1975 Policy Explained

Governor Given MFB Booklet

Michigan Governor William Milliken met with MFB leaders in February to discuss Farm Bureau's 1975 policies. Presenting a copy of MFB's 1915 policy booklet to the Governor are [from left] Al Almy, MFB legislative counsel; Vice President Dean Pridgeon; Bob Smith, legislative counsel; Robert Branen, administrative director; and President Elton Smith.

Illegal Aliens Create Problems

By M. J. BUSCHLEN, MASA

Illegal aliens working in this country are creating a problem of great significance to the whole nation.

At first glance, it might appear that the interest of the Immigration Service and the Border Patrol are at odds with growers' interest, and in some respects, of course they are. However, if we can look at the long and broad range significance of the problem then growers can probably share a common interest and work together for a satisfactory solution.

Millions of people are pouring across the borders each year. Hundreds of thousands more enter as visitors or students and remain here to become legal. In 1974, the immigration service apprehended some 80,000 illegal aliens in the United States. It is estimated that the illegal alien population in the U.S. is at least 4 to 5 million with some estimated ranging as high as 10 to 12 million. The majority of these people are getting jobs in the cities in the service industry, factories, and on construction sights, that are needed by unemployed citizens. Only ¼ of these jobs are in agriculture. The rest are in industry and in service corporations and may pay wages of $4 - 5 an hour and higher.

One part of the billions of dollars earned annually by illegal aliens is sent out of the country. The impact on the balance of payments is substantial. In addition, illegal aliens pay little or no taxes. Many aliens admit they receive welfare. Food stamps are used by illegal aliens. Unemployed Americans who are displaced in the market by illegal aliens end up expecting welfare and collecting unemployment checks.

Fraudulent and counterfeit documents including birth certificates, alien identification cards (Continued on page 7)

Farmers' Week Planned

The nation's oldest, continuous farm oriented observance comes to Michigan March 17 through 21. It's Michigan State University's Farmers' Week.

The week-long event has concurrent sessions every hour of every day, and features the appearance of Michigan Governor William G. Milliken at Thursday's Governor's Breakfast.

This year, and whenever a Republican holds the Governorship, the breakfast is sponsored by the Republican Farmers for Good Government. The Democratic Agriculture Committee puts on the breakfast when a Democrat is in the statehouse.

The purpose of both organizations is to encourage the state government to focus on important farming issues.

PBB Settlement and To Provide Relief

FARM BUREAU SERVICES, INC. resumed disposal of all damaged claims contaminated with the fire retardant chemical polybrominated diphenyl (PBB) February 12. The cooperative simultaneously announced establishment of a damage claims fund by Farm Bureau Services and various insurance companies involved in the incident.

The agreement to establish a settlement fund was reached at meetings in Grand Rapids among representatives for Farm Bureau Services, Michigan Chemical Company and the insurance carriers. The meetings had been requested by Governor Milliken, federal district judge Noel Fox and State Insurance Commissioner Daniel Demlow.

"We applaud this outcome," said Donald R. Armstrong, executive vice president for Farm Bureau Services, "for it has been one position all along, as a farmer-owned and-directed cooperative, that agricultural producers should not be allowed to suffer during what could be a long legal battle among the parties." Farm Bureau Services initiated the fund by contributing 2½ million dollars of its own assets. The action was followed by matching monies from insurance carriers until the fund had grown to 15½ million dollars. The cooperative has exhausted or pledged all of its available insurance coverage to a settlement fund. Farm Bureau Services has used, borrowed, or pledged over 11 million of its own assets in an effort to alleviate farmer problems caused by PBB contamination. An office for evaluating farmer claims has been set up at Farm Bureau Services in Lansing, staffed by insurance representatives from all parties concerned and impartial claims evaluator Fran Campau, former longtime dairy farmer.

Armstrong noted that while the agreements allow for continuing payment of farm damage claims, they also help relieve farmers from the financial burden of caring for quarantined livestock while awaiting the outcome of litigation. He also noted that great care would be taken in selecting for disposal of those animals whose by-products are not under quarantine, so as not to destroy those animals not adversely affected by PBB contamination.

"Differences of opinion do exist as to where the final responsibility for this tragic incident lies," said Armstrong. "But we are hopeful that these differences can soon be ironed out in court. Meanwhile, our main concern is immediate relief from economic suffering for the affected farmers. The agreements we have reached are a giant step toward that goal."

PBB was first introduced into Farm Bureau Services Feed Feed sometime in 1972, when Michigan Chemical Company co-mingled the fire retardant chemical in a shipment of the feed additive magnesium oxide to Farm Bureau Services' Battle Creek Feed Plant.

"The nation's agriculture is gaining increasing importance with the non-farmer. People want to know more about food production and its trends. Farmers' Week is an excellent opportunity to learn what it means in terms of family living," says Byron Good, Farmers' Week Chairman.

"The nation's agriculture is gaining increasing importance with the non-farmer. People want to know more about food production and its trends. Farmers' Week is an excellent opportunity to learn what it means in terms of family living," says Byron Good, Farmers' Week Chairman.

Michigan State University's Farmers' Week, March 17-21 will feature displays, exhibits and programs of interest to farmers and non-farmers alike.

The 1975 theme, Spartan Science -- Spanning a Century, marks the 100th year of the nation's Agricultural Experiment Stations and the 60th anniversary of MSU's Farmers' Week.

The week-long event has concurrent sessions every hour of every day, and features the appearance of Michigan Governor William G. Milliken at Thursday's Governor's Breakfast.

This year, and whenever a Republican holds the Governorship, the breakfast is sponsored by the Republican Farmers for Good Government. The Democratic Agriculture Committee puts on the breakfast when a Democrat is in the statehouse.

The purpose of both organizations is to encourage the state government to focus on important farming issues.

PBB was first introduced into Farm Bureau Services Feed Feed sometime in 1972, when Michigan Chemical Company co-mingled the fire retardant chemical in a shipment of the feed additive magnesium oxide to Farm Bureau Services' Battle Creek Feed Plant.
"Vigilance Still Needed"

"Once more the Michigan State Farm Bureau has demonstrated its ability to bring important benefits out of the organized strength of its individual Farm Bureau members and affiliated farmer cooperatives and associations. Any Farm Bureau member reflecting upon what the sales tax victory means to him should find satisfaction in his membership." 

That statement, from a Farm News editorial dated June 1, 1935, referred to the successful conclusion of Farm Bureau's two-year fight to exempt farm supplies from the 3 percent sales tax, an accomplishment which was then estimated to save Michigan farmers over $300,000 a year.

Forty years later, in the 1975 membership application brochure, the 4 percent sales tax exemption on agricultural inputs, machinery, equipment and farm supplies, is listed as one of the Farm Bureau's "dollars and cents" benefits. The savings to farmers in 1935 would be many times the $900,000 savings to farmers in 1935.

I'm sure many of you who worked on the membership drive have been asked, "Why brag about something Farm Bureau did 40 years ago? What is it doing for me today?"

And I hope you responded with the fact that today Michigan farmers are realizing the sales tax savings because Farm Bureau has constantly fought to maintain it over the years.

Winning a legislative battle, such as Farm Bureau won in 1935, is only the beginning. Fighting to maintain what we have won is an ongoing process.

It's happening right now, on the very same issue. Last year, the State of Michigan looked at the 4 percent sales tax, mainly the sales tax on farm food, and is now engaged in an almost frantic search for funds. The new chairman of the Senate Taxation Committee has come up with at least one source - elimination of the sales tax exemption on agricultural inputs, machinery, equipment and farm supplies in the production of food.

If such legislation were passed, it would have an adverse effect on Michigan agriculture. At a time when farmers are being asked to produce more to help feed a hungry world, they are thwarted in their efforts by inflation, shortages, and burdensome, unrealistic government regulations.

Efforts to remove the important sales exemption on farm supplies is a threat to agriculture at a disadvantage with other states which have maintained the exemption.

Farm Bureau will once again meet this challenge which threatens the economic well-being of Michigan farmers, just as it has in the past, with the support of the politically informed farmers who have the potential to be a driving force for not only the growth of the agricultural inputs in the production of food but also for the future of agriculture in this state.

The consumer has a stake in the outcome of this issue, too. His tax dollar follows the dollars and cents. Any increase in the sales tax on food will be short-lived. As the farmer's cost of production increases, it will eventually be reflected in higher food prices. Such legislation would put Michigan agriculture at a disadvantage with other states which have the exemption.

Farm Bureau will once again meet this challenge which threatens the economic well-being of Michigan farmers, just as it has in the past, with the support of the politically informed farmers who have the potential to be a driving force for not only the growth of the agricultural inputs in the production of food but also for the future of agriculture in this state.

Farm Bureau has an admirable record of success in the legislative arena. The secret of that success is our ongoing vigilance. Our legislative staff is recognized as one of the most effective and highly-respected in the state, but without members to back them up, their efforts would be in vain.

Vital legislative clout is one of the reasons membership is the backbone of the Michigan Farm Bureau, with neighbors to ask them to join Farm Bureau.

If your county has not reached its goal yet, this vital issue will come up again, if the efforts of the Farm Bureau and other organizations who should be a good selling point. As the 1975 editorial indicated, if the Farm Bureau victory reflected Michigan and the world, the private enterprise system and the American political system.

My Mom taught me early in life that hard work was next to impossible without teamwork, which was so important to their ultimate goal, it did not happen instantly during the farm crisis. It happened gradually in their search for the right answer. We need a greater county board, Michigan and other Farm Bureau leaders and staff. It will involve more involvement and discussion and study as they analyze the facts and make decisions about what was right for Farm Bureau to do.

Their package, which was presented to the Michigan Farm Bureau board of directors recently, was relatively simple in appearance. It didn't really look like its formulation took 3,000 man hours, thousands of miles of travel, years of planning and hard work. Michigan's stocked could form a small library, a bottle of aspirin, and countless prayers.

I saw it happen ... and I'm glad. That patton little package will surely chart the future course of this great organization of ours. It's knowledge, and the personal leadership development of those who policy involved, will be put to use for the "Blood, Sweat and Tears" poured into this endeavor by 15 organization's voting delegates.

To complete the execution of the policy study, the organization's voting delegates will be following the "Blood, Sweat and Tears" poured into this endeavor by 15 organization's voting delegates.

They'll turn the pulse words heard been a great experience; being involved in the resulting action will be even greater.

Don't Forget to Use Your FBS/FPC Gift Certificate

MOVING?

Planning to move? Let us know 8 weeks in advance so you won't miss a single issue of the Michigan Farm News. Attach old label and Name.

Address

State

County of Membership

FARM NEWS

Cindy Sage

print new address in space provided. Mail to: Michigan Farm News, P.O. Box 960, Lansing, Michigan 48904.

MICHIGAN FARM NEWS

March 1, 1975

PAGE 2
Open Line Meetings

Draw Over 800

President Smith addressed regional church leaders at the "Farmer-Clergy Forum" February 3. The forum was sponsored by MFB with local Farm Bureau representation.

Feeding the world's hungry was discussed February 3 at a Michigan Farm Bureau sponsored "Farmer-Clergy Forum on World Food." The meeting brought together church, farm and scientific leaders from throughout the state.

In a letter inviting religious leaders to attend the forum, MFB President, Ellen R. Smith said, "The problem of world food security must be approached with a spirit of cooperation. The solutions which are formulated to solve this problem should be based on facts rather than fears, on realism rather than emotion," Smith said.

Addressing the forum as resource speakers were Dr. J. A. Hoefer, Associate Director of Michigan State University's agricultural experiment station; Dr. Vern Sorensen, Agricultural Economist at MSU and Dean Pridgion, a Michigan hog producer who is also vice-president of MFB.

Hoefer emphasized the need for emergency in attacking the problem of world hunger, but expressed optimism for success in the long run. "However, an economic system with incentives for the farmer will be needed," Hoefer added.

According to Sorensen, "Any long term solution to the problem of food shortages must include development of agriculture within the emerging nations."

Expressing a farmer's point of view, Pridgion felt that the American farmer is producing because of the incentives provided under "our system of private ownership, individual accumulation of capital and the market system which responds to increasing and decreasing demand."

New Reward Program Offered

A $200 reward program will be started in March for all Farm Bureau members who wish to participate.

Under the program Michigan Farm Bureau will offer a reward of $200 for the arrest and conviction of persons committing theft, arson or vandalism to premises plus theft to automobiles and trucks off the premises of a participating member who has a reward sign prominently displayed on the premises at the time of loss.

To be eligible for the program a member must complete the following requirements:

1. Maintain a current Farm Bureau Membership.

2. Purchase a "Kit" consisting of two 8 inch by 12 inch plastic reward signs, two two-sided vehicle decals and two one-sided vehicle decals.

3. Display signs and stickers in prominent places.

Kits will be available through the County Farm Bureau office for $3.

Purchase of the kit will enroll the member in the program until January 1, 1978, as long as a paid-up membership is maintained. Additional signs, decals and stickers will be available at County offices for a nominal fee.

Those not eligible for the rewards include anyone connected with any law enforcement agency or where duties or occupation include responsibility for law enforcement, persons having an interest in the subject property, or persons employed by Michigan Farm Bureau or its affiliates.

Rewards deemed payable will be divided equally among all who are eligible as recipients.

Only one reward will apply to each occurrence, regardless of the number of perpetrators involved in the occurrence. Only one reward will apply when a perpetrator is connected to more than one occurrence.
Activity of the Michigan Legislature is beginning to accelerate. Literally hundreds of bills are being introduced. At the present rate of introduction, it can be expected that there will be another record number of bills that will affect agriculture and rural areas. In addition, many issues are beginning to arise that are of an interpretation nature that will affect farmers.

**TAXATION**

One tax issue of major concern to farmers has appeared in the form of an announcement by Senator Bowman (D-Roseville), the new chairman of the Senate Tax Committee. Senator Bowman announced that it is his intention to attempt to eliminate the sales tax exemption on agricultural inputs, such as machinery, equipment, etc. The legislation has not yet been introduced to know exactly whether the total sales tax exemption on feeds, seeds, fertilizer, machinery, equipment, and other agricultural products will be eliminated, or if the exemptions would remain on those items such as feed, seed, and fertilizer that become part of the agriculture commodity. In either case, this is a major issue for farmers and would result in major increases in the cost of products. It is also, in the long run, a major issue to consumers as sooner or later such increased cost must be passed on in the form of higher food prices. It may be looked upon as a convenient way of reimpounding, to a great extent, the sales tax on food by first making farmers pay the cost, then sooner or later the consumer. On the other hand, during times of adequate production it is impossible for farmers to pass on such increased cost. During times of shortages, however, prices do rise to offset such costs. In any event, such a proposal is a serious backward step in the effort to have equity of taxation.

Another major issue in which Farm Bureau is deeply involved is a recent interpretation by the State Tax Commission that will make some farm personal property assessable. For example, the Tax Commission maintains that potatoes in storage are taxable and such machinery as graders, washers, etc., are also taxable. Another example that has occurred is grain farmers who sell some of their production for seed is maintained that the cleaning equipment is taxable. Still other examples are reported from those raising vegetables which the Tax Commission maintains that certain equipment, graders, baggers, etc., are taxable. Farm Bureau maintains that the personal property exemption passed into law a few years ago is broad enough to exempt this kind of equipment when it is used as part of the regular farm operation. It appears that this will be a major issue.

Still another tax issue that can be extremely important to farmers is the proposal introduced as the proposed tax called “business income tax” applied to agriculture. If passed into law, it would be a “value added tax” (VAT). Under the terms of such a tax, the final price paid by the consumer would be the basis for the tax. The bill would provide for additional exemptions that have been in the form of an emergency program, the entire property exemption passed into law must be cast must be maintained that the personal property exemption passed into law a few years ago is broad enough to exempt this kind of equipment when it is used as part of the regular farm operation. It appears that this will be a major issue.

**Inheritance Tax**

Legislation has been introduced to completely revamp the Michigan Inheritance Tax (HB 4329). The bill consists of 35 pages, but is not yet printed in order to know exactly what is proposed. Other bills on this issue are expected to be introduced which will be in line with Farm Bureau policies on this serious issue.

**LABOR**

There are numerous bills being introduced nearly every day on labor issues, most of which will affect agriculture. There are several on unemployment compensation. Many extending coverage, others eliminating some of the exemptions, and one that will expand the coverage for agricultural employees. All of these, if passed, would add up to higher premium cost, thus higher production costs. Other labor bills being introduced include extending the coverage of the minimum wage law to employees of one or more; here again eliminating some of the exemptions that have been in the law for smaller employers. There is proposed legislation to bring agriculture under the unemployment law, which if passed would add additional cost to the farmer who hires any labor. This has already been established to some degree by the federal government making unemployment benefits available to farm employees. Under that emergency program, the entire cost is being paid by federal funds. However, since this has been started, it can be expected that either congress or the states will follow up to pass such an unemployment benefit statute where the employer, or the farmer in this case, would be required to pay the cost. Other labor bills dealing with teacher’s unions and whether they will be given the right to strike.

**AGRICULTURE**

Some of the legislation that will be introduced dealing strictly with agriculture, will include an updating of the state fertilizer laws, also modernizing the state feed laws. New pesticide legislation will be introduced to conform with federal regulations and yet keep control as nearly as possible within the state. Dairy legislation including HB 4129 which would require the dairying of dairy products for consumer protection and would also bring Michigan’s dairy industry in line with the national trend in milk into conformity with proposed federal uniform regualtions. This Act is needed for the state; however, Farm Bureau is active on the federal level to change the federal regulations to increase the amount of solids, not fat, in dairy products. Also to eliminate the non-dairy additives that are now used in many dairy foods.
Although the 94th Congress has only been in session since January, numerous bills dealing with agricultural issues have been introduced. Within the past few weeks, many of these bills will likely receive consideration by various subcommittees and full committees to which they have been assigned.

**FARM PROGRAM**

Among issues expected to receive early attention was the future of the Farm Program. The Agriculture and Consumer Protection Act of 1973 is the basis for many current farm programs. This Act is not scheduled to expire until December 31, 1977. However, the Senate Agriculture Committee has already held hearings on amendments to the Act. The proposed amendments include provisions for higher loan rates, higher target prices, and other adjustments of government food reserves.

According to William Kubsh, testified before the Senate Agriculture Committee on February 18, 1975, the program included statements related to individual commodities, crop insurance, nitrogen root nodules are not available to meet the needs of the world, to fulfill the need. A monetary fund would also eliminate the problem of large food reserves hanging over the domestic market. Thus, the market system would be protected, and producers would have incentives to increase production and assure consumers of an adequate supply of food and reduce the cost of government food programs to the taxpayer.

The question of food reserves has been a major agricultural issue in the consideration of future farm programs.

**APPLE PURCHASE**

Due to surplus apple juice stock, the demand for apple juice did not improve in 1974. Michigan growers of processing apples face the loss of one million bushels of apples. These apples are in cold storage and will be purchased by processors to strengthen the processing apple market. Although Michigan processors will be among the successful bidders, which would benefit Michigan consumers alike. This will be a major agricultural issue in the consideration of future farm programs.

**WE WANT TO HELP**

WE HAVE LOAN FUNDS AVAILABLE

SO THAT MEMBERS OF MICHIGAN FARM FAMILIES MAY ATTEND COLLEGE.

CHECK THESE FEATURES:

- 5% Interest Rate, Starts 12 Months After Graduation
- Payoff in 36 or 60 Months After Graduation
- No Restriction On Type of Course
- You May Attend Any Approved Michigan Institution

WRITE OR CALL

NYLE L. KATZ, Executive Director
Michigan Rural Rehabilitation Corporation
P. O. Box 188
Marshall, Michigan 49068
Phone: 616-781-4646
Dairy

In spite of the high unemployment level in the economy and constant chatter about the high cost of food, Class I milk sales appeared to be heading in the right direction. Milk receipts from producers in Federal Order 40 are up approximately 1½ percent over January 1974. At the same time, Class I sales are below a year ago, but the most important factor is they are up from the preceding month. Class I utilization in December 1974 was 63.75 compared to January 1975 at 66.25. The national picture also has at least one bright spot. December was the only month in 1974 that producer receipts received in Class I products were not below those of the year earlier.

Market for culled cows continues weak with prices down at least $5.00 from last year at the same time. Feed costs continue high, specifically hay, which is in apparent short supply with high prices.

Ron Nelson, Market Development Division

FRUIT AND VEGETABLES

Movement of apples out of storage in Michigan for processing has been less than normal due to a lack of processor demand resulting from large inventories of apples, juice, and frozen slices. There is a possibility that a large volume of apples may have to be dumped because of a lack of market. Extensive efforts by MACMA, Farm Bureau, growers, and industry groups to get the USDA to purchase apple products for the School Lunch and Supplemental Food Programs has resulted in a 112,000 case purchase of apple juice. Retailers and state agencies have agreed to put emphasis on promoting consumption of apple products.

A marginally weaker-to-steady market would appear to be the outlook for processed fruit and vegetable markets for the balance of the 1974 crop year. Movement of many of the major commodities has been depressed during November and December. Shipments should approach historical trends for the remainder of the season, depending on consumption as related to consumers' disposable income. Prices and other terms of sale for processing vegetables grown under preplanting contracts are currently being determined through association bargaining or unilateral offers to growers by processors. Growers are again faced with increases in costs of production, and contract terms must be improved to provide them an opportunity for profit.

Growers of fresh market onions, potatoes, and apples are unfortunately doing more than their share of combating the high cost of food inflation, and the high cost of living. Wholesale prices for these commodities are substantially below year-ago levels.

Noel Stuckman, MACMA

LIVESTOCK

Livestock prices continue to feel the effect of the increased supply of non-fed beef. The apparent reduction in consumer spending and the overall economy is apparent in contributing to undesirable livestock prices. Choice butcher cattle yield grade 2-4 have been selling near the $25.00 mark in recent days. As the grass gets greener and the "non-feds" get turned out, I expect choice cattle to move back to the high 30's to low 40's.

Grazing season will increase the demand for feeders and cause a modest price increase in feeder cattle.

Choice feeder cattle 500-700 pounds will probably cost around $27.00 with heavier weight feeders as much as $2.00 higher by mid April.

Butcher hogs continue to remain near the $40.00 mark. Based on current inventory reports, we should see some price increase during the next sixty days.

The apparent herd reductions, especially among feeder pig producers has created a reduced supply of feeder pigs and consequently, a significant price increase. Feeder pigs could run in the mid 30's during the next 30 days.

Livestock producers should continue to observe carryover corn stocks, plus planting intentions. These two factors, plus weather conditions for corn growing and grazing are especially critical to cattlemen's decisions during the balance of the year.

Bill Byrum, Market Development

FIELD CROPS

The price patterns for field crops, both current and distant are very favorable to weather and markets well into the fall corn harvest. Possible opportunity for expanding export sales would also have a positive effect on markets, however, administration policy would not appear to be leaning in that direction.

CORN

We have been experiencing a stable corn market and expect to continue this trend well into spring planting. Once the 1974 corn crop is cleaned up, there will be very little carryover of corn stocks. However, the big question in the corn crop is how much corn will be planted this spring and how good a crop will be.

Soil, cost availability of Nitrogen supplies and seed availability and germination are factors.

The current price for corn is around $2.70 per bushel at the farm level.

WHEAT

Current farm prices for wheat are near $3.50 per bushel. There appears to be a very large carryover and prospects for a large 1975 crop are good. These factors point to lower wheat prices in 1975.

SOYBEANS

Uncertainty is the word in the soybean market. Competition from foreign producers, such as Brazil, is having a down effect on the bean market. Current farm price for soybeans is around $4.50 a bushel.

NAVY BEANS

Current navy bean price in the country is $12.00 c.w.t. Lack of grower selling is currently contributing to some strength in the navy bean market.

However, there appears to be a limited amount of volume buyers for beans. The lowering of the Canadian price for export is also undoubtedly lower the price.

We have been experiencing a stable corn market and expect to continue this trend well into spring planting. Once the 1974 corn crop is cleaned up, there will be very little carryover of corn stocks. However, the big question in the corn crop is how much corn will be planted this spring and how good a crop will be.

Soil, cost availability of Nitrogen supplies and seed availability and germination are factors.

The current price for corn is around $2.70 per bushel at the farm level.

WHEAT

Current farm prices for wheat are near $3.50 per bushel. There appears to be a very large carryover and prospects for a large 1975 crop are good. These factors point to lower wheat prices in 1975.

SOYBEANS

Uncertainty is the word in the soybean market. Competition from foreign producers, such as Brazil, is having a down effect on the bean market. Current farm price for soybeans is around $4.50 a bushel.

NAVY BEANS

Current navy bean price in the country is $12.00 c.w.t. Lack of grower selling is currently contributing to some strength in the navy bean market.

However, there appears to be a limited amount of volume buyers for beans. The lowering of the Canadian price for export is also undoubtedly lower the price.

We have been experiencing a stable corn market and expect to continue this trend well into spring planting. Once the 1974 corn crop is cleaned up, there will be very little carryover of corn stocks. However, the big question in the corn crop is how much corn will be planted this spring and how good a crop will be.

Soil, cost availability of Nitrogen supplies and seed availability and germination are factors.

The current price for corn is around $2.70 per bushel at the farm level.

WHEAT

Current farm prices for wheat are near $3.50 per bushel. There appears to be a very large carryover and prospects for a large 1975 crop are good. These factors point to lower wheat prices in 1975.

SOYBEANS

Uncertainty is the word in the soybean market. Competition from foreign producers, such as Brazil, is having a down effect on the bean market. Current farm price for soybeans is around $4.50 a bushel.

NAVY BEANS

Current navy bean price in the country is $12.00 c.w.t. Lack of grower selling is currently contributing to some strength in the navy bean market.

However, there appears to be a limited amount of volume buyers for beans. The lowering of the Canadian price for export is also undoubtedly lower the price.

We have been experiencing a stable corn market and expect to continue this trend well into spring planting. Once the 1974 corn crop is cleaned up, there will be very little carryover of corn stocks. However, the big question in the corn crop is how much corn will be planted this spring and how good a crop will be.

SOYBEAN DAY is March 12

The 3rd annual Michigan Farm Bureau Soybean Day will be held Wednesday, March 12, 1975 from 9 a.m. to 3 p.m. at the Holiday Inn, Adrian, Michigan.

Dr. Robert Winner, Extension Economist in Field Crops, at Iowa State University, along with Donn Kurtz, Manager, Michigan Elevator Exchange, will analyze the short and long-range demand situation.

All soybean producers are welcome to attend. The fee for the Soybean Day will be $5.00, which includes lunch. To members of the Michigan Soybean Commodity Division, the cost will be only $1.50.

Now is the time to get your Soybean Commodity Division membership. For further information, contact your county Farm Bureau office and/or David Wolfe, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904.

Blue Cross and Blue Shield Add Benefits to Michigan Farm Bureau Group Coverage.

New Master

Medical plan now includes coverage that increases your benefits beyond your basic program.

These added benefits are effective now for all Farm Bureau members already enrolled. Those who are not enrolled and are eligible may join us.

now. The deadline for enrolling is March 15. See your Farm Bureau office for further details. Give your family the security of Blue Cross and Blue Shield protection.
Membership Troops Near Victory

Leading Regiments and Generals

Ranked as 1975 "Dedicated Dozen"

Member: Frank Schwinderson
Leading Regiments and Generals
MARCH 1, 1975 MICHIGAN FARM NEWS PAGE 7

Ranked as Spirit for Copeer Country 104.38 Gladwin 97.63 Mac-Luce
Benzie Chippewa
Osceola
Saginaw North West Mich.
Tuscola
Oceana
Arenac
Ottawa
Cheboygan

Detect if these papers are deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Dave Pohl, Clinton County membership chairman, congratulates his "team" at victory party typical of many held throughout the State.

Forge Ahead of Last Year's Gains

1974-1975 MEMBERSHIP COMPARISON SHEET

As of Feb. 15

QUOTA: 61097 QUOTA: 60700
GOAL: 61096 GOAL: 60710

Date
New
Renewals
Life Mbrs.
TOTAL MEMBERS
%Maint.
%Goal
NEEDED FOR GOAL
1974
2-13
2-14
63,600
55,500
63,600
96.01
96.48
414
1975

Illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such certification has been issued, state and local agencies are not required to detain the individual or any member of his/her family located in this State.

- Irish R. A. L. Williams, a member of the Michigan Bureau of Victim Services, Inc., will participate in a victory party typical of many held throughout the State.

Forge Ahead of Last Year's Gains

1974-1975 MEMBERSHIP COMPARISON SHEET

As of Feb. 15

QUOTA: 61097 QUOTA: 60700
GOAL: 61096 GOAL: 60710

Date
New
Renewals
Life Mbrs.
TOTAL MEMBERS
%Maint.
%Goal
NEEDED FOR GOAL
1974
2-13
2-14
63,600
55,500
63,600
96.01
96.48
414
1975

Illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily available for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.
Seminars Set

March 4 WEST CENTRAL REGION — Berna Bishop (Clare, Ithaca, Mason, Muskegon, Newaygo, Oceana, Otsego)
March 5 CENTRAL REGION — Kenneth Farrow (Allegan, Barry, Benzie, Kent, Montcalm, Muskegon, Ottawa)
March 25 NORTHEAST REGION — Donald Rubby (Hilldale, Jackson, Lenawee, Monroe, Washtenaw, Wayne)
March 26 SOUTH REGION — Kenneth Wimmer (Huron, Lapeer, Macomb, St. Clair, Sanilac, Tuscola)

Supply Report

By Greg Sheffield, Marketing Manager FBS

PETROLEUM

The supply of Farmers Petroleum dealers are feeling adequate. But, with so much talk of the energy crisis, fuels are in the news. Proprietors are aware of the high cost of fuel for farmers are part of President Ford's energy plan. The new energy policy is expected to shape up between now and spring and will, no doubt, curtail end uses. The top priorities Farmers Petroleum has fought for will be delivered and a decrease in the price lows. These lower prices will, no doubt, curtail end uses. The top priorities Farmers Petroleum has fought for will be delivered and a decrease in the price lows. These lower prices will, no doubt, curtail end uses.

FEEDS

Market conditions for sales of feed ingredients were off through the middle of February and hit new lows. These lower prices were being accepted for soybeans, corn, wheat and feed grains in general. The demand in February for feed grains was dull as both domestic and import buyers either stalled in making purchases or felt their needs were satisfied. There's nothing in the future outlook at the time of this writing to indicate much of an increase in prices for feed grains or protein ingredients for the rest of winter. Farm Bureau Services' prices are reflecting these lower prices where feasible.

FERTILIZER

Unless there is a large decrease in demand we are looking for the shortage in nitrogen products to continue. Other fertilizers like phosphorous and potash will be short but adequate. Farmers are adapting as well as possible to higher fertilizer prices which are now approximately double those of a year ago.

PESTICIDES

Herbicides, insecticides, and fungicides are being delivered on an allocation basis and prices are creeping up. We are alerting dealers and farmers that herbicides are again in short supply.

HARDWARE

Supplies appear adequate at this writing. Hardware items have not been purchased as rapidly as in the case in the last several months. It now seems that building supplies and steel products such as fencing and panels are all adequate at present. This is double (twice as available at Farm Bureau Services) for farmers who wish to buy ahead.

SEEDS

Seed Corn will be tight and the best grades of the higher germinating varieties will be hard to obtain. But other fields seeds are adequate and less expensive than a year ago.

ANIMAL HEALTH PRODUCTS

Our manufacturers continue to do a good job of supplying patrons' needs and the supply of a large variety of aid is adequate.

“Seminars Set April” will be the theme of a one-day conference on Tuesday, March 4 from 9:00 a.m. to 4:00 p.m. at the Seminole Center, South Cedar Street and I-96, Lansing.

The conference is designed to inform participants of pending rail reorganization plans and to outline appropriate action to influence rail reorganization. Timing of the conference is especially appropriate. It follows a series of hearings relating to the State plan and precedes hearings to be held throughout the U.S. on the United States Railway Association Plan. Officials from federal and state agencies will present the government perspective in the morning sessions.

The first session will be devoted to the "Federal Perspective" including the need for rail reorganization and the relationship of Federal agencies in establishing and implementing the final plan, and a review of the Federal plans which will be published just prior to the conference on February 28.

The afternoon session will in clude a panel discussion with representatives of groups affected by rail reorganization, including users and carriers.

A summary session will provide participants with information on how they can affect the rail reorganization process.

The conference is co-sponsored by the Michigan State Chamber of Commerce and the Michigan Industrial Traffic League. A $12.00 conference fee includes lunch.

For additional program information or reservations, contact Jim Barrett, Michigan State Chamber of Commerce, 311/211-3100.

SCHEDULE:

10:00 a.m. — Report of Farm Bureau Legislative Programs and Progress
12:00 NOON — Luncheon with legislators
1:45 p.m. — Adjourn to the Capitol to attend sessions of the Senate and House. Each earlador will make its own decision as to when to leave the Capitol; stay as long as you find the calendars are of interest.

COST:

$4.25 per person (coffee - rolls and lunch)

PETROLEUM

The supply of Farmers Petroleum dealers are feeling adequate. But, with so much talk of the energy crisis, fuels are in the news. Proprietors are aware of the high cost of fuel for farmers are part of President Ford's energy plan. The new energy policy is expected to shape up between now and spring and will, no doubt, curtail end uses. The top priorities Farmers Petroleum has fought for will be delivered and a decrease in the price lows. These lower prices will, no doubt, curtail end uses. The top priorities Farmers Petroleum has fought for will be delivered and a decrease in the price lows. These lower prices will, no doubt, curtail end uses.

FEEDS

Market conditions for sales of feed ingredients were off through the middle of February and hit new lows. These lower prices were being accepted for soybeans, corn, wheat and feed grains in general. The demand in February for feed grains was dull as both
WHO'S GOT A SPECIAL FEED PROGRAM FOR MICHIGAN?

At Farm Bureau Services we offer a total feed service able to assist Michigan farmers in determining proper and profitable feeding programs, as well as solving individual problems.

The Farm Bureau feed team, backed by a staff veterinarian and nutritionist, provides you with the most up-to-date feed information. In cooperation with other farm co-ops, Farm Bureau Services operates 10 research farms where new feeds, feeding techniques and health practices are tested. Recently we installed a Scidata mini-computer, to assist our feed nutritionist in determining the most effective feed formulations for desired production goals.

In addition to these services, Farm Bureau offers a wide variety of excellent feeds, including Liquid Protein Supplement (LPS) which has been widely accepted as a versatile liquid supplement for all types of feeding operations.

Talk to your Farm Bureau feedman now. He'll work up a feed program to fit your particular needs. It's service you can depend on... from the Farm Bureau people.

ASK THE FARM BUREAU PEOPLE
MASTER MEDICAL PROGRAM

The high rate of increase in health care costs, plus the perception that health care services are becoming unaffordable, is placing a heavy financial burden on many people.

Last December, the voting delegates at the Michigan Farm Bureau annual meeting recommended that effective February 20, 1975, "the basic Comprehensive Blue Cross-Blue Shield contract plus Master Medical benefits be provided on all Farm Bureau member-subscribers who are not eligible for Medicare." They also recommended that "the Blue Cross-Blue Shield Complementary to Medicare contract plus Master Medical benefits be provided to all Farm Bureau member-subscribers who are eligible for Medicare.

As stated above, the amount of coverage provided by Master Medical for those not eligible for Medicare is more extensive than the coverage provided for those eligible for Medicare. The reason for this is that beneficiary Medicare provides many of the coverages those under 65 years of age must provide for themselves and their families.

BASIC INFORMATION

What is Master Medical? Master Medical broadens and extends basic Blue Cross and Blue Shield coverage to protect the subscriber against the high cost of unusual or long-term illness. It also provides for the entire family, thus sharing the pain and burden of illneses which are serious illnesses which the subscriber would have to pay out of his pocket.

What is a benefit period? A benefit period begins the day a member incurs an expense for an eligible benefit claimed under Master Medical and ends one year later. For those with Master Medical 65 benefits coverage the benefit period is the calendar year.

What is meant by deductible? The deductibles represent the amount the member or members must spend on eligible covered expenses in any one benefit year before Master Medical begins reimbursement. Expenses incurred by eligible services provided for all members of the family may be applied to the deductible. However, no one member may contribute more than the "per person" deductible amount. The remainder of the family deductible must be made up by the other members of the family.

If one member meets the "per person" deductible, but the combined eligible expenses of the other members do not meet the "per family" deductible, benefits are provided for the member who meets the "per person" deductible only. All other services are rejected.

How can the benefits maximums be restored? The Master Medical contract specifically limits the dollar amount for extended benefits to $10,000 per person per benefit period and $50,000 per person per two or more benefit periods. The maximum for Additional Benefits is restored at the rate of $1,000 per calendar year not to exceed the total maximum allowed. The amount paid is deducted from the restored maximum. Deductible and Co-pay amounts do not apply toward the maximum. Only the next amount paid by Master Medical is charged to the member's maximum.

Are there any exclusions to the coverage provided? Yes. Generally speaking the following services are not covered under Master Medical: services related to conditions of pregnancy; services required for cosmetic purposes; services for convalescent homes, nursing homes, rest homes or similar institutions; domiciliary care, custodial care and rest therapy; pre-marital examinations; pre-employment examinations; routine or periodic physical examinations; services related to the examination, fitting or purchase of eyeglasses, other corrective visual devices, hearing aids or dentures.

Other exclusions: are services required as the result of occupational injuries; services rendered by a person who is not legally qualified and licensed to practice medicine or perform surgery; cost of transportation and travel; services which are a benefit under the basic Blue Cross or Blue Shield contracts; miniatures, x-rays, screening procedures and those procedures which are not directly related and necessary to the diagnosis and generally accepted therapy; charges for room over and above the allowance of the basic contract; items required for the comfort or convenience of the patient.

In addition to the above exclusions, the pre-existing clause applies to the three types of services listed below:

a. Master Medical provides for dental services which are required as the result of an accidental injury to the natural teeth caused by an external force. However, no benefits will be provided for dental services which are required because of an accident which occurred prior to February 20, 1975.

b. Master Medical provides benefits for functional and non-functional prosthetic appliances required as the result of a disease or an accidental injury. But, to receive services under Master Medical the disease must have been diagnosed or the injury sustained on or after February 20, 1975.

c. Master Medical also provides as an Extended Benefit benefits for hospital admissions for plastic surgery after the basic Blue Cross days have been exhausted. However, in order to be eligible, the plastic surgery must be required as the result of a congenital anomaly or accidental injury occurring after the effective date of Master Medical coverage (February 20, 1975).

Are there exclusions in the Master Medical 65 contract? Yes, the following services are excluded as benefits under the Master Medical 65 contract:

- services of convalescent homes, nursing homes, rest homes or similar institutions.
- domiciliary care, custodial care of rest therapy.
- pre-marital examinations.
- routine or periodic physical examinations.
- examination, preparation, fitting or procurement of eyeglasses or other corrective visual appliances.
- examination, preparation, fitting or procurement of hearing aids.
- examination, preparation, fitting or procurement of dentures.
- room rate differences.
- convenience items such as telephone, television and guest trays provided to hospital inpatients.

What's It All About?

MARCH 1, 1975

by KEN WILES
Manager Member Relations

MICHIGAN FARM NEWS

MASTER MEDICAL PROGRAM

The high rate of increase in health care costs, plus the perception that health care services are becoming unaffordable, is placing a heavy financial burden on many people.

Last December, the voting delegates at the Michigan Farm Bureau annual meeting recommended that effective February 20, 1975, "the basic Comprehensive Blue Cross-Blue Shield contract plus Master Medical benefits be provided on all Farm Bureau member-subscribers who are not eligible for Medicare." They also recommended that "the Blue Cross-Blue Shield Complementary to Medicare contract plus Master Medical benefits be provided to all Farm Bureau member-subscribers who are eligible for Medicare.

As stated above, the amount of coverage provided by Master Medical for those not eligible for Medicare is more extensive than the coverage provided for those eligible for Medicare. The reason for this is that beneficiary Medicare provides many of the coverages those under 65 years of age must provide for themselves and their families.

BASIC INFORMATION

What is Master Medical? Master Medical broadens and extends basic Blue Cross and Blue Shield coverage to protect the subscriber against the high cost of unusual or long-term illness. It also provides for the entire family, thus sharing the pain and burden of illness which the subscriber would have to pay out of his pocket.

What is a benefit period? A benefit period begins the day a member incurs an expense for an eligible benefit claimed under Master Medical and ends one year later. For those with Master Medical 65 benefits coverage the benefit period is the calendar year.

What is meant by deductible? The deductibles represent the amount the member or members must spend on eligible covered expenses in any one benefit year before Master Medical begins reimbursement. Expenses incurred by eligible services provided for all members of the family may be applied to the deductible. However, no one member may contribute more than the "per person" deductible amount. The remainder of the family deductible must be made up by the other members of the family.

If one member meets the "per person" deductible, but the combined eligible expenses of the other members do not equal the "per family" deductible, benefits are provided for the member who meets the "per person" deductible only. All other services are rejected.

How can the benefits maximums be restored? The Master Medical contract specifically limits the dollar amount for extended benefits to $10,000 per person per benefit period and $50,000 per person per two or more benefit periods. The maximum for Additional Benefits is restored at the rate of $1,000 per calendar year not to exceed the total maximum allowed. The amount paid is deducted from the restored maximum. Deductible and Co-pay amounts do not apply toward the maximum. Only the next amount paid by Master Medical is charged to the member's maximum.

Are there any exclusions to the coverage provided? Yes. Generally speaking the following services are not covered under Master Medical: services related to conditions of pregnancy; services required for cosmetic purposes; services for convalescent homes, nursing homes, rest homes or similar institutions; domiciliary care, custodial care and rest therapy; pre-marital examinations; pre-employment examinations; routine or periodic physical examinations; services related to the examination, fitting or purchase of eyeglasses, other corrective visual devices, hearing aids or dentures.

Other exclusions: are services required as the result of occupational injuries; services rendered by a person who is not legally qualified and licensed to practice medicine or perform surgery; cost of transportation and travel; services which are a benefit under the basic Blue Cross or Blue Shield contracts; miniatures, x-rays, screening procedures and those procedures which are not directly related and necessary to the diagnosis and generally accepted therapy; charges for room over and above the allowance of the basic contract; items required for the comfort or convenience of the patient.

In addition to the above exclusions, the pre-existing clause applies to the three types of services listed below:

a. Master Medical provides for dental services which are required as the result of an accidental injury to the natural teeth caused by an external force. However, no benefits will be provided for dental services which are required because of an accident which occurred prior to February 20, 1975.

b. Master Medical provides benefits for functional and non-functional prosthetic appliances required as the result of a disease or an accidental injury. But, to receive services under Master Medical the disease must have been diagnosed or the injury sustained on or after February 20, 1975.

c. Master Medical also provides as an Extended Benefit benefits for hospital admissions for plastic surgery after the basic Blue Cross days have been exhausted. However, in order to be eligible, the plastic surgery must be required as the result of a congenital anomaly or accidental injury occurring after the effective date of Master Medical coverage (February 20, 1975).

Are there exclusions in the Master Medical 65 contract? Yes, the following services are excluded as benefits under the Master Medical 65 contract:

- services of convalescent homes, nursing homes, rest homes or similar institutions.
- domiciliary care, custodial care of rest therapy.
- pre-marital examinations.
- routine or periodic physical examinations.
- examination, preparation, fitting or procurement of eyeglasses or other corrective visual appliances.
- examination, preparation, fitting or procurement of hearing aids.
- examination, preparation, fitting or procurement of dentures.
- room rate differences.
- convenience items such as telephone, television and guest trays provided to hospital inpatients.

SUBMITTING CLAIMS

Shortly all Farm Bureau members will be receiving, if they haven't already, an envelope containing material and instructions for submitting claims. Master Medical. In the envelope will be claim application forms, a new identification card, a copy of the Master Medical contract, a brochure explaining how to file claims and envelopes to use in submitting claims.

Read and study the instructions thoroughly, and remember the key to complete health care protection is your Blue Cross-Blue Shield identification card.

Whenever you or a member of your family obtain services which are related to health care present your identification card to the provider of the service. If the provider informs you the services are not a Blue Cross-Blue Shield benefit, mention that you also have Master Medical and in order to file your claim, you must have a detailed bill receipt.

In order to take full advantage of your Master Medical coverage, you will need to save all bills and receipts which are for health care services. It is suggested that you store all of your medical expenses in a place which is easily accessible to all members of your family. Then periodically review your accumulated expenses. Once you have acquired enough eligible expenses to accommodate your deductible, review your bills and receipts for completeness of information. You will then be ready to file your claims application with Master Medical.

In order to review your Master Medical claims for payment, certain information will be required on each receipt submitted. By checking each receipt for accuracy and completeness of information before submitting it to Master Medical, you will eliminate the delays in processing your claim which occur when unacceptable receipts are submitted.

Attach original bills or receipts to the Master Medical claim application. Copies of these receipts should be obtained for your records, since Master Medical will be unable to return your receipts after they have been processed. ONLY OFFICIAL RECEIPTS FROM THE PROVIDER OF SERVICE WILL BE ACCEPTABLE. CASH REGISTER TAPES, CANCELLED CHECKS, MONEY ORDER STUBS, ETC. ARE NOT OFFICIAL RECEIPTS AND THEREFORE ARE NOT ACCEPTABLE BY MASTER MEDICAL.

Claims must be filed within 180 days of the end of the benefit year. If you live close to a Blue Cross-Blue Shield office, you may wish to take your claim in to have it reviewed before submitting it. In those areas without a Blue Cross-Blue Shield office, the responsibility for maintaining proper receipts, preparation and timely submission of the claims application rests with the individual subscriber.

If you have any questions regarding your Blue Cross-Blue Shield coverage contact your county Farm Bureau secretary.
FBS Hires Nutritionist

Dr. Paul Telle has been appointed Director of Nutrition for Farm Bureau Services' Feed Department, to replace Dr. Marvin Westall who was recently promoted to Director of Technical Services.

As Director of Nutrition, Dr. Telle will represent Farm Bureau Services, Inc. on the Research Committee of Cooperative Research Farms (CRF). CRF is made up of 20 regional cooperatives conducting feeding research at seven farms throughout the country.

Dr. Telle is native of Missouri, earned his PhD in nutrition at the University of Missouri at Columbia. He has most recently been Technical Nutritionist for American Cyanamid Company, and has previously worked for Supersweet Feeds, International Multifoods, of Minnesota. Dr. Telle is assistant professor in the Department of Animal Science at Colorado State University.

One of Dr. Telle's goals will be to move to Lansing in the near future.

Farm Bureau Services is a farmer-owned and directed supply cooperative affiliated with Michigan Farm Bureau.

The Spike Dairy Farm near Owosso saw over 2000 visitors during a one-day open house January 29. Bill Spiek, MBF District 5 Board member and co-owner of the operation, greets a part of the steady stream of visitors who came to see the ultra-modern operation.

Co-owner Tom Spiek greeted guests from his office which overlooks the farm's 1-stall head-in rotary milk parlor. Of great interest at the show was the camera-equipped, radio-circuits chip circuit that constantly monitors the Spike's 200 cow herd housed in the adjacent free stall barn.

Discussion Topic Report Sheet

The Discussion Topic and Report sheet for the discussion topic on the opposite page is furnished for use by community group members who may wish to review it prior to their group meetings. If used by a Community Group, in lieu of report sheet furnished the Discussion Leader, please forward answers with minutes to Information and Public Relation Division, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904 on or before April 1, 1975.

COMMUNITY FARM BUREAU
Discussion Exercise & Report Sheet
March 1975

Community Farm Bureau

County Indicate the number of people taking part in this discussion.

Top Topic: MASTER MEDICAL

1. How many members in your group will benefit from master medical coverage?

2. How many members in your group are enrolled in BC-BST?

3. Do all members in your group take advantage of master medical?

4. Does your group feel there should be a county medical plan and Blue Cross-Blue Shield coverage?

CONCLUSIONS

— Put results on file. —

Dr. Paul Telle

FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: One free 25 word ad per month per membership, additional words, 10 cents per word. Copy deadline: 13th of Month. Mail classified ads to: Michigan Farm News, P. O. Box 960, Lansing, MI. 48904. Publishers reserve right to reject any advertising copy submitted.

FARM EQUIPMENT

FOR SALE - 2094 Allis Chalmers tractor with 476 loader, 476 loader, 14’ front blade, air conditioning, fuel gauges, front and rear windows. Write Kass. 13510 Homing, Brooklyn, 49230. (3-tf-25p)

FOR SALE - Cherry Floor Sizer RG-1, 20’ front and RG-2, 26’ front with front selector gauge and instructions. Over 80,000 hours on machine. Write Kass. 13510 Homing, Brooklyn, 49230. (3-tf-25p)

FOR SALE - Complete irrigation system for 100 acres. Write Kass. 13510 Homing, Brooklyn, 49230. (3-tf-25p)

FOR SALE - 250 gal. Haverly bulk tank. Write Kass. 13510 Homing, Brooklyn, 49230. (3-tf-25p)


FOR SALE - Mixed collection of musical items. pre-1900 or unusual bicycling items made after that date. Alan Otter. 38615 Howell, Calkins Twp., 49316. (2-tf-25p)

FOR SALE - For sale Kasten boxes. Also hay bales and corn. Preferred be near Lake LeClair. Fred Wilcox. Michigan 810-878-1254. (1-tf)

FOR SALE - ASPARAGUS - Beautiful year old crowns from dams weighing up to 1500 lbs. Call Bellvoix Ranch. Daniel Berg. 616-547-2269. (1-tf)

FOR SALE - 2 reg. bulls. 10 mos. old. Mike Matko. 517-883-6272. (1-tf)

FOR SALE - COLDWATER DILL PICKLES! Can in 625.

FOR SALE - HIGHES - Redil and Bantams. World's most trusted breed. Preferably previous to 1930. Harry Farris. 5563 McLean Rd. Eaton County, 48827. (1-tf)

FOR SALE - DIRECTED SILKPAPE - Packaged breeding stock - also Silkpa. Walter E. Debeve, 7266 Red Rd. Saline, Michigan 48176. (1-tf)

FOR SALE - 250 gal. Haverly bulk tank. Write Kass. 13510 Homing, Brooklyn, 49230. (3-tf-25p)

FOR SALE - Mixed collection of musical items. pre-1900 or unusual bicycling items made after that date. Alan Otter. 38615 Howell, Calkins Twp., 49316. (2-tf-25p)

FOR SALE - 250 gal. Haverly bulk tank. Write Kass. 13510 Homing, Brooklyn, 49230. (3-tf-25p)

FOR SALE - 250 gal. Haverly bulk tank. Write Kass. 13510 Homing, Brooklyn, 49230. (3-tf-25p)
a home worth $25,000 in
1973 ...... $27,825
1970 ...... $36,200
1965 ...... $48,950
1960 ...... $54,125
1955 ...... $61,025
1950 ...... $70,200

inflation has done that to your home ...
think what it's done to your farming operation!

We've a pretty good idea about how high inflation has pushed the replacement cost for Michigan farms. Why? Farm Bureau Insurance Group insures 40% of Michigan's farm market...more than our top 25 competitors. We developed America's first Farmowners package insurance policy. Our agents know farm business.

With all this experience, we're concerned. Storage sheds, outbuildings, farm machinery and equipment have all skyrocketed in value during the past 18 months. Please, update protection levels on your increasingly valuable farm property. Check the yellow pages for your local farm inflation expert...your Farm Bureau Insurance agent.