdrawing all bids to buy wheat from farmers."

"This action was taken because grain elevators are unable to sell soft wheat supplies already on hand."

"Bakers have stopped purchasing flour in anticipation of an export embargo."

Past statements by USDA spokesman indicate they recognize such ploys.

# Rail Plan Scary

(Continued from page 1)

"This is the sort of information we want to get in these hearings," Newkirk said.

He added that changes in traffic needs since 1972 would have to be brought to light in the hearing process.

Contrary to popular belief, reorganization plans do not stop with bankrupt railroads. Other railways can participate in the plan, and circumvent normal abandonment procedures, Newkirk said.

Newkirk emphasized that a peared down rail system was not necessarily a detriment to farmers. He pointed to a University study in Iowa which claimed that farmers could save money by trucking grain to rail subterminals. "This is just an example of how a cooperative effort can benefit everyone," he said.

Though the railway problem which prodded Congress into

reorganization action for the railroads was termed the "Northeast railway crisis," 62 per cent of the trackage that could be abandoned is in the four-state region of Illinois, Ohio, Indiana and Michigan.

Substantial amounts of Michigan grain, especially for export, is sent through Ohio to the Northeast and predominant amounts of Michigan soybeans are sent west through Indiana and Illinois for processing.

## WHO IS NO. 1?

**Farm Bureau**

**MICHIGAN FARM BUREAU - -**

**BLUE CROSS AND BLUE SHIELD OF MICHIGAN**



There's no question about it! When it comes to **strength, satisfaction, security, and service, YOU** come out ahead by being a member of

this team. "Answer Challenge Today" is the Farm Bureau's official theme for

1973-74. Why not let Farm Bureau answer one of the greatest challenges

facing you today - the need for modern, dependable health care protection

- by joining Michigan's No. 1 health care protection plan.

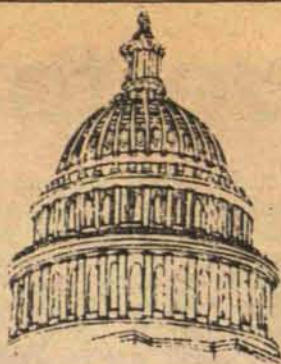
**BLUE CROSS AND BLUE SHIELD OF MICHIGAN**

**OPEN ENROLLMENT MARCH 1 TO MARCH 15**

# CAPITOL REPORT

Robert E. Smith

## Tax Review



The Senate substitute for H. 4244 passed the Senate by an overwhelming bi-partisan vote of 28-4.

The bill is now on the calendar in the House of Representatives and is slated for action by March 12.

During that period, it is expected that amendments will be made to the bill. It is expected, however, that final legislation will apply to both agricultural and "open space" land.

There has been tremendous interest in this legislation by farmers and other landowners. There have been several meetings throughout the state sponsored by local Farm Bureau leaders to discuss the legislation in detail. As a result, there have also been many requests to repeat in this column an outline of the legislation as it passed the Senate and as it applies to the agricultural provisions of the bill. The following is a brief outline of the legislation in its present form:

The program is voluntary. It is up to the individual landowner to decide whether he wishes to apply for the benefits of the act.

Application to the program is made to a "local governing body" (township, county, city, or village). If locally approved, the application is forwarded to the state land use agency for approval. If locally rejected, the owner can appeal to the state agency.

If approved, a "farmland development rights agreement" is prepared. This is a ten-year contractual arrangement in which control of the development rights rests equally with the landowner and state.

During the period of the agreement, property taxes in excess of seven percent of the owner's taxable income are refundable by the state.

At the termination of the agreement all rights are returned to the owner. A lien without penalty or interest is prepared as a "rollback" of the total credit allowed on the State Income Tax for the last seven years.

The lien is payable only if the owner sells the property or converts the land to a use prohibited by the former agreement.

This is a major difference from other states that use a "rollback". They require payment of the "rollback tax" when the farm comes out of the program. This is often a hardship.

**Other Provisions:**

- Owners of land under an agreement are required to notify the state or local governing body three years prior to the agreement's termination date of their future plans with respect to the land.

- During the term of the agreement cities, villages, townships, counties, or other governmental agencies cannot impose special assessments for sewers, water, lights, or non-farm drainage.

- In the event the land or a portion of it is condemned for other use, the development rights on the condemned land revert back to the owner without penalty or rollback.

- The landowner may apply for termination of the ten-year period. If permitted, a penalty lien of 25 percent of the land's market value plus repayment of the tax credits is imposed. The lien is subject to an annual interest rate of six percent compounded until paid.

- In the event of death or permanent disability, provisions are made for release of the property during the contractual period without penalty.

Under this program, local government and schools would not lose revenue as the tax relief to the farmland owner would be a refund from the state.

If this bill passes, its provisions could be used by any farmer. It would mean that farmers, especially in areas where assessments are based on values for development purposes; will not be forced to sell because they can't pay the taxes.

**Fertilizer Types That is**

## Watch for Sharks

Watch out for the fertilizer shark! This is the warning from Dr. Lynn Robertson, soil scientist at Michigan State University.

"Because fertilizer is in short supply and prices are higher, the season is ideal for fertilizer sharks," Robertson explains.

What is a fertilizer shark? Robertson describes him as a newly and highly trained enthusiastic salesman with convincing arguments about how you can save a dollar on your fertilizer bill.

Sharks are especially successful on farms with high fertility levels. Under these conditions the shark can prove that his product, which costs less per acre to apply, is as good as the standard brand or treatment.

It's not easy to spot a shark immediately, so Robertson advises farmers to be alert to some of the following claims:

- Fertilizer prices are excessive and the companies are making money at the expense of the farmer.

- The material is so new that research foundations, experiment stations, and county agents haven't had time to test it.

- The product contains no acids or "chemicals."

- The product contains an unknown or even secret ingredient.

Robertson also cautions farmers to watch out for the following:

- Costs calculated only on an acre basis and not on a weight or volume basis.

- Material not registered with the Michigan Department of Agriculture.

If you suspect anyone of being a fertilizer shark, contact your county extension agent. If he doesn't know about the product he'll find out and advise farmers on the situation in their area.



## Legislators Meet Members

Michigan legislators took notice of Farm Bureau members by attending regional legislative seminars held a few blocks from the capitol in Lansing.

Rep. Donald Van Singel (R-Grant) top left, Rep. Bela Kennedy (R-Bangor) top right, Sen. L. Harvey Lodge (R-Waterford) bottom left and Sen. Gary Byker (R-Hudsonville) were only a few who attended.

Those attending included Sen. Harry DeMaso (R-Battle Creek), a primary force behind the new farmland assessment bill.

## FBIG Celebrates Silver Anniversary

Statewide distribution of an historical booklet and illustrations entitled "Early Indians of Michigan" will mark the March 7, Silver anniversary of Farm Bureau Insurance Group (FBIG).

The study, "dedicated to the Michigan Indian: first Americans, first farmers, first ecologists of Michigan lands and waterways", features the Huron, Ottawa, Chippewa and Potawatomi.

The illustrations were created by Dirk Gringhuis, an expert in Indian history and current Curator of Exhibits at the Michigan State University Museum.

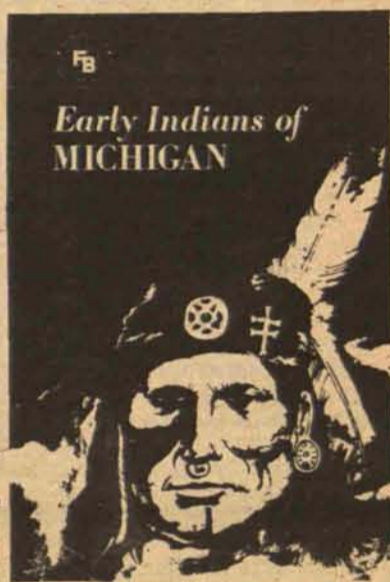
Commenting on the Early Indians of Michigan commemoration project FBIG Vice President Nile Vermillion said, "The historical study is our way of giving back to the community something of significant value."

An explanation booklet and a set of four, 11" x 14", full color reproductions will be made available to the firm's policyholders and the general public through schools, libraries and museums.

The concept of insurance for Michigan Farm Bureau members began back in the mid-1920's with limited insurance services through State Farm Mutual. The arrangement worked reasonably well but, by 1948, Farm Bureau leaders began looking for an improved program. Experience in other endeavors indicated a cooperative program could be more beneficial to members. So, why not a cooperative insurance program? The Illinois member, for example, was insured in a Farm Bureau company which he owned and controlled. A company with reduced farmer rates. A company which allowed members to share in the profits of a successful operation.

Michigan members were surveyed to ascertain interest in the venture -- and the response for a Farm Bureau Insurance Company "at home" was unanimous. Members not only approved the idea, but invested \$340,000 in charter debentures and automobile policy applications to get the "Kid Brother" started. Nile Vermillion an attorney and experienced insurance administrator from Nebraska was hired to build the operation. On March 4, 1949, Farm Bureau Mutual Insurance Company was formed.

In 1950, farmers asked for liability insurance and life insurance protection to build savings, to protect growing farm mortgages, to develop retirement funds. On Sept 20, 1951, the Farm Bureau Life Insurance Company was formed.



Cover of FBIG "gift".

And by the way, members said, how about fire insurance? "Farmers need protection against fire and wind and other hazards -- at a reasonable rate. The policies should provide higher limits and be guaranteed non-assessable." In 1954, they got it!

Farm Bureau Insurance developed the first Farmowners policy in 1960. That same year, a "Financial Planning" service was established to help farm families deal with estate transfer and taxation problems. Then came Group Rated Auto Insurance in 1968, "Safety Group" Workmen's Compensation Insurance in 1971 and recently lowered auto rates due to the energy crisis. New policies, programs and member benefits ... the kid had grown up.

By the early 60's Farm Bureau Insurance had gained the distinction of being the largest farm insurer in the State; but there was a problem on the horizon. The insurance program which was started in 1949 for the exclusive benefit of Farm Bureau members could not continue to meet growing, changing farmer needs if the program remained exclusive. The shrinking farm market alone couldn't provide the necessary financial base.

A few farsighted leaders of Michigan Farm Bureau, however, realized the insurance operation could create desired member benefit if the companies were allowed to profit from servicing other, non-farm clients. And in 1962, Community Service Insurance Company, a stock company owned and controlled by Farm Bureau members, went into business.

Here are a few facts to give you an idea of what the "Kid Brother" is today; Employees, 456 and over 400 Agents, and Assets totaling more than \$140 million.



## It Means Money

Governor Milliken signs H. 5254 which extends the period of time that farmers and other off-highway users may apply for their gas tax refund from six months to one year.

The bill was introduced by Rep Robert Young (R-Saginaw). At the request of Rep. Stanley Powell (R-Ionia) the Attorney General has ruled that the new law is retroactive and that claims for gas tax refunds can cover purchases made within the past year.

Those present at the signing are, left to right, Representatives Stanley Powell, Loren Armbruster, Harry Gast, Robert Young, and Bela Kennedy, and Farm Bureau's Legislative Counsel, Bob Smith.



Robert E. Smith



Albert A. Almy

The Farm Bureau Public Affairs Division receives numerous letters from members and community groups throughout the state asking questions covering many areas of concern. Often the same question comes from many members. The Farm News will try to bring the answers to your questions from the people who know - MFB legislative counsels Albert A. Almy and Robert E. Smith.

**Q:** We read in the Farm News that the Legislature has passed a tax tribunal law. What does this mean and how will it change the appeals procedure for those who are dissatisfied with their property tax assessment?

**A:** Passage of the bill creating a tax tribunal means that the tax commission will no longer have the authority to act upon appeals from taxpayers. Such decisions will be made by the tax tribunal.

The tax commission will have to prove its point before the tribunal as well as the person making the appeal. The tribunal does not take effect until sometime in mid-summer or early fall.

Those dissatisfied with their property tax assessment for this year will continue to appeal in the same manner as before. The first step a taxpayer must take in the process of appeal is to appear and protest before the local board of review.

The first meeting of the body this year is on Tuesday, March 5. Protests are usually made at the second meeting which this year is on MARCH 11 and 12.

If your local board of review does not make the adjustment that you determine equitable, you then have the right to appeal to the state tax commission. This process does not require a lawyer and can be started by a simple letter to the commission in Lansing.

The letter should state that you are appealing your assessment, indicate the number of assessments being appealed, and show the township and county in which the property is located. The letter should also state the reason for the appeal.

It is well to mention that you have appeared and protested before the local board of review and give the date. All appeals to the state tax commission must be postmarked before MAY 6, which is the first Monday in May.

When your letter is received, the tax commission will send you forms on which to indicate the full basis of your appeal. You have 30 days to return the forms. Your letter begins the whole process and can be very simple.

As the tax tribunal becomes effective, appeals pending before the tax commission will probably be turned over to the tribunal.

**Q:** How does the law read on how property should be assessed for tax purposes?

**A:** There are many sections of law on how property is to be assessed. However, the section that probably would apply to this question is Section 27, which defines cash value. This section was changed this past year, and the portion that applies to the question is as follows:

"Sec. 27. 'Cash value', means the usual selling price at the place where the property to which the term is applied shall be at the time of assessment, being the price which could be obtained for the property at private sale, and not at forced or auction sale.

Any sale or other disposition by the state or any agency or political subdivision of lands acquired for delinquent taxes or any appraisal made in connection therewith shall not be considered as controlling evidence of true cash value for assessment purposes.

In determining the values, the assessor shall also consider the advantages and disadvantages of location, quality of soil, Zoning, Existing Use, Present Economic Income Of Structures, Including Farm Structures And Present Economic Income Of Land When The Land Is Being Farmed Or Otherwise Put To Income Producing Use, quantity and value of standing timber, water power and privileges, mines, minerals, quarries, or other valuable deposits known to be available therein and their value.

Except as hereinafter provided, property shall be assessed at 50 percent of its true cash value in accordance with article 9, section 3 of the constitution."

The words in bold face type are recent changes. The words "zoning, existing use, present economic income of structures" were supported by Farm Bureau about three years ago.

The remaining words in the bold face type were inserted by an amendment introduced by Rep. Engler this year and were supported by Farm Bureau.

**Q:** We understand that it is possible to have farm woodlots taxed in a different manner from the regular property tax. What is this law, and how can a farmer use it?

**A:** You are, no doubt, referring to a very old Michigan law passed in 1917 and amended in 1960 known as the Farm Woodlot Law. It is an act "to encourage private forestry and to provide for exemption from taxation of such private forest reserves."

Farmers whose woodlots qualify could realize significant tax relief under this old act.

To qualify, a tract of land cannot exceed 160 acres, one-half of which must be "devoted to agricultural purposes." A portion qualifying for a private forest reserve cannot exceed "one-fourth of the total area" (40 acres).

The application is filed with the county treasurer. Some of the requirements include:

- There must be at least 1,200 trees on each acre. Additional trees can be planted to bring the number up to requirements.

- The land in the program cannot be pastured.
- When the forest is 10 years old, there must be at least 500 trees to the acre; and when it is 25 years old, there must be at least 250 trees to the acre. There is a broad variety of trees that are permitted.

A simple one-page application is made to the county treasurer giving the description of the farm, the size in acres, the amount under cultivation, and information on the age and number of trees per acre. If the application meets the requirements, it then becomes the duty of the supervisor to "personally examine" the reservation and determine if it is "properly cared for in accordance with the provisions of the law."

The tax relief that results is that all valuations "over and above \$1 per acre shall be exempt from all taxation."

This means that the value is automatically set at \$1 per acre.

Anyone wishing a copy of the full law along with an application form may obtain one by writing the Public Affairs Division of Michigan Farm Bureau.

Farmers of larger acreages may wish to consider another act known as the Commercial Forest Reserve Act (or the old Pearson Act). Application in this case is made to the Department of Natural Resources.

**Q:** During 1973, a national permit program was developed by the Environmental Protection Agency to reduce water pollution from nearly all sources, including agriculture. What are my responsibilities under the permit program?

**A:** While many Michigan producers would conclude that smaller livestock operations are exempt from the permit program, such is not the case. The regulations specifically state that smaller operations may be subject to the permit program if identified as significant sources of pollution.

The national permit program is required by the Federal Water Pollution Control Act of 1972. The Environmental Protection Agency (EPA) is the agency responsible to develop and administer the program.

Last year, EPA published proposed regulations to implement the permit program. Following considerable public comment, the proposed regulations were substantially modified prior to final adoption on July 5, 1973.

The permit program applies primarily to confined livestock feeding operations with 1,000 or more animal units on hand at any given time. The 1,000 animal unit reference is equal to 1,000 beef animals, 700 mature dairy cows, 2,500 swine, 30,000 layers, 55,000 turkeys, or 10,000 sheep.

The Michigan Water Resources Commission has been assigned the responsibility to administer the permit program within the state. The WRC does have authority to adopt more stringent permit program requirements, but at this time has chosen to follow the minimum EPA regulations.

Any producer having specific questions concerning his responsibility under the permit program should contact the Water Resources Commission, Department of Natural Resources, Lansing.

# NATIONAL NOTES

Albert A. Almy

## Land Use a Federal Issue

The Land Use Policy and Planning Assistance Act passed by the Senate is expected to receive House consideration about the time you receive this edition of Michigan Farm News. Farm Bureau is opposed to the bill, but would support a substitute bill (HR 11325) which would provide no sanctions, reduce federal authority over approval of state land use planning and provide for federal grants-in-aid to assist states in land use planning.

HR 10294 presently under consideration would encourage the development of state land use plans. The bill would provide \$100 million per year for eight years in the form of grants to states for developing land use plans.

It would establish an Interagency Land Use Policy and Planning Board composed of representatives from at least twelve federal government agencies who would have the right individually to veto any state land use plan.

It is expected that when HR 10294 is considered by the House, an amendment will be offered to include sanctions. Sanctions would withhold a portion of federal highway, airport and recreation funds if a state did not develop an acceptable land use plan.

### Trade Reform

The Trade Reform Act of 1973 is now before the Senate Finance Committee, which is holding public hearings on the bill.

HR 10710, was passed by the House on Dec. 11, 1973 would give the President special authority for new trade negotiations. It would also increase the President's authority to take action against foreign countries which levy unreasonable import restrictions against US commodities or subsidize exports of their commodities to our country. This is an important provision to segments of US agriculture, such as the dairy industry, that have difficulty competing against heavily subsidized imported products.

HR 10710 was amended by the House to prohibit the President from authorizing equal trade concessions or credit terms to countries that restrict citizen emigration.

This nontrade amendment aimed at the Russian-Jew situation can bring about political repercussions and have direct effects upon the USSR, which is a large potential market for our farm products. Farm Bureau opposed this restrictive nontrade amendment.

### Price Controls

The Economic Stabilization Act of 1970 provides the authority for the President to impose price and wage controls upon the economy. Since August of 1971, the nation's economy has been operating under various price control programs. The Act will expire on April 30, 1974 unless Congress approves an extension.

Wage and price controls were imposed in 1971 in an effort to control inflation. However, since

the controls have been in effect federal spending has increased over 23 percent, federal debt has grown nearly 20 percent and inflation has not been controlled.

Farmers throughout the nation are very much aware of the impact price controls have had upon their farming operations. Shortages of fertilizers, baling wire and other production inputs have developed because manufacturers could realize higher profits by exporting and selling in uncontrolled foreign markets.

Controls on meat discouraged livestock production and temporarily closed down many packing plants.

Farm Bureau is vigorously opposing any extension of authority for price and wage controls beyond April 30, 1974.

### Feedlot Guidelines

On Feb. 14, the Environmental Protection Agency published final regulations establishing effluent guidelines and standards for the feedlot industry. A feedlot is defined by the regulations as an area where the density of livestock precludes the growth of production of crops or forage.

The present standards for those feedlots with 1,000 or more animal units contain three key provisions:

First, all new feedlots of the specified size whose construction began after September 7, 1973 and which will begin operation after April 15, 1974, shall not discharge pollutants to navigable waters unless caused by a single or series of rainfall events that overflow collection facilities designed to control all normal feedlot runoff plus that from a 25 year, 24 hours rainfall event.

Second, by July 1, 1977 all existing feedlots of the specified size shall prevent the discharge of pollutants into navigable waters unless caused by a single or series of rainfall events that overflow collection facilities designed to contain all normal feedlot runoff plus that from a 10 year, 24 hour rainfall event.

Third, by July 1, 1983, all existing feedlots of the specified size shall prevent the discharge of pollutants into navigable waters unless caused by a single or series of rainfall events that overflow collection facilities designed to contain all normal feedlot runoff plus that from a 25 year, 24 hour rainfall event.

The standards apply at this time only to feedlots with 1,000 or more animal units or their equivalent. Feedlots with 1,000 or more beef animals, 700 or more mature dairy cattle, 2,500 or more swine weighing over 55 pounds, 55,000 or more turkeys, and 30,000 or more laying hens utilizing a liquid manure system. Although these feedlot size designations would appear to exempt most Michigan feedlots from the regulations, EPA has made it very clear that proposed standards for feedlots with less than 1,000 animal units are being developed and will be published for public comment in the future.

# Michigan Marketing Outlook

Bill Byrum - MFB Marketing Specialist  
 Dan Hall - Secretary, Michigan Soybean Producers  
 Harry Foster - MACMA, Fruit & Vegetable Manager  
 Ron Nelson - MFB Market Development Dept.  
 Don Kunz - Michigan Elevator Exchange.

Wheat prices reached their highest cash level so far this year as the scramble intensified to find adequate supplies to carry millers into July when the new crop might be expected to begin falling before the combine.

The peak prices, however, produced little selling by producers mainly because of very small farm stocks. Amid the national debate over whether we are going to run out of wheat or not, farmers themselves can have little influence on the outcome. When you view the stocks on farms, one must keep in mind that there is bound to be what we refer to as a residual stock.

That is, wheat that would probably never move into commercial channels because it might consist of seed stocks or it may not even be salable due to poor quality or a persistent belief on the part of the owner that next year would bring a better price.

It seems safe to conclude that the transition from our old crop supplies to the newly harvested grain will uncover some serious problem in the wheat availability. Meantime, holding wheat for a better price than the \$6.50 that has been recently quoted is a gamble for only the most stout hearted. Based on planting projections and growing conditions around the world, it looks like we will add to world wheat stocks in a moderate manner during the next crop year.

### Corn

Corn producers have also been enjoying their highest cash values since harvest as the figures concerning production and usage continue their trend to a reduction in supply.

The carry-over next Oct. 1 so often referred to in price projection is beginning to lend the same kind of atmosphere as the wheat scare. Uncle Sam's production figures for 1972 have been reduced in each subsequent report between Sept. 1 and the final report released Jan. 16 putting it at 5.643 billion bu. But Jan. 24 stocks of all grains in all positions were released and the resulting projection put our carry-over Oct. 1 at only a 40-day supply for this nation.

That's enough to make everyone very nervous. Planting intentions indicated a very sizeable increase in acreage this spring if farmers can get fertilizer. Prices still look firm, but the actual ground preparations and planting conditions will be a price influence on the old crop that you will have to watch closely.

### Soybeans

Soybean production and usage figures have paralleled those of corn with some surprises showing in each reporting area. However, soybeans are the only one of the three crops that have a comfortable projected carry-over. In fact, it would be a record carry-over, but being the glamorous crop that they are, farmers are not likely to be quick to sell them and farmers now hold beans that will be needed in the market place. Again, new crop field work and planting will be very important. Prices could do better before then.

Soybean producers should watch closely the March USDA planting intentions report as well as the markets response to it. This report scheduled for release on March 14, will be the second issued on the 1974 crop. The Jan. 1 report indicated a three percent decrease in US soybean planting intentions.

As has been the rule for the past year, "all bets were off" on where the soybean market is headed. The several factors normally thought to give some indication as to price movement are mixed. Certainly a corn/soybean price relationship so heavily weighted to corn is causing farmers to re-think their planting

intentions, but a soybean market relying so much on an uncertain corn and oil market is not comforting.

The 1974 market price is obviously uncertain with market watchers observing the fertilizer-chemical-fuel situation and wondering if corn farmers will actually plant the crop projected or switch to soybeans. With a 1974 beginning stocks carry-over of 240 million bu. (four times that of 1973) projected, one wonders what this will do to harvest prices.

With an all time high world

output of soybeans (up 22 percent over 1972) and an all time high in farm output in the Soviet Union, the export picture is less bright for '74-75. Current projections for fiscal 1975 call for agricultural exports to fall from 20 billion to between 17 and 19 billion dollars. World output and exports of soybean competitive-palm oil is expected to be up in 1974 and to be even higher in 1975.

In the current market, analysts are advising to trade from the long side. Looking at 1974's soybean crop and beyond experts are

looking for large stocks buildups for the next three years. After that, say by 1977, supplies could tighten up again as they did in 1973. This would raise prices, they say, and result in land being shifted away from other crops, primarily corn.

### Livestock

Live cattle and hog prices during the last part of February experienced the after affects of the recent truck stoppage. Heavier butcher cattle and hogs, uneven runs at the major markets, and the uncertainty among farmers has created an uneasy attitude about

the market situation.

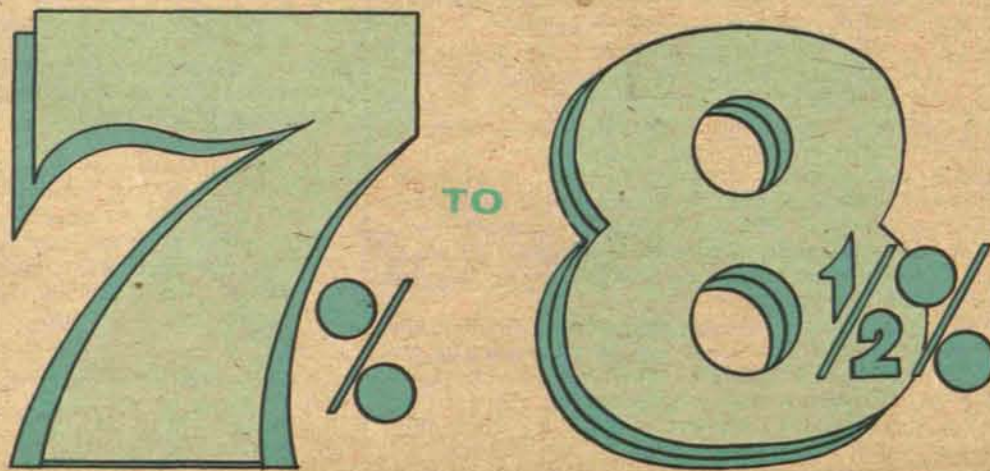
Feed costs continue to rise and is the main subject on the livestock feeder's mind. Both butcher cattle and hog prices need to rise sharply in order to put the profit margin back into the livestock business.

Farmers can expect butcher cattle to be in the middle and high forty dollar range during March and butcher hogs to sell from \$38.00 to \$44.00. Undoubtedly the price of feeder livestock will follow these markets accordingly.

(Continued on page 7)

## ANNOUNCING NEW ISSUE

### FARMERS PETROLEUM COOPERATIVE, INC.



## DEBENTURES

|         |                  |                             |
|---------|------------------|-----------------------------|
| 7%      | 5 Year Maturity  | \$100.00 Minimum Purchase   |
| 8%      | 15 Year Maturity | \$100.00 Minimum Purchase   |
| 7 3/4 % | 10 Year Maturity | \$1,000.00 Minimum Purchase |
| 8 1/2 % | 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.

### DEBENTURE ADVANTAGES



Interest starts the day of purchase.



They can be registered in as many as three names.



Interest is paid annually on September 1st.



They can be transferred to new owners at any time without a charge.



There is no brokerage fee — no commission cost to the purchaser. Your entire investment draws interest.



They are backed by Farm Bureau's organizational know-how.



You will have the solid satisfaction of helping build more, much needed cooperative production and service centers for Michigan Farmers.

Farmers Petroleum Cooperative

### On the move...

Modern manufacturing and processing facilities. Top quality products. Experienced personnel. That's the picture at Farm Petroleum Cooperative. Your investment is with a progressive \$7,000,000 corporation, which has never missed a dividend or interest payment on investment securities. All of our Securities Representatives are registered with the State of Michigan.

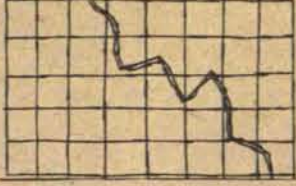
Where Your Farm Comes First  
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This is neither an offer to sell nor a solicitation to buy these securities. The offering is made only by the prospectus.

Clip and mail this coupon to:  
 Mr. C. A. Morrill  
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 I would like a copy of the prospectus and a call by a registered sales agent.

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# Marketing



# Picture

## Michigan Marketing Outlook

(Continued from page 6)

Livestock feeders need to examine the recent hog and cattle inventory reports and draw their own conclusions from them. There appears to be some real questions and inconsistencies in these reports as they relate to the market prices, etc. Another concern is an apparent conservative consumer approach to buying meat.

### Dairy

Milk's increase in both price to the producer, and of course cost to the consumer was essential. The milk price increase of 60 cents cwt. is needed to offset the gradual, but steady increases in production costs. Most, if not all costs of production have risen and it appears they will continue to rise. The demand for and the supply of most items will push the price higher. From plow points to protein supplement the factors of production are much in demand, and relatively short in supply.

Milk production in Michigan was 4 percent less in January of 1974 than in the previous January, according to the Michigan Crop Reporting Service. Several factors have influenced this trend. Milk cows numbers are down 1,000 head from January of 1973, and in addition production per cow was down 35 pounds, for the same period. During the period from January 1973 to January 1974, ration costs have increased over 65 percent. A significant factor in the ration cost is corn, which has almost doubled in value from last year.

Current consumption trends indicate that consumers are not buying as much milk, while at the same time it appears that costs of production at least will hold steady, and possibly increase some over the next year.

### Fruit

Tart cherries are the shortest supply since 1967. Prices are at record levels. A good sized crop in 1974 will be welcomed by growers and everyone involved in selling cherries. The price outlook for 1974 is bright at this time.

The canned purple plum inventory is nearly double last year but below two years ago. Due to the

general shortage of canned fruits, purple plums are now being used as a substitute fruit on many menus. The USDA also purchased a large quantity of plums last fall for distribution.

Peaches and pears are being allocated on a tight market basis. Prices have moved upward to reflect the supply situation which is below last year across the board.

The supply of apple products from applesauce to apple juice is down substantially from a year ago. Prices and product movement have been at record levels. Some products have been selling so well that processors are considering the possibility of processing more of the apples in storage. Outlook for 1974 is excellent at present.

### Vegetables

Production of asparagus in Michigan is expected to increase again in 1974 due to the new plantings of recent years. The added production is needed to take advantage of a national-regional shift as Eastern States production continues to decline and grain farming takes over asparagus fields of other Midwest areas.

The January asparagus inventory was below a year ago. Price negotiations are beginning in California and other states along with the Michigan Asparagus Growers Division of MACMA.

Processing vegetable contracts are now being negotiated. Most contract prices and terms are above last year's levels. However, farm production costs are up significantly from last year.

Kraut cabbage in Michigan at \$24.00 per ton (up \$6.00) is still well below the \$30.00 to \$40.00 per ton being negotiated in other key cabbage states. Inventories are low and case prices of sauerkraut continues to move upward.

Processing potato contract values continue to move upward to the \$4.00 to \$4.50 per cwt. level. Frozen french fry inventories are 10-15 percent below last year, with the price up approximately 25 percent.

Pickling cucumber contracts are being negotiated with some companies while others have already contracted a sizeable portion.

# Big Changes on MACMA Board of Directors

The complexion of the MACMA Board of Directors has changed markedly in structure and personnel during the MACMA annual meeting last month. Three new faces joined the board which now gives fruit growers stronger representation through a change in by-laws that were adopted at the meeting.

MACMA commodity divisions, which had selected only three of the 11 board members the previous year, placed five men on the board at the Grand Rapids gathering. Three board members represent the fruit division as opposed to one the previous session, while livestock and vegetable divisions retained one representative each.

The move which was made in recognition of the large mem-

bership of fruit growers in the marketing organization, brought fruit growers P.C. Morrison Jr. of Williamsburg and George Stover of Berrien Springs to the MACMA board for the first time. Lowell Eisenmann of Blissfield stepped into a board position for the first time in place of livestock representative Lyle Cunningham.

P.C. Morrison produces a wide variety of fruits in his operation including apples, plums, peaches and sweet and red tart cherries. Morrison is also a stockholder in a processing co-op which rests on his acreage.

The new director was formerly the chairman of the MACMA Red Tart Cherry Division, and chairman of the Michigan contingent to the American Agricultural

Marketing Association, (AAMA) Red Tart Cherry Advisory Committee.

Morrison is presently a member of the Cherry Administration Board.

George Stover, who is president of the Berrien Co. Farm Bureau grows peaches, plums, red tart cherries, apples and tomatoes on his farm.

Stover is on the processing Apple Marketing Committee of MACMA and the Processing Apple Advisory Committee to the AAMA.

Lowell Eisenmann, a former Lenawee Co. Farm Bureau president, is a beef cattle feeder and cash crop producer. Eisenmann will share his new duties with his responsibilities as chairman of the MACMA Order Buyer Operating Committee.

Other changes on the board will see fruit grower Donald Barden and Dairyman Jack Laurie leaving as Kenneth Bull moves from his former position as a representative from the MFB Board of Directors to a slot as representative of the Fruit Grower Division.

A bid to give the Michigan Certified Farm Markets (MCFM) a representative from on the MACMA Board failed as an amendment calling for two representatives from the fruit division and one each from livestock, vegetable and MCFM divisions was changed to the present structure.

The position that there were too few MCFM members to warrant a special position for them prevailed despite assertions that the MCFM group represented large market movement.



NEW DIRECTORS. Lowell Eisenmann (left) was selected to represent livestock interests and George Stover became a director for the fruit division at the MACMA Annual Meeting in Grand Rapids last month.

## Supply



## Report

By Greg Sheffield, Marketing Manager FBS

### DES Off Banned List

#### Feed

DES Feed Additive and Implants for cattle and sheep were released from the ban imposed on their use by the US Court of Appeals. The ruling has led to confusion with plans now being made by DES (diethylstilbestrol) manufacturers to supply it. At the same time they'll keep a wary eye on consumer reaction. Farm Bureau Services will continue to assess developments and formulate a plan to best serve Michigan beef producers and conform with FDA regulations.

Feed grain prices are expected to continue to remain quite strong through spring. With good yields, prices may come down in the last half of 1974, but this demand depends on foreign interest in our supplies.

The Economic Research Service of the USDA suggests supplies may be adequate to permit anticipated levels of livestock feeding and export sales, providing grain producers and traders allow their stocks to be drawn down without pushing prices higher than they are now.

If prospects remain bright for feed producers, government economists feel there should be little reluctance to draw down stocks in August and September, perhaps to near or below January prices.

Data from the USDA's Economic Research Service (ERS), for the marketing year 1973-74 shows feed grain supplies were about 238 million tons below the levels of 1971-72 and 1972-73. With export sales expected to continue near record levels through the rest of the marketing year, supplies available to livestock feeds should continue tight.

Soybean oil meal and cottonseed meal prices in the middle of February fell to their season's lows. Indications then were that protein supplements would remain stable. There appears to be adequate supplies available on all natural proteins.

Feed grade urea is still tight and will remain so. Calcium phosphate will also remain in very tight position. Meat scrap prices have declined approximately \$40 per ton in the past month. It has just been announced by the Peruvian government that they plan on fishing again by March 4 and expect to catch between two and four million pounds of fish. If this proves out, world price for protein should decline.

#### Fertilizer

Fertilizer will continue to be tight through June, and Michigan farmers will not get all the fertilizer they demand for this planting season.

There appears to be adequate supplies of most seed for corn, soybeans, dry beans, legumes, and grasses, although seed is much

more expensive than a year ago perhaps due to greater world demand.

#### Petroleum

For agricultural use farmers are allowed and will receive 100 percent of their current requirements in both gasoline and diesel oil fuels. Lube oils are also quite tight in supply. There have been three price increases in the past three months, and it's anticipated there will be at least one more price increase prior to June 30. Tires and batteries will continue to remain in a tight position.

#### Hardware

All major hardware items consisting of any steel products will remain in a tight position at least through June, 1974. Baling twine will continue to remain extremely tight and high priced.

The raw sisal price is now 54 cents per pound, an increase of 30 cents since last July.

Lumber appears to be adequate at this time although higher in price.

#### Chemicals

Most chemical items now have reached an allocation-type basis, due in part to the oil derivatives being used as a stage in the process of chemical manufacturing. However, Farm Bureau Services feels it will be able to supply all of its farmers with their chemical needs through June.



### A US First

Fruit and vegetable manager of MACMA, Harry Foster (right) accepts the first government accreditation for commodity bargaining in the United States.

The accreditation is presented by the marketing and bargaining board's consulting administrator Frank Owen in the presence of board member John Babcock.

MACMA divisions have also applied for accreditation to bargain for kraut cabbage growers and producers of potatoes for freezing.

# for F B Women

Applications for the Marge Karker - Farm Bureau Scholarship, given to a Farm Bureau college student each year, must be into the MFB Women's Dept. by April 6.

The Women's Scholarship Committee will award \$400 in scholarship funds to a student or students attending Michigan State University who study agriculture or related fields.

Applicants can be males or females who have completed three terms of college work or one year of Ag Tech and have a minimum 2.6 scholastic average.

The student should be prepared to show financial need and must have a financial statement filed with the Scholarship office at MSU.

Areas of study that are acceptable under the scholarship plan are, food science, marketing, and packaging, as well as Ag Tech, horticulture, veterinary or human medicine and agriculturally related teaching, journalism and leadership training.

Applications are available through the Women's Dept., Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904.

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Smart women in Tuscola County. The county FB Women used their cooking skills and arts of conversation to make the county board of commissioners feel at home when they invited them to a home-cooked meal. Their invitation was unanimously accepted.

"This is something different," said one commissioner. "Usually, when we get an invitation like this, somebody wants something and we have to pay for our own meal."

There were no speeches, but dinnertime conversation covered a wide range of topics including county zoning, a county landfill project and a controversy with a Probate Judge.

County President LeRoy Schluckbier welcomed the group and presented a brief look at Tuscola County agriculture.

Following the luncheon, the FB Women toured the Register of Deeds office at the courthouse.

The commissioners indicated they would like a "repeat," and the board chairman suggested, "We hope you Farm Bureau Women will make this an annual event."

+++++

Three MFB Women have been chosen to travel to the shores of the Indian Ocean at Perth, Western Australia to attend a worldwide country women's conference this October.

Faye Gribbell of Engadine, Jeanne Sparks of Cassopolis and Martha Thuemmel of Port Austin were selected on Feb. 5 by the MFB Women's Committee to go to the sunny state capital to attend the 14th meeting of the Associated Country Women of the World.

The organization with 65 member-countries is intimately tied to the United Nations and its UNICEF, UNESCO and FAO organizations. The 10-day meeting will probably focus on projects for raising nutritional levels of diets around the world.

Alternates chosen for the trip were: Claudine Jackson of Howell and Lillian Wansley of Mt. Pleasant.

+++++

The District I and II Women's Holiday Camp has been set for April 3 and 4 at Dowling, Michigan - just north of Battle Creek.

The two-day program at the Wesley Woods Camp offers something for all who will attend, including a tour of the Kellogg Cereal production facility, a seminar on education of unwed mothers, a discussion of international trade and a Food and Drug Administration presentation relating to a most important topic these days -- consumerism.

Overnight accommodations and meals for the program, lasting from 10 a.m. Wednesday to 3 p.m. Thursday, will cost only \$10.50.

Reservations must be in by March 27 to: Mrs. James Sparks, R No. 4, Cassopolis, Michigan 49031.



**Buzzin'**

A buzz session concerning who will control agriculture in the future is going heavily during the Young Farmers Conference near Flint last month.

# Homefront



## Michigan Contingent

On hand for a Regional meeting concerning Brucellosis eradication in Illinois last month, were, (left to right) MFB Marketing Specialist Bill Byrum, MFB Director Dick Wieland, MFB Dairy Specialist Ron Nelson and Director Dean Pridgeon. This meeting was one of several held throughout the country.

## 5th Annual Southwestern Michigan Polled Hereford Ass'n (SWMPHA) Show and Sale.

April 13, 1974 (Saturday)

Show starts at 9 a.m., Sale starts at 1 p.m.

Allegan County Fairgrounds, Allegan, Michigan

Selling approximately 60 lots:

- 20 performance tested bulls
- 20 quality brood cows, some with calves at side
- 20 outstanding heifers

Judge: Art Timberlake, Director (area 12) APHA, Mauckport, Ind.

Auctioneer: Col. Joe Gossard, Frankfort, Ind.

Lunch on grounds

For catalogs or Ass'n Directories, contact:

SWMPHA Sec, 8499 EAST "EF" Ave., Richland, Michigan 49083 (616) 629-2631

Question: Is it true that lightning from Farm Bureau Center will strike community groups that choose to discuss a local issue rather than the Discussion Topic that comes in the Farm News.

Answer: Absolutely not. We at FB Center think the locality is the Community Group's responsibility and it is the group's duty to discuss local issues and then be heard. Anyway, the energy shortage has sharply curtailed our lightning-making capabilities.

As a matter of fact, a faint cheer can be heard from the halls of the FB Center for a group that did discuss something besides the January Discussion Topic of Probate.

In Washtenaw County the Short Hill Community Group discussed the need for additional classrooms in their local school. The superintendent of the school board had asked for a delegate and alternate delegate to represent the Farm Bureau group on an advisory committee to work along with other groups in the community. The chairman of the 14-family group, L. Dean Sadt, was selected as the delegate with Allen Alber, discussion leader, as alternate delegate.

The group's discussion of community growth, school enrollment, possible additional classrooms, and cost, provided the delegate with background for his new job.

This doesn't mean we should ignore the set discussion topics, however, as a lot of effort goes into their preparation to make sure they are about subjects that need immediate discussion.

Once every six months, the 980 Farm Bureau Community Groups throughout the state are asked for discussion topic suggestions. Then a Discussion Topic Committee, made up of a representative from each Farm Bureau district, studies this list of suggestions and determines which are the most timely and of major concern to farmers.

Groups take their assignment seriously and their suggestions cover a broad range, from birth control for dogs and cats, to the Michigan lottery. This year, women's lib got a vote, as did discipline in schools and removing dishonest politicians from office.

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In Northwest Michigan, the Pleasant Valley Farm Bureau Group met the Leelanau County government head on when they stated in no uncertain terms that property assessment was a township responsibility.

The group sent a resolution to the County commissioners accusing elected officials of negligence and questioning the county's projects.

The Traverse City area group recommended that millage in all county municipalities and school districts be reduced, and that the appraisal firm, including the township assessor, hold meetings to answer questions from property owners regarding their new assessments.

"After reviewing as many new assessments as possible, we are convinced that there are as many discrepancies in property evaluation as before the county-wide appraisal," group chairman Edward Melichar said.

Pleasant Valley Group members told commissioners to find out where revenue sharing fund should be spent by holding public meetings throughout the county and thereby "avoid the use of monies for political advantages."

+++++

The Four Corners Community Group of Mason County has established a "Mason County Farm Bureau Agricultural Scholarship" from proceeds of their annual citrus fruit sale.

Additional funding for the scholarship has been contributed by the Mason County Farm Bureau, the Scottville branches of Farm Bureau Services and Farmers Petroleum Cooperative, and Farm Bureau Insurance Company.

The scholarship will be available to a high school senior from a Farm Bureau family with "regular" membership status, enrolling in a college or university and majoring in an ag-related field of study.

Announcement of this year's recipient will be made at the Mason County Farm Bureau annual banquet on March 7.

Members of the Four-Corners Community Group are Mr. and Mrs. Ronald Wood, chairman; Mr. and Mrs. Harold Hansen, Mr. and Mrs. Gordon Groth, Mr. and Mrs. Dale Sutton, Mr. and Mrs. Robert Thuro and Mr. and Mrs. Curtiss Berndt.

A one woman information project is underway in Midland County. Blanche Stark of the Three Rivers Community Group has taken it upon herself to attend all township board meetings and report them for the local paper. Special tribute is due Mrs. Stark, a mother and school teacher, because she does this for only the satisfaction of knowing she is helping her community.



# Much Ground to Cover in Membership



CONGRATS. President Elton Smith was on hand at the Antrim County Farm Bureau victory party last month to congratulate Roll Call chairmen Mike and Jo Pardis.

There has probably never been a time in history when farmers realized more benefits from organized effort than they did this past year. Accomplishments were chalked up in the Legislature, the market place and in the public opinion arena, which would not have been possible without a strong membership.

The passage of the Marketing and Bargaining Act, the defeat of the price rollback legislation, the successful court battle against the "emergency" pesticide re-entry standard, exemption of average size family feedlots from zero discharge guidelines, effective farmer to consumer public relations projects -- it took membership strength to make

them happen. When Farm Bureau spoke out on the issues, it was with the strength of over two million member families -- over 60,000 of those in Michigan.

To answer the challenges of 1974, Farm Bureau will again need a strong membership. Land use planning, farmland assessment, transportation, environmental concerns, energy and fertilizer shortages, the necessary on-going public relations efforts--are just a few of the challenges farmers must answer. They can't answer them alone. It takes the kind of market muscle, political and public relations power that only a strong organization of farmers can provide.

According to the 1973 census, there are 80,000 farms in Michigan. As of Jan 31, 58,347 had paid their 1974 membership dues. They all need Farm Bureau to Answer Challenges Today -- and Farm Bureau needs them for the strength to ACT.

Characteristically, farmers aren't "free riders." They are willing to pay their share for services rendered. So there must be a reason why a number of those 80,000 farm families haven't joined Farm Bureau in 1974. Either they don't know what Farm Bureau has done for them and can continue to do for them in the future with sufficient membership strength -- or they haven't been asked.

## County Standings by Percentage

as of Feb. 22.

| COUNTY            | NEW | GOAL    |
|-------------------|-----|---------|
| 1. Mac-Luce       | 13  | 103.84  |
| 2. Iosco          | 10  | 102.54  |
| 3. Charlevoix     | 30  | 102.43  |
| 4. Iron Range     | 12  | 102.10  |
| 5. Menominee      | 14  | 101.83  |
| 6. Newaygo        | 36  | 101.46  |
| 7. Sanilac        | 111 | 101.10  |
| 8. Arenac         | 36  | 101.01  |
| 9. Clinton        | 83  | 100.95  |
| 10. N.W. Mich.    | 60  | 100.94  |
| 11. Bay           | 93  | 100.88  |
| 12. Ottawa        | 76  | 100.77  |
| 13. Huron         | 102 | 100.744 |
| 14. Isabella      | 53  | 100.743 |
| 15. Cheboygan     | 24  | 100.71  |
| 16. Branch        | 100 | 100.59  |
| 17. Chippewa      | 18  | 100.39  |
| 18. Benzie        | 21  | 100.35  |
| 19. Gratiot       | 74  | 100.29  |
| 20. Antrim        | 22  | 100.00  |
| 21. Clare         | 20  | 100.00  |
| 22. Gladwin       | 27  | 100.00  |
| 23. Kalkaska      | 5   | 100.00  |
| 24. Saginaw       | 170 | 100.00  |
| 25. Tuscola       | 103 | 100.00  |
| 26. Osceola       | 19  | 99.34   |
| 27. Wexford       | 16  | 99.18   |
| 28. Lenawee       | 86  | 98.64   |
| 29. Oceana        | 42  | 98.25   |
| 30. Washtenaw     | 84  | 98.18   |
| 31. Hillsdale     | 50  | 97.75   |
| 32. Allegan       | 51  | 97.69   |
| 33. Mecosta       | 32  | 97.66   |
| 34. Hiawathaland  | 30  | 97.33   |
| 35. Cooper County | 10  | 97.14   |
| 36. Montcalm      | 72  | 96.98   |
| 37. Missaukee     | 18  | 96.93   |
| 38. Mason         | 25  | 96.88   |
| 39. Shiawassee    | 44  | 96.867  |
| 40. Alcona        | 16  | 96.875  |
| 41. Livingston    | 52  | 96.72   |
| 42. Wayne         | 20  | 96.62   |
| 43. Monroe        | 35  | 96.32   |
| 44. Midland       | 26  | 96.30   |
| 45. Ionia         | 39  | 96.19   |
| 46. Macomb        | 48  | 96.15   |
| 47. Alpena        | 31  | 96.04   |
| 48. Ogemaw        | 12  | 96.01   |
| 49. Emmet         | 7   | 95.95   |
| 50. Manistee      | 15  | 95.94   |
| 51. Calhoun       | 54  | 95.90   |
| 52. Eaton         | 29  | 95.10   |
| 53. Kalamazoo     | 51  | 95.07   |
| 54. Ingham        | 55  | 94.71   |
| 55. Lapeer        | 59  | 94.68   |
| 56. Kent          | 51  | 94.53   |
| 57. Barry         | 24  | 94.29   |
| 58. Presque Isle  | 18  | 93.86   |
| 59. Oakland       | 34  | 93.55   |
| 60. Berrien       | 27  | 93.54   |
| 61. Otsego        | 4   | 93.44   |
| 62. Jackson       | 30  | 93.09   |
| 63. St. Clair     | 32  | 92.84   |
| 64. Van Buren     | 57  | 92.67   |
| 65. St. Joseph    | 30  | 92.39   |
| 66. Cass          | 38  | 92.17   |
| 67. Montmorency   | 10  | 92.10   |
| 68. Muskegon      | 17  | 91.17   |
| 69. Genesee       | 45  | 86.36   |

# INVEST \$1.00 NOW...

## So you profit, when we profit!

By investing just \$1.00 in Farm Bureau Services, you become a life-time member of Michigan's largest farm supply cooperative. What can your membership do for you? For one, it makes you eligible to receive a patronage dividend whenever declared by the Board of Directors. Last fiscal year over \$100,000 was awarded in patronage dividends to Farm Bureau Services members across the state of Michigan.

Along with a chance to share in the profits, your membership in Farm Bureau Services entitles you to take an active role in making decisions and forming policies of the cooperative. As a voting

member of Farm Bureau Services, you actually help shape the future of your cooperative.

Farm Bureau Services has attracted members throughout Michigan, because farmers are able to recognize the cooperative's progressive growth and potential. The last fiscal year saw a sales increase of 24% in the farm supplies division while sales jumped over 54% in the grain division.

Isn't it time you shared in the benefits of the cooperative movement? See your Farm Bureau Services Branch manager now. He can sign you up as a member today. Remember... it only takes one dollar.

Where Your Farm Comes First

**Farm Bureau**  
FARM BUREAU SERVICES, INC



## Regional Standings

% of Goal

|                              |        |
|------------------------------|--------|
| 1. Saginaw Valley (Colts)    | 100.07 |
| 2. Upper Peninsula (Packers) | 100.00 |
| 3. Northwest (Oilers)        | 99.59  |
| 4. West Central (Cowboys)    | 99.31  |
| 5. Thumb (Dolphins)          | 98.22  |
| 6. Southeast (Chiefs)        | 97.06  |
| 7. Northeast (Bears)         | 96.64  |
| 8. West (Vikings)            | 96.50  |
| 9. Southwest (Jets)          | 94.75  |
| 10. Central (Patriots)       | 94.66  |

# Northwest FB Old Hands on TV



Six years on the air is celebrated with a camera-decorated cake.

There was a special birthday party in Traverse City on Feb 12, and it wasn't for Abraham Lincoln. The celebration, complete with cake and ice cream, and viewed by television audiences the following morning, was in honor of the sixth birthday of "Accent Agriculture," a project of the Northwest region county Farm Bureaus.

The weekly Wednesday morning 15-minute show on WPBN, Channel 7, is aimed at promoting consumer understanding and appreciation of agriculture. A comfortable, informal "talk-show" format has covered a broad variety of topics over the years with interviews on agricultural commodities, timely issues, backyard barbecues, and "What do cherry growers do in winter?"

The show's log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau's administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage, the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.



Deni Hooper familiarizes visiting MFB staff member Donna Wilber with the program plan before taking charge (right) on stage with final directions for Flo Anderson.

## Brief the Performers. . .

## Set the Stage. . .



## And Action!

Above: "Performers" set themselves just before air time.

Left: Deni swings into action by interviewing Northwest regional representative Jesse Taggart.



*Sometimes  
when you  
Grow Older...*

*you don't see the trees because of the forest.*

Farm Bureau Mutual Insurance Company of Michigan has grown older. March 7 marks the firm's silver anniversary . . . 25 years of service.

What's most important is that Farm Bureau Mutual protects more than 100,000 Michigan people and their families. Each of those persons is part of us . . . each with different hopes, different ideas, different and individual needs. We plan to stay young and small in terms of personally helping each individual we meet.

That's how Farm Bureau Mutual got where it is. The same holds true for Farm Bureau Life, Community Service Insurance, Community Service Acceptance . . . we'll never grow too old or too big to see you.

**FARM BUREAU**  
**INSURANCE** **FB**  
**GROUP**

# Credit — How Will it Flow?



Calvin (Pete) Lutz is a former MFB Director who now heads the Michigan Division of the Farmers Home Administration. Farm News met with him to find out what to expect from credit channels this year.

**Farm News:** What does the future look like for interest rates?

Lutz: In the FHA farmers division, the interest rate doesn't change very rapidly like it does in the private money market. We're still at 5 percent in real estate, for example. And we're at 6¼ percent on operating loans which is a bit higher than last year. I don't expect in the near future that the rate is going to change up or down.

Generally, the money market is slipping. Indications are that the interest rates are going to start to decline. Now, I don't think this means that our interest rate is going to decline, but I'm almost positive that it's not going to go up. As long as the total industry is going down, I can't imagine that we'll go up.

**Farm News:** Does FHA intend to change its policy on lending money to partnership operations?

Lutz: This is not a policy of FHA. It is the law under which we operate which is established by Congress. The family farm concept is sacred with the American people and indeed with Congress. I can't tell you when they are going to change the law or change their thinking. We cannot make loans to partnerships, per se, until Congress gives us that authority. And it will not be changed, I'm sure, until pressure is brought to bear by farmers. If pressure is brought to bear, then Congress will react and it will be changed.

We can, however, make loans to members of a partnership. Let's say two brothers are in a partnership; we can make loans to members of that partnership.

**Farm News:** Can each member of a partnership borrow up to maximum FHA limits?

Lutz: Yes, theoretically each of them could borrow up to \$150,000 from FHA. It depends entirely upon our judgement of their ability to repay. If they are good operators, with experience and we have confidence in their ability, then we could go the limit for each of them.

**Farm News:** There is a bill presently before the Legislature which is designed to give property tax relief to farmers. Farmers would enter into a contract with the government to keep land in agriculture. There is an argument that farmers who choose to go this route won't be able to borrow as much money against their land as they would if they retained sole control of development rights. Has FHA considered what their policy would be in this situation?

Lutz: I must admit I haven't studied the problem since the bill hasn't been passed. But just off the top of my head, I don't think that would have much affect on us. Because we loan money based on the present market value of the farm for agricultural purposes. And we normally do not consider when we appraise property, other values such as recreation values or development values.

We will not loan money on an inflated appraised value based on what they are going to do with the land if they don't farm it.

**Farm News:** You have a new business and industry division which is attempting to bring more industry into the rural areas. Don't you think this runs counter to the purpose of the FHA by bringing more population pressures on farmers?

Lutz: No sir, practically every program FHA has ever had has been directed toward rural development and keeping people in rural areas and stopping the exodus into the cities. We've always attempted to help farmers that we thought could make a living on the farm to stay on the farm. That's still our objective.

"Generally the money market is slipping."

We've made loans to rural villages of 2,500 - 5,000 population for sewer programs that would entice small industry to move into small villages and thereby have rural development. This has been going on for something like 10 years in FHA.

The Business & Industry Division has the same primary goal as the other three divisions. It is to create an environment in rural America where people can be educated and remain there and raise their families there.

You know, I have yet to find any person who has been raised in a rural environment who doesn't want to stay there and who wouldn't want their children to stay there.

If we're going to do that then we've got to do the things that would encourage small businesses to spring up or stay there if they are already there, so we can create part time and full-time jobs for sons and daughters of rural people who are living there now.

This is not an attempt to pull people out of urban areas back into rural areas.

**Farm News:** Would FHA support corporations extending operations to rural areas from cities?

Lutz: Say a small tool and die shop in Detroit wants to expand from Detroit to Gaylord, we could make funds available. But we won't allow piracy. We will not allow simple transfer of jobs from one place to another by shutting down a shop in one part of a state and starting in another.

**Farm News:** What about provisions for subdivisions in areas of 10,000 or less. How is this geared to the farmer?

Lutz: I can't say there are a great deal of our loans in the housing division that directly affect the farmer. It is true that in many cases we make loans for people who work on the farms.

We make many loans to people who work in processing plants that are there because of the farmers. If we didn't help provide a place for them to live, the processing plant couldn't exist there because it wouldn't have the labor.

Perhaps by furnishing young people with a home, they can work part time in a factory or store and part time on the farm and even end up owning the farm. We've always been making housing loans, not just to farmers but in towns of 10,000 or less. Figuring that to have people move into rural areas and stay in rural areas, you have to have good housing.

"We normally do not consider recreation or development values of land.."

**Farm News:** It has been reported that \$175 million has been made available to FHA this year. How is this increase changing lending policies?

Lutz: I don't think it will change our lending policies a great deal. At the rate we were making operating loans, we were going to run out of money here in Michigan and all over the country, so Congress elected to appropriate additional funds for operating loans for cattle, machinery, and equipment.

Michigan's allocation has been \$5 million. The only thing it will do is make money available for the entire fiscal year.

**Farm News:** How much of this is geared towards increased production?

Lutz: I don't think our policies as a lending institution have changed much except that our limits have been increased overall. This means that we can help more large farmers who, generally speaking, are a little better and more efficient and many times farmers who have had more experience.

In this way, I'm sure by helping additional farmers and bigger farmers, we're going to naturally increase production. As far as changes in lending policies--No.

We still intend to help as many young farmers as we can get started if we feel they have had enough experience and background and have the potential to be successful in farming.

We'll continue to assist established farmers who have fallen into economic difficulties because of natural disasters, economic conditions -- things they couldn't do anything about -- and try and get them back to the normal credit channels.

"We can work with farmers up to \$325,000 total indebtedness."

**Farm News:** What are people borrowing money for today?

Lutz: Recently, we've seen an expansion in need for operating money - short term money for buying cattle, feed out cattle, buying new machinery, and generally keeping up with the times.

That's why we received the additional \$5 million. We see about the same trend in real estate loans but our loans are bigger than they were in the past.

**Farm News:** What are some of the changes that have taken place over the past year in FHA programs?

Lutz: Our limits have been increased from \$100,000 for real estate loans and \$50,000 for operating loans, as being the total indebtedness we could work with. That has been increased to where we can make a \$100,000 real estate loan, \$50,000 operating and the borrower at the same time can borrow another \$125,000 from another lender for real estate and another \$50,000 for operating.

So now we can work with farmers up to \$325,000 total indebtedness, though our part is still only \$150,000.

Also, someone like the PCA could make operating loans for \$50,000. We guarantee that loan for 90 percent of its value. It would cost PCA half of 1 percent to have it guaranteed.

A few other changes have been made in the farmer program. We can now take a second mortgage to a land contract. If a father wants to sell to his son, he can hold a land contract for, say 50 percent, and in effect, have a first mortgage. We can loan the son 50 percent of appraised value of the farm. The father gets half his money; he holds the other half in a land contract. We're in second position; the father is in first position.

We can participate with other lenders like the Federal Land Bank. We can let them have first mortgage up to \$100,000 at their normal terms, we can take a second mortgage at our normal 5 percent terms.

We do have a change in the emergency loan division where we were making emergency loans at 1 percent and occasionally \$5,000 grants. That was cancelled and we had no law on this between December '72 and April '73.

A new law was passed recently which says any loan that date is at 5 percent interest with no grants allowed, but the test for credit is no longer applicable.

Now, any counties that suffered losses during the period without law can be eligible for 1 percent loans and in some cases, a \$5,000 grant can be allowed by the Secretary of Agriculture or State Director.

If we had a severe drought and a crop failure in corn, a county could be designated as an emergency area and even though they could use their assets to borrow money at a bank, they would be eligible for FHA money at 5 percent if they had a severe enough loss.

By Complaining Neighbors

# Farmer's Livelihood Threatened

Bitterness can become the mark of a man who knows he'll be forced to leave the dairy farm that four generations of his family grew up on. "I'll tell you one thing right now, farmers don't stick together on anything - you can't get them together," Victor Pruehs said, reflecting on his own hopeless situation.

Pruehs' farm acreage resembles a school playground. Surrounded by cyclone fencing, it extends between a well traveled two-lane highway and a housing subdivision. Only a small circle of feeding cattle betray that those 18 acres are indeed part of a farm in Sterling Heights, Michigan.

The cattle share the acreage with a large sign directing traffic across the street to a model home in the new subdivision which rests on the 60 acres that were once part of the Pruehs' centennial farm.

Ironically, complaints from that subdivision are forcing court action March 5 that threatens to ban Pruehs from continuing his farm operation.

"I haven't gotten one letter of support from a farmer and I've gotten 50 from city people," Pruehs said.

The 47 year-old farmer has stood alone against the sprawling Detroit suburbs since the mid-'50's when speculators began grappling for pieces of the 80 acres his grandfather first tilled in 1873.

The family held on to all the land until 1968 when they released 60 acres that rest across the road.

"What can you do?" Pruehs said. "You have to have money to

work with. So you sell. I don't care how many acres you have, you have to pay the taxes."

Pruehs still tries to make the best of his 18 acre rural island. Homemade signs beckon passing motorists to stop and buy rabbits or manure to supplement his income during lean dairying years.

The manure pile that Pruehs keeps for this purpose was the first focus of complaints against his farm.

"People move out here because they want to live in the country, then they have to squawk," Pruehs said, seemingly puzzled over the complaints.

Pruehs claims a hundred years of prior rights against the complaints, but says his fight is only a matter of principle since he can no longer carry on in the city.

"I don't see how I can," he said. "There aren't any facilities or supplies around here."

Land in the Sterling Heights area that once bore crops now fosters the auto industry as two large auto factories take large amounts of acreage.

The huge Chrysler complex that started operations in 1965, lies less than a mile away from Pruehs' farm. But according to Pruehs that's not the worst of it.

"Some people say 'bring in the factories to help pay the taxes,'" he said, "but that's the worst mistake you can make. When the factories come in, the homes start going up everywhere."

In the four years following Chrysler's arrival, a Ford factory was built, Sterling Township



**PRIOR RIGHTS POWER?** Exactly what prior rights are worth will be found out in court in Macomb County on March 5 when Victor Pruehs (right) faces challenges of his right to operate his centennial dairy farm.

became the city of Sterling Heights and Pruehs found it necessary to sell his land.

Pruehs, who unwillingly became a city resident, feels the city government has zoned and taxed him into a corner.

"There needs to be some ruling from the state on how to tax farmers," he said, obviously having lost his trust in local government. "We can't allow cities to shove farmers out."

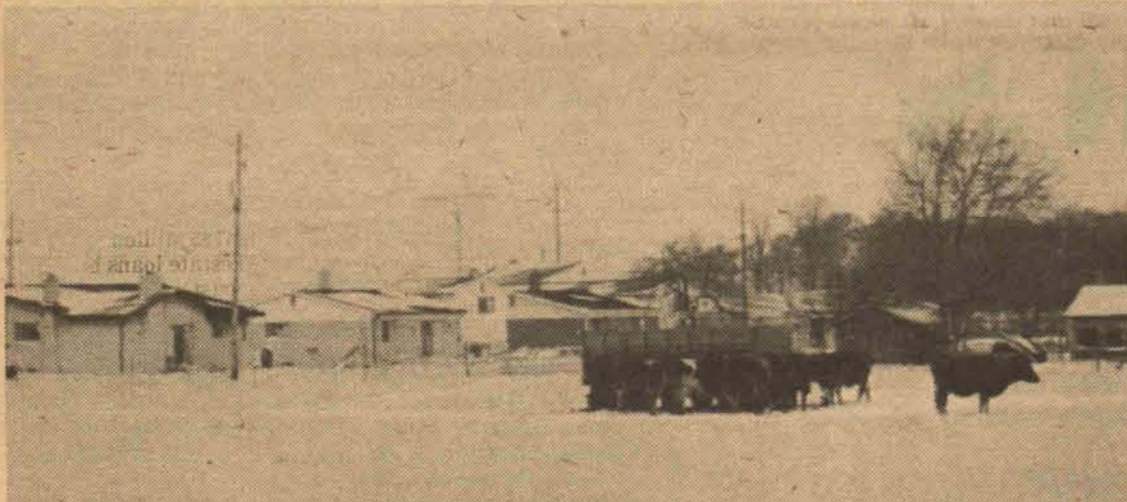
"This is good farmland," Pruehs bewailed, pointing south across the expanse of residential subdivisions. "It's all flat land that's good to work. They ought to build their factories in the hills where its rocky."

If Pruehs has gained anything from his ordeal, it is a sense for farmer unity.

"We've got to get together and talk about these things," he said. Upon moving to Armada, he

hopes to join a community group so he can talk over problems with other farmers and hopefully count on their support should another situation like the present one arise again.

Farmer unity plus legislation to help farmers survive property taxes could make a brighter future for Pruehs and other farmers who are confronted with suburbanites who want to be in the country but are offended by the farmers who have lived there before them.



**FRIENDS AND NEIGHBORS.** Cattle on the Pruehs Dairy Farm feed in the shadow of rows of houses in Sterling Heights, Mich. Pruehs claims more neighbors side with him than against him on the "right to operate" issue.

## A Thousand Big Ones for Rustlers Caught in Mac-Luce County

A \$1,000 reward for information leading to arrest and conviction of cattle rustlers was raised through Mac-Luce County Farm Bureau leadership after a February rustling incident.

Mac-Luce County Farm Bureau member Max MacCanly had a beef slaughtered and stolen from his barnyard Feb. 2.

Informants are asked to notify local sheriffs or state police.



### Soup Line

Free bean soup proved an effective drawing card for local and city people at the Port Austin Winter Carnival Feb. 4-10. The Huron County Farm Bureau Women distributed 1,000 servings of free bean soup from their product promotion trailer which overlooked the game arena. The soup was prepared by the women from 100 lbs. of beans contributed by the Michigan Bean Association for the successful commodity promotion.

## DEBENTURES

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# The Missing Farm Bureau Link

Someone wrote a verse which ended with two lines in a form of a question:

"Are you an active member,  
or do you just belong?"

This is a good question for Farm Bureau members to consider. It is a personal question. In the case of Michigan Farm Bureau the way has been opened for active member participation. Let's examine it.

In a voluntary organization, the member is never forced to undertake an active role. But a clear-cut avenue for member participation should be provided.

#### Personal Responsibility Required

Community Farm Bureau Groups were developed nearly 40 years ago. They provide a direct opportunity for members to take an active role in building Farm Bureau. But the opportunity must be gained personally to yield any benefit. The need of opportunity must fall on fertile ground. The member must desire to make his organization strong to serve the needs of the membership as a whole.

Let's look ourselves in the eye. Even where members may decide to organize a Community Farm Bureau Group, it may yield little to them or to the growth of their organization. There must be strong purposes, a real vision of what the group is and may accomplish, if it is to play any vital part in helping the organization to achieve goals desired by the members.

Without such qualities to bring life to the groups, its meetings may prove sterile of any real accomplishment. Opportunity is there -- but it dies easily unless it is nourished by personal responsibility. This, then, is the "fertile ground" in which community Farm Bureau Groups can flourish and bring forth fruits of achievements in abundance.

#### How Groups Were Born

The year was 1936. Michigan Farm Bureau was then 17 years old. The early years had been marked by explorations into supply and marketing services as well as informational and legislative programs. Much good was done. But some ventures were disastrous failures and almost proved fatal to the young organization. These taught important lessons, too.

In that year of 1936 two men of vision sat down to consider Farm Bureau's future. These men were Jack Yaeger and Keith Tanner. In past Farm Bureau ventures, something was missing--but what?

They agreed that the missing key to success was the fact that the MEMBER was not IN the program. He was too remote--too far away. He needed an opportunity to help build, a chance to pin-point the problems needing action and a part in suggesting how to tackle them.

Leaders of the county Farm Bureaus were called to a meeting to discuss a proposition and they reacted with enthusiasm.

Keith Tanner had found a possible "pattern" which could be used. He had spent the year of 1935 in Denmark. Rural people in Denmark organized themselves into neighborhood groups (Volkgruppen). These groups got together regularly to discuss and plan how to handle their farm and community problems by joint action. The county Farm Bureau leaders of Michigan decided "This fits our needs".

They went to work in four counties in 1936. Twenty Community Farm Bureau Groups were founded that year. Members were enthusiastic about it. Organization work spread to other counties of Michigan. Other state Farm Bureaus watched, and came to discover how Michigan was getting the members into the act.

#### Voluntary

Organization work was carried on by the county Farm Bureau. They offered to help members organize, but the decision must come from the members. Members had to decide that the idea was good, and provide responsible local leadership to bring the group to life and spark its program.

#### Benefits

Benefits to members are not automatic, but there are vast possibilities. The benefits depend upon what the members do as a group--what life they infuse into their meetings, what problems they tackle, their spirit of adventure and discovery of new ideas, and the actions they undertake together.

Some groups have not only become the "pillars" of their county Farm Bureau, but have also become the most constructive force in their own community, to their own benefit.

One Michigan adult educator has said that Community Groups members become better informed on public affairs than most of the general public. Is this a benefit? Yes! A self-governing people must be an informed people!

The early founders of Michigan Farm Bureau cited a broad benefit resulting from united action. "We have provided a new power for ourselves. We can accomplish

many things by pooling our abilities, our resources and our efforts which would be impossible for one of us to do alone."

But that power has not been tapped to the full extent. It can come only when the mutual efforts of all members are constructively given to the support of common purposes and objectives.

#### An Effective Force

Community Farm Bureau Groups could be a more potent force in helping county Farm Bureaus build active and beneficial programs in the county. The groups are units of the county Farm Bureau which sponsors them, and in which the groups members hold their basic memberships.

The actual working relationship in program planning should be much closer between the local group and the county organization than it is between the group and Michigan Farm Bureau. Neglect or misunderstanding of this may prevent it from functioning as it should.

Perhaps county Farm Bureau boards of directors should invite the chairmen of their groups to meet with them three or four times a year to propose and help develop county programs of action.

Such programs might work on many things -- membership, better marketing and bargaining activities, health and safety projects, community improvement projects, civic affairs of the county and united action on local and county government problems, etc.

If an effective relationship of this kind were developed, there would be less asking "Why don't they--?" and more deciding "Why don't we...?"

Community Farm Bureau Groups can and should be the county Farm Bureau's most fruitful source of program-building ideas.

#### Policy Action Too

The same active, close relationship should exist in proposing future policy positions or resolutions of the county Farm Bureau. Every group meeting is an opportunity for group members to suggest to the county Farm Bureau what they think should be done to meet the common problem of farm people at the county, state, national or international levels.

This opportunity--this responsibility--is too often by-passed or neglected.

If Farm Bureau is to represent farmers, then there should be a majority of the membership in a position to help develop policies. This means many more members attending group and county meetings than have taken advantage of the opportunity up to the present time.

Work needs to be done to realize such a goal. Those who recognize the opportunities offered by this goal are those members who have tried it out to their own best advantage.

#### Groups Help Member Organize

The main promotion, sponsorship and the organization work for Community Farm Bureau Groups comes from county Farm Bureaus through their Community Group Program.

But much of the new-group organization work has been done by established Community Farm Bureau Groups. They have encouraged other neighbor members to organize. They have helped them to get activated--"have shown them the ropes." They have explained how the member becomes a personal force in this organization through the group action.

Groups which do this organizing are those that have discovered the real value of organization. They have found that Community Farm Bureau Groups not only unite their neighborhood in fellowship, but that it can be a fellowship of united action. By working together, their voice and their abilities are magnified.

This discovery, when based on positive and constructive effort, packs a lot of wallop. Community Farm Bureau Groups which really catch fire quickly discover that there is more to it than "Meetin'; seatin'; eatin'; gripin'; snipin', and fightin'". Working together in the group brings real rewards.

#### The Future

An organization with a dedicated purpose always looks to its future vitality. Farm Bureau's vitality rest with its younger farm families. Some of them may not know that they are invited to use this opportunity for active membership. Yet among them lies the program growth of the organization. The policies and the program growth of the future will rest on their decisions.

Farm Bureau needs them in the active member role -- in Community Farm Bureau Groups. Here is a special challenge to the established community Farm Bureau Groups. You can do your bit to build for the future by seeking out those members in your own community, explaining the opportunity of community Farm Bureau Groups, and helping them organize in groups of their own age and interests.

If you strike a spark of interest and need help in setting up or conducting organization meetings, call on your county Farm Bureau for aid. The county Community Group Committee in charge of this work will be happy to back your venture.

And for the members themselves, their community Farm Bureau Group can be a highly effective unit in the community and a dynamo of strength within their farm organizations.

## DISCUSSION TOPIC

by KEN WILES

Manager Member Relations

### Open for Comment on OSHA Rules

Farmers are invited to comment on newly proposed standards for farm machinery that would eventually require that power transmission components be guarded on all equipment.

The proposals, published on Feb. 8, are for standards to be applied in three phases. First, all power take-off drives would have to be guarded by April 1975. Secondly, all power transmissions on equipment manufactured after Jan. 1, 1975 would have to be guarded.

Then all equipment would have to meet this requirement by January 1976 regardless of the manufacturing date.

In all cases, guards would be required to stay in place while machinery was in motion. Hired operators would also be required to have instruction in the safe operation and servicing of the equipment they handle.

Those wishing to comment on the proposed standards should write to the Office of Standards, US Dept. of Labor, Washington, D.C. before April 9.

### Topic Summary

January's Discussion Topic on "Probate Reform" revealed that many members do not have an up-to-date will. Only one community group, the Blue Water Light House, reported that all of its members had a will. Most groups reached the conclusion, after much discussion, that probate reform is needed.

1. It has been estimated that less than 40 percent of the population has a will. Is this true so far as members of your group are concerned? Yes: 53 percent No: 47 percent
2. Should the matter of "keeping the farm in one piece" be given special consideration in planning a proper program of inheritance? Yes: 94 percent No: 6 percent
3. Conclusions: The inheritance tax is too low; put everything in writing; probate reform is needed now; laws should be changed to protect women's rights; pay for funeral in advance; the word "will" brings unpleasant thoughts so we neglect the matter; all should support action for probate reform.

# MSU's Farmer Week on for March

Name one event where you can breakfast with the Governor, lunch with a president, meet Miss Michigan, get the facts on the energy crisis -- and everything from vegetable gardening to meat labeling laws -- inspect university research and find out what's new in farm machinery and equipment.

In Michigan, it's Farmers' Week. And, it's coming up fast, March 18-22, 1974 at Michigan State University in East Lansing.

Farmers' Week, expected to attract 15,000 people to the MSU campus, includes over 100 programs with a total of 236 participants. Approximately 140 commercial exhibitors will show farm machinery, handling equipment, agricultural building supplies and modern techniques, small tractors and landscaping and gardening equipment.

"The variety of exhibits and the amount of specialized equipment shown is not matched at any fair or other event in the state," says Bob Maddex, MSU Engineer and exhibits chairman.

Following is a daily listing of Farmers' Week programs, listed by departments or organization:

**MONDAY**  
 Dairy: breed association meetings and luncheon.  
 Horticulture: annual meeting, Dutch Bulb Exporters Association.

**TUESDAY**  
 Centennial Farm Association: program and meeting.  
 Agricultural Engineering: demonstration studio.  
 Animal Husbandry: beef cattle day; MSU's 1973 angus winners.  
 Dairy: herd management practices.  
 Entomology: beekeeping program.  
 Food Science and Human Nutrition: nutritional labeling program.

Horticulture: vegetable gardening (film).  
 Poultry Science: game bird program; producers' day; Michigan Allied Poultry Industries Banquet.  
 Urban Planning and Landscape Architecture: design of home exteriors and community planning.

**WEDNESDAY**  
 The President's Luncheon (ex-Dean Thomas K. Cowden Tribute).  
 Agricultural Economics: hedging, price outlook, management workshops.  
 Agricultural Engineering: demonstration studio; energy and agriculture; Agricultural Engineering Banquet.  
 Animal Husbandry: sheep day; horse exhibits, Animal Husbandry and Veterinary Medicine: horse day.  
 Dairy: surviving the energy-protein crisis; herd management practices; Michigan Dairy Goat Society program and meeting.  
 Entomology: beekeeping program.  
 Family Living Education: a look at the College of Human Ecology and the Department of Family and Child Sciences.  
 Fisheries and Wildlife: energy and environmental education; the Michigan Environmental Education Association in 1974.  
 Food Science and Human Nutrition: uniform meat labeling.

Horticulture: vegetable gardening (film).  
 Resource Development: energy and environmental quality.  
 Urban Planning and Landscape Architecture: adventure in landscaping.

**THURSDAY**  
 Governor's Breakfast: food and energy for the people -- Michigan Governor William G. Milliken.  
 Agricultural Economics: energy supply and demand; ag trade and domestic adjustments; Tel-farm open house; reception for retiring ag economists Lauren H. (Hi) Brown and C. Ray Hoglund.  
 Agricultural Engineering: demonstration studio.  
 Agricultural Technology: alumni association meeting.  
 Agricultural Economics: Farm Management Banquet.  
 Animal Husbandry: swine science day; hog producers association meetings.  
 Crop and Soil Sciences: weed control in field crops, gardens and home lawns.  
 Dairy: Michigan Animal Breeders Cooperative, Inc. meeting; herd management practices.  
 Family Living Education: a look at the College of Human Ecology and the Department of Family and Child Sciences.

Fisheries and Wildlife: lake and pond problems; food and energy shortages facing recreation industry.  
 Forestry: meetings of Society of American Foresters and Conservation Ecologists.  
 Food Science and Human Nutrition: cheesemaking demonstrations.  
 Horticulture: vegetable gardening (film).  
 Park and Recreation Resources: commercial horse enterprises.  
 Poultry Science: rabbit program; Rabbit Breeders Association convention.  
 Urban Planning and Landscape Architecture: design of home exteriors and community planning.

**FRIDAY**  
 Michigan Milk Producers Association: annual meeting.  
 Park and Recreation Resources: management of privately owned campgrounds.  
 Resource Development: land use planning.

**SATURDAY**  
 Michigan Nut Growers Association: spring meeting.  
 Park and Recreation Resources: Michigan Association of Private Campground Owners meeting.

## FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: One free 25 word ad per month per membership, additional ads, 25 words for \$2.00 each edition. Additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word. NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 20th of 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      LIVESTOCK      MISCELLANEOUS

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

**CATTLE MINERAL FEEDERS** — 100 lb. Capacity. No center post \$49.50. Free literature. Dolly Farm Equipment, Inc., Dept. 219, Chelchester, Illinois 62326. (3-11-21p)

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

**FOR SALE** — M.M. 670 Diesel Tractor, wide front, 18.4x34 tires, 68 Chevy Tilt Cab Diesel Truck 102 in. C.A. David Hasty, Tekonsha, Mich. Ph. 517-765-2683 (3-11-23p)

**FOR SALE** — About 600 feet AutoRain 4 inch aluminum irrigation pipe. Good condition, 42 cents per foot, 30 foot lengths. Call David Schilling 616-461-6294 EauClaire, Mich. (3-11-24p)

**FARROWING STALLS** — Complete \$44.50. Free literature. Dolly Farm Equipment, Inc., Dept. 219, Chelchester, Illinois 62326. (3-11-15p)

**MILKING SHORTHORNS**: Young Bulls, yearlings and calves for sale. Write for tabulated pedigrees or better vet. say us a visit. Stanley M. Powell and Family, Ingleside Farm, Route No. 2, Box 238, Ionia, Michigan 48846. (7-f-33b)

**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-f-25b)

**FOR SALE** — 30 Holstein Heifers Large Bred 30 open Holstein Heifers due next fall. Tel. (516) 669-9226, Ed W. Tans, Jenison, Mich. 49428. (3-11-21p)

**FOR SALE** — Charolais bulls and bred cows for better beef. Reasonably priced, come see them. Eddie Shrauger, Palmyra, Michigan 49632 Ph. 616-328-4368. (3-3-21p)

**REGISTERED POLLED HEREFORD BULLS**. Excellent young herd bull prospects, from dams weighing up to 1500 lbs. Call Bellvoix Ranch, Daniel Berg, 616-547-2026, Charlevoix, Mich. (3-f-24p)

**FOR SALE** — Registered Hampshire Boar. Clell Bissell, 11401 Walker Road, Pewamo, Mich. 48873 Phone: 517-593-3427. (3-11-15p)

**TWO FEMALE STARTED ENGLISH SHEPHERD PUPS**. Ready to transfer \$35.00 here. A. Ferris Bradley, R. No. 1, Springport, Mich. 49284. (3-11-17p)

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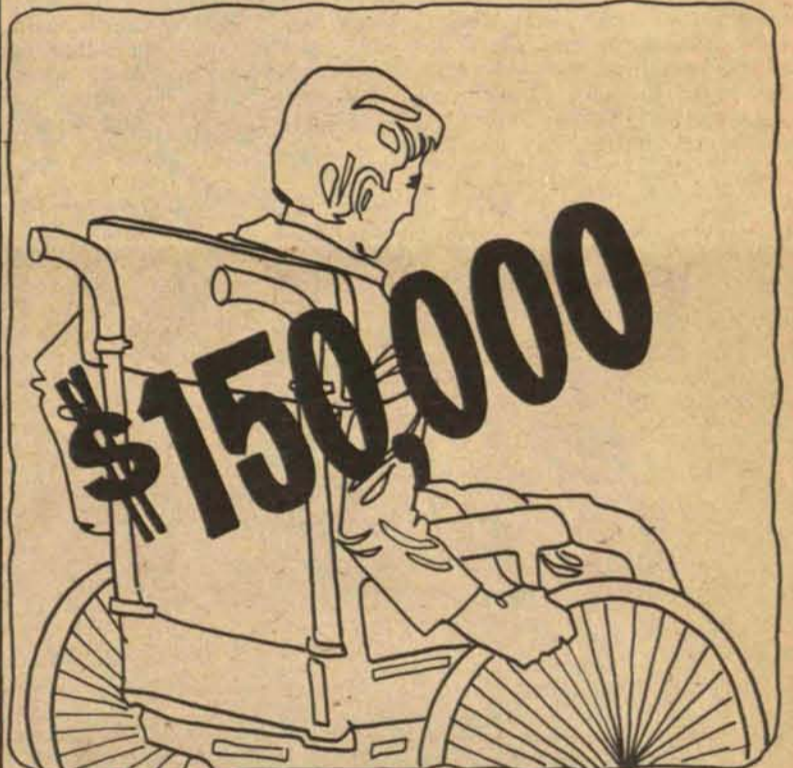
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## Workmen's Compensation The Rules Have Changed



## Boy Paralyzed in Elevator Accident

Franklin Brown, a long-time dairy operator in Lenawee County, was nearing retirement. His son, however, had enrolled in a special agricultural training course and planned to take over in a few years. He and his father generally handled the operation themselves, but they did employ a few high school boys for the haying season.

On July 20, 1971, Mr. Brown hired four boys from town. The next day, as they were putting hay in the barn, tragedy struck. Chuck Wilson, age sixteen, walked beneath the elevator. The cable broke and Chuck was crushed.

Several vertebrae were permanently damaged. Doctors indicate it is probable the boy will be paralyzed for life.

Fortunately, Franklin Brown did have a Workmen's Compensation insurance policy which has provided approximately \$35,000 thus far for payment of the boy's medical expenses.

At the time of loss, the Workmen's Compensation law required that only unlimited medical benefits be paid. Chuck Wilson had not worked 13 weeks. Today, now that the law's application to agriculture has been changed, he would be eligible to receive full benefits, including disability income. Estimated claim cost under today's rules: \$150,000.

The above is an actual case taken from the files of Farm Bureau Insurance Group. Names, dates and locations have been changed to protect the privacy of those involved. The Workmen's Compensation rules for agriculture have been changed drastically by the Supreme Court. All members are urged to review the law carefully. The potential liability to farmers is staggering.

"Dirty Dishes," from the original pen and ink illustration and hand lettering by Milton S. Levy — lithographed in sepia on parchment paper. As an 8 1/2 x 11" print, suitable for framing, \$2.00; professionally framed in walnut-finished wood frame, \$5.80; smaller print in 4 1/4" x 5 1/2" frame, \$4.55. Catalog showing a large number of other **ILLUSTRATED QUOTES**, with your order. We pay postage. Send check or money order to:

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**WORK WANTED** — Handicapped man seeks home repair jobs - paneling, painting, plumbing, wiring, Sash, trim, trough, shingles replacement, 100 mile radius of base. Stanley Pierce, Rte No. 1, Box 148, Williamston, Mich. (3-11-25p)

**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. (3-11-22p)

**WANTED** — Old Toy trains, Lionel, Flyer, etc. Send details & address or phone Douglas Byam, 11200 Potter Rd., Lowell, Mich. 49331. (616) 897-8319. (3-f-21p)

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**MISCELLANEOUS**

**PECANS**: Delicious Shelled Pecan Halves. 2 lb. box \$6.95. 3 lb. box \$9.95. Sue's Pecans, Foley, Alabama 36535. (2-3-16p)

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## the dawning of a NEW membership benefit...

**FACT:** Now you can obtain individually decreasing term life insurance for yourself, your spouse, your children between March 1 and May 31 with absolutely **no** physical examination and **no** health questions during the 90-day sign up period . . . if you're a Farm Bureau Member.

**FACT:** **FARM BUREAU MEMBER LIFE INSURANCE** is a program designed for Farm Bureau Members **only**. All Farm Bureau Members, ages 18 through 70 are eligible.

**FACT:** When coverage is renewed each year no physical examination will be necessary through age 70.

**FACT:** Coverage is **automatically updating**. When a Farm Bureau Member marries, as children arrive, protection is expanded **automatically**. Each child is automatically covered from the age of 15 days through 21 years (as long as the child is single and does not hold a **FARM BUREAU MEMBER LIFE INSURANCE** policy).

**FACT:** Membership acceptance of this significant benefit will determine the scope of future member benefit programs.

**FACT:** Men and women qualifying for **FARM BUREAU MEMBER LIFE INSURANCE** and serving their country in the armed forces are protected while in military service.

**FACT:** An unmarried 18 year old Farm Bureau member will receive \$9,565 of **FARM BUREAU MEMBER LIFE INSURANCE** protection.

**FACT:** A 30 year old married Farm Bureau Member with children receives \$3,775 of **FARM BUREAU MEMBER LIFE** protection, the spouse has \$1,000 of coverage and **each** child is covered with \$1,000 of life insurance.

**FACT:** About 48¢ a week . . . \$25 annually . . . can provide life insurance for every Michigan Farm Bureau Member, spouse and child. Each Farm Bureau Member family is eligible for one **FARM BUREAU MEMBER LIFE INSURANCE** policy.

Check these facts and others with Charlie Foster, your local Farm Bureau Insurance Agent and your Farm Bureau County Secretary.

**FARM BUREAU  
INSURANCE  
GROUP** 