

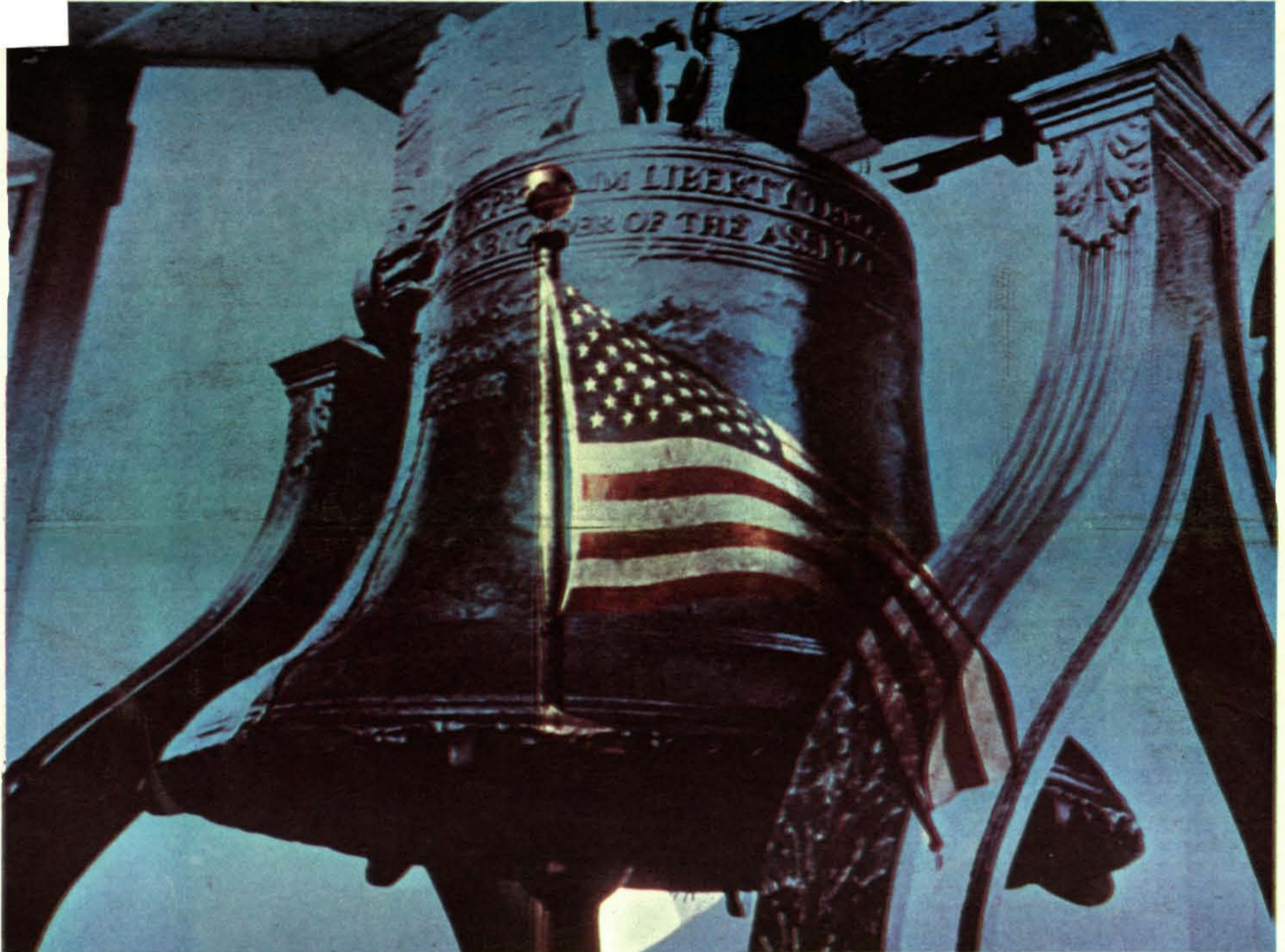


# MICHIGAN FARM NEWS

5 NO. 6

SERVING OVER 61,000 FARM BUREAU FAMILIES

JULY 1, 1976



## *I am America and America is Me*

For those whose eyes shall never see,  
America I speak for thee.  
Of countries distant, and lands afar,  
None freer than you are.  
You shelter the homeless, feed the poor,  
And protect the helpless who knock at your door.

For all the peaceful nights there be,  
America I speak for thee.  
As brothers of the world, we walk hand in hand,  
So strong is our nation, no mightier land.  
No ocean is too deep, no mountain is too high,

We'll always fight for freedom, our spirit will not die.

For all the troubled times we see,  
America I speak for thee.  
Your people are many, every race, every hue,  
Problems that they face are really not that few.

The Energy Crisis and inflation, these are only two,

But with the beginning of each new day we strive to work them through.

For all you are, or ever will be,  
America I speak for thee.  
Your wealth of beauty reigns supreme,  
For each and every human-being.  
It's America the Great! As you can see,

I'm America and America is Me!

BY GARY JOHNSON

(Editor's Note: Gary Johnson was the 5th place winner in Farm Bureau Insurance Group's annual "America and Me" essay contest. His was one of 6,000 essays from 318 Michigan schools which were submitted for the contest.)

## Bicentennial Special

## From the Desk of



## The President

(The following are excerpts from President Smith's testimony at the Michigan Department of Agriculture public hearing to adopt the regulation reducing permissible tolerance for PBB, held on June 10.)

### "NO RISKS"--NO FOOD

The Scientific Advisory Panel, appointed by Governor Milliken to study the PBB situation in Michigan, gave its report on May 24, 1976.

Farmers disagree with the recommendations made by that group. They did so, not out of self-interest or concern for any particular farmer, but out of concern for the total agricultural industry and concern for the consumer.

The Governor's Scientific Panel reported, "No specific disease or symptomology in animals or man can presently be associated with exposure to low levels of PBB." Despite this finding, the panel still decided and recommended that the tolerance level be lowered to five parts per billion for meat and eggs and one part per billion for milk. This could result in hundreds of animals being quarantined even though only a single animal has any PBB in its system.

According to a recent issue of Michigan Science in Action, over \$150,000 dollars worth of research on the effect of PBB on various types of livestock and livestock products has been carried on in the experiment facilities of Michigan State University. While the panel acknowledges this work has been done, it chose to disregard that research in making its recommendations. It is amazing that the panel chose to disregard, to such a large extent, work done by the Michigan State University Experiment Station and Pesticide Research Center. These two institutions are nationally known and respected for objectivity, accuracy and leadership. Yet, the panel makes no mention that MSU's tests show PBB to be less toxic than many other substances commonly used as insecticides, both in agriculture and in urban and suburban households.

Based on the criteria of, is this regulation necessary, practical and defensible, farmers in Michigan believe the answer to each question is "NO". They see feed being produced containing no PBB. They see milk being tested consistently with no traces of PBB. They hear a distinguished panel of experts report to the Governor that there is no immediate health hazard to either humans or animals. They see a testing program which would be extremely costly, difficult to administer and apparently unenforceable.

Farmers don't believe these conditions lead to a sound regulation. Farmers see this as an attempt to capitalize on emotion, fear and distrust, rather than the logic that is necessary for sound judgment needed in legislative matters.

The belief of farmers is best summarized by Dr. Sylvan Wittwer, Director of the Michigan State University Agricultural Experiment Station. He is quoted as saying, "There is an increasing demand for absolute safety in food and there is no such thing as absolute safety when it comes to food."

As long as there is a demand for more food, and at low cost to the consumer, ways will be tried to meet that demand. These will include risks. The cost of "no risks" -- is little or no food, high prices and dissatisfied consumers!

Elton R. Smith

## WANTED: 700 Members

As of this date, there are about 700 members needed to achieve the 1976 goal of 61,586 members which is an increase of one over last years membership. Michigan Farm Bureau has mailed letters to all unpaid regular members requesting that they renew. Community Groups and Insurance Agents have been asked to make a special attempt to sign new members.

Membership involvement in Farm Bureau has helped to build the largest and most influential farm organization in Michigan and in the nation. This has helped the organization assist you, the member, by providing legislative and economic benefits.

### What's Ahead in our Nation's Third Century?

No one can predict what challenges lie ahead. Whatever they may be -- Farm Bureau will help farmers face them with strength and confidence. One issue we are currently working on is Estate Tax Reform to help keep family farms from having to be sold to pay "death taxes". Another is the banning of throwaway, no-deposit bottles and cans which cause so much damage to farm equipment and animals, in addition to creating unsightly litter. There will be many other third century issues in which a strong Farm Bureau is needed.

### Continued Strength is Needed

In order to maintain the influence and respect of the organization, it must continue to grow and attract new members. Michigan Farm Bureau has grown impressively for the past eight years. The promise of future growth is bright with new economic services such as the Safemark Tire and Battery Program, being developed. This year is a critical year for our membership effort.

## Bicentennial

### Agriquotes . . .

Agriculture is the most healthy, the most useful, and the most noble employment of Man — George Washington.

Plough deep while slugs sleep and you shall have corn to sell and keep — Benjamin Franklin in Poor Richard's Almanac.

## Mrs. Asparagus Visits Capitol



ASPARAGUS QUEEN Joan Cheever in her "royal coach," driven by Al Van Bergen.

In keeping with the Bicentennial spirit, Mrs. Asparagus -- Joan Cheever of Oceana County -- came to the state Capitol in Lansing May 25 by horse and buggy to present Governor Milliken with a basket of asparagus.

Prior to visiting the Governor, Mrs. Cheever and other area residents from Oceana County paraded through downtown Lansing

distributing brochures and fresh asparagus to interested onlookers.

The group came to Lansing to promote asparagus grown and processed in Michigan and also to spread the word about the National Asparagus Festival held in Oceana County June 11-12-13.

Mrs. Asparagus was escorted by Mr. and Mrs. Al VanBergen of Hart, owners of

the team of matched paints which pulled the buggy. The VanBergens are asparagus growers and members of the Oceana County Farm Bureau.

The Asparagus Queen is a CPA, currently employed as head accountant at Mercy Hospital in Muskegon. Her husband, Jack, is a partner in an agricultural chemical firm in Shelby.

## DONNA

Back when I was just a child in Farm Bureau, my supervisor told me never to get the idea that I was indispensable. She illustrated this by saying that if you put your arm in a bucket of water, the "hole" that remains after you remove your arm would be the same size as the void I would leave if I decided to go elsewhere to earn my livelihood.

What she really meant was that, in Farm Bureau, when someone leaves -- the organization doesn't fall apart at the seams. Some "back-up" person, even though less talented or knowledgeable than the person who left, will somehow or other get the job done until a replacement is found.

Such is the case with this issue of the FARM NEWS. The job of editing this issue has fallen on the inadequate shoulders of Yours Truly and my partner, Marcia Ditchie. I explain this so you will be compassionate in your evaluation and patient in your anticipation for the "real thing" to take over.

Our ex-editor, Jim Phillips, was a good Mormon, a shining example for all brands of Christians. I wonder now about his power. . . the water in the bucket from which he removed his arm is still parted. . .

# Doctors, Scientists, Farmers Oppose Lowering of PBB Tolerance Level

A lack of scientific evidence to justify lowering tolerance levels of PBB, was cited at a Michigan Department of Agriculture hearing held in Lansing. The proposed regulation to lower the tolerance level was a result of the recommendation of the Governor's Scientific Panel which reported on May 24.

Elton R. Smith, President of the Michigan Farm Bureau, joined many doctors, scientists and farmers in opposing lowering of the tolerance guidelines.

In his testimony, Smith stated, "The lowering of the tolerance level is not necessary, it is not practical and it is not defensible. Michigan farmers want to produce clean, wholesome food for consumers. But rules and regulations must be practical and workable.

"The Scientific Panel disregarded much scientific data and came up with a recommendation inconsistent with its findings that 'No specific disease or symptomology in animals or man can presently be associated with exposure to low levels of PBB'.

Smith explained that the level of PBB in Michigan livestock is constantly decreasing. This has taken

place through disposal and quarantine of livestock with high level PBB. Feed has been free of PBB for over a year.

He pointed out the decision of the Federal Food and Drug Administration (FDA) to maintain current guidelines. A more strict law would put Michigan farmers at a competitive disadvantage with farmers in other states.

"If lowering the tolerance level is proposed to protect consumers, then where should food, meat and milk be tested? Should it be done in retail markets, in processing plants, or on the farm? Does it mean that all food, regardless of point of origin, must be tested or just food produced in Michigan? If all food is to be tested at the retail level, can it be done in terms of manpower and in terms of cost? The same question must be asked if the testing is to be done on the farm. Must the program be established for testing all animals in the state?" Smith asked.

The lowering of tolerance level could be disastrous to Michigan agriculture. It may make necessary a state financed indemnification program. Farmers could not stand the loss on their own.

FDA officials testified in opposition to lowering the tolerances. One assured the public that the FDA had included a ten-fold safety factor in establishing present limits. In addition, there is no evidence that Michigan residents are consistently consuming meat and milk which contain PBB.

Where some persons called for zero tolerance levels, FDA officials stated, "Two reasons make it inappropriate for FDA to insist on destruction of foods that contain any detectable amount of PBB's. First, such a policy is not necessary for protection of the public health. Second, the source of PBB residues in the Michigan food supply has changed. These residues are no longer due to avoidable contamination of animal feed commercially available in Michigan. PBB's are extremely stable and persistent chemicals, and have been occurring in waste products from livestock and feeding areas affected by the original contamination incident.

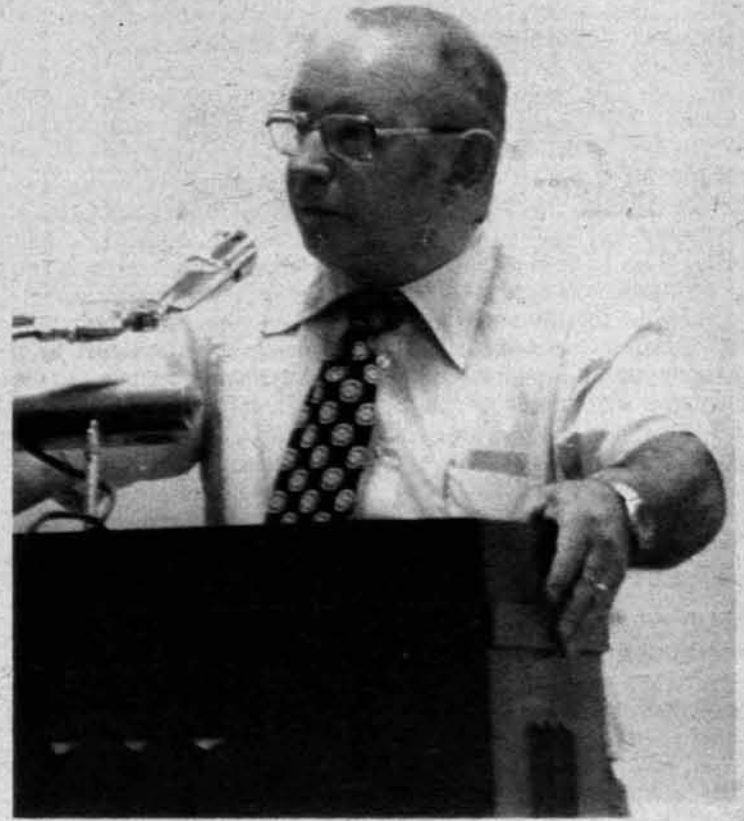
The environment of Michigan farms so contaminated will probably remain that way for some time in the future. New livestock introduced on these farms would also be exposed to this indirect source of PBB's, and food derived from

these animals could contain low levels of PBB's despite farmer attempts to prevent contamination. In other words, the complete elimination of PBB's in the Michigan farm environment is presently not possible."

In addition, the reliability of tests at levels dictated by the Panel is a major concern. Addressing this subject, Dr. Jerry A. Burke stated that to remove an item from the market place, both the amount and identity of a substance must be proved in court. He added, "Very often the ability to confirm residue identity is the limiting factor at the lowest level at which we can assure adequate certainty for regulatory action. Such is the case with PBB."

### BULLETIN

The Michigan Agricultural Commission reached a decision on June 22 to maintain the current guidelines set by the Federal Food and Drug Administration for PBB tolerance levels.



ELTON R. SMITH was one of the many farmers who expressed their concern about the future of Michigan agriculture at the hearing. (MICHIGAN FARMER photo)

## MICHIGAN FARM NEWS

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**OFFICERS:** Michigan Farm Bureau: President, Elton R. Smith, Caledonia, R-1; Vice President, Dean Pridgeon, Montgomery, R-1; Administrative Director, Robert Braden, Lansing; Treasurer and Chief Financial Officer, Max D. Dean; Secretary, William S. Wilkinson.

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We're spreading the word.

**Farming is everybody's bread & butter**

# CAPITOL REPORT

## Budget-Taxes-FIFRA-OSHA-PPB

Robert E. Smith



The Legislature is looking toward a summer recess beginning the first week in July. Major issues now, as throughout the year, are budgetary. The Senate has completed work on all of its budget bills including a controversial K-12 school aid bill. The fact that the Legislature has extended the fiscal year for the state until October 1, means that budgets must be passed for the new "fifth quarter" and the full new budget year.

### SCHOOL AID

The Senate has considered two school aid budget bills. The original S.B. 1327 which was defeated, would have required school districts to spend their money for purposes allocated in the legislation. The bill finally passed in the Senate is S.B. 1473, which eliminates that issue and would provide a standard student allocation of \$1,115 in state and local funds provided a district levies 27 mills. Districts would receive that amount for those in grades 4-8 and for adult and special education programs.

Students in Kindergarten would receive 3/4's of the standard amount, while students in grades 1-3 would receive 1.2 and students in grades 9-12 would receive 1.1 of the standard amount. This particular approach totals \$1,526 billion, which is about \$80 million above the Governor's recommendations. In the defeated bill, however, the formula was some \$110 million above the Executive Budget. It is possible that the controversial K-12 education budget may not be passed in the House before the July recess.

### MSU-EXTENSION

The Michigan State University Agriculture Experiment Station and the Cooperative Extension Service have each received about \$1.7 million. One extremely important appropriation still under consideration is \$475,000 for the School of Veterinary Medicine at M.S.U. Of this amount, \$300,000 is for a diagnostic laboratory to conduct research and

diagnosis work on animals, especially emergency problems such as PBB. The rest of the money would be used for equine research.

### SINGLE BUSINESS TAX STUDY

Governor Milliken's Task Force to study the Single Business Tax has held its first meeting. The Task Force is composed of businessmen, legislators and various state agencies. Farm Bureau is represented on the Task Force.

It was agreed at the first meeting that a research firm would be hired to devise and distribute official surveys to determine the exact effect of the new tax on Michigan businesses.

It is expected that the Task Force will submit a final report to Governor Milliken by September 30.

As soon as the survey is finished, public hearings will be held to give every person interested an opportunity to have their views and information considered.

### PROPERTY TAX REVISION

The Governor's Advisory Task Force on Property Tax Revision has set seven dates for public hearings on its interim report, due in early July. The report will present alternatives to the present property tax system and review effectiveness of assessments, equalization, appeals and tax relief programs. The task force is studying proposals to equalize local governments' ability to provide services and examining the tax's relationship to equal education opportunities.

Hearing dates are: 1 pm Monday July 12 in the House Chambers, Lansing; 10 am Friday, July 16 University Center, Marquette; 1 pm Friday, July 30 Gaylord State Bank, Gaylord; 10 am Friday, August 13 Detroit City-County Building's 13th floor auditorium; 9 am Wednesday, August 25 Grand Rapids City Hall Commission Chambers; 1 pm Tuesday, August 31 Fine Arts Building of Delta College near Bay City; 9:30 am Thursday, September 9 Lansing Civic Center, Lansing.

Anyone may receive a copy of the report by writing to Task Force on Property Tax Revision, Department of Management and Budget, Office of Revenue and Tax Analysis, Lewis Cass Building, Lansing, 48913.

### NEW PESTICIDE ACT

H.B. 5310 is now law and is known as the "Pesticide Control Act." It is, in reality, an up-dating of the Michigan Pesticide Law that has been in effect for some years.

However, it has been modernized and modified to conform with "FIFRA" which means, the Federal Insecticide, Fungicide and Rodenticide Act.

For some time, commercial applicators have been required to be licensed and to take tests to determine their ability to handle these kinds of chemicals. Under the new act, any person applying "restricted chemicals" will be required to be "certified". Farmers would be considered "private applicators" which means "a person who uses or supervises the use of a pesticide which is classified for restricted use for purposes of producing an agricultural commodity on property owned or rented by that person or his employer or if applied without compensation, other than trading of personal services between producers of agricultural commodities, on the property of another person."

The bill provides optional methods of meeting certification requirements for private applicators, which includes farmers. One of the following options must be complied with:

- (a) Self study and examination
- (b) Classroom training and examination
- (c) An oral fact-finding interview administered by an authorized representative of the Director when a person is unable to demonstrate competence by examination or classroom training.

The Michigan Department of Agriculture and the Extension Service already have materials prepared to assist in the necessary training for farmers to meet the certification requirements. As a practical matter, it is expected to be reasonably easy to become certified. It should be remembered that the law requiring certification applies only to "restricted use pesticides" that are so classified by EPA. EPA is still in the process of classification and there are presently "no restricted pesticides". The classification is expected to be completed by April 1977. The federal regulation deadline for certification of farmers is October 1977. There are certain pesticides, however, under Michigan regulation (Reg. 633) that are limited in use. As far as farmers are concerned, these are limited to some of the lead arsenics. It should also be remembered that aldrin, dieldrin and DDT have been "cancelled". However, present stocks can be used. The Department of

Agriculture reports that a training manual should be available from County Extension offices by September or October of 1976 and that during the winter months it is hoped that many farmers will attend local meetings and become certified well in advance of the deadline. Such certification will be in effect until 1980.

### OSHA HEARINGS

A public hearing will be held in Lansing on June 29 to permit the public to present their views on proposed "general industry rules for agricultural operations". Farm Bureau and MASA will testify.

Out of the some 60 or more industrial rules, only parts of two were finally recommended for possible application to agriculture. This is due to the excellent work of the Agricultural Advisory Committee which included farmer representation and M. J. Buschlen of MASA.

One of the proposed rules involves fork-lift trucks used by some farmers. The other is "head protection equipment for agricultural operations". This includes protective helmets such as hard hats. It is proposed that such protective gear be used in places where there may be falling or flying objects or during construction in store houses, etc. One question raised by one farmer was whether a cow's tail would be considered a "flying object".

### PBB LEGISLATION

Information on the official hearing on PBB tolerances held on June 10 are reported elsewhere in this issue.

There have been numerous bills introduced in the Legislature over a long period of time on the PBB problem. Those presently before the Legislature include H.B. 5846, which was introduced early in the year. It was reported out of committee early in February and has been on the House calendar since then. It has also been substituted. The bill creates a loan authority to provide low cost loans. There were two other bills introduced to pay the cost. One, H.B. 5792, would have added a 4 percent tax on insurance and the other, H.B. 5794, would add a 4 percent tax on feed and 1 percent on certain chemicals. This method of financing the loan authority would have fallen directly on agriculture.

The other bill presently on the House calendar is H.B. 6144, which in its present

(Continued on Page 15)

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

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# NATIONAL NOTES

## Estate Taxes

Albert A. Almy



Legislation to reform the federal estate tax has been reported upon in this column for several consecutive months. Farm Bureau has given strong support to the Burleson Bill -- H.R. 1793 -- which has been introduced by over 130 Congressmen. This relatively simple bill would (1) increase the present \$60,000 standard deduction to \$200,000, (2) increase the marital deduction from the present one-half of the adjusted gross estate to \$100,000 plus one-half of the adjusted gross estate and (3) provide an option for heirs to have the farm estate appraised at its agricultural value for estate tax purposes rather than highest potential use.

Last month a new and comprehensive federal estate tax reform bill -- H.R. 13966 -- was introduced by Congressman Al Ullman (D-Oregon). The House Ways and Means Committee began consideration of this complex 114-page bill on June 2.

Because this bill presently appears to have the best chance for Committee approval, it is important that Farm Bureau members be aware of its provisions.

H.R. 13966 would combine the federal estate tax and gift tax which are presently separate laws. Insofar as the federal estate tax provisions of this new bill are concerned, it would turn current estate

tax exemptions into credits, revise the marital deduction, provide for a form of optional capital gains tax at death, extend time for estate tax payment and allow farmland to be assessed for estate purposes on its farming value.

In place of today's \$60,000 standard exemption, the bill would provide for a \$29,800 credit against estate taxes. This amount of the credit would equal a standard exemption of \$120,000.

Family farms passing to a qualified heir would receive an additional \$25,000 estate tax credit. Therefore, in the case of farms eligible for the maximum credit, the two credits would be equal to a standard exemption of \$200,000. The additional credit would start to phase out where the estate exceeds \$1 million and would be eliminated when it exceeds \$2 million.

If the farm were sold to persons outside the family within 25 years from the date of the decedent's death, there would be a recapture of the additional tax credit. The credit would be fully recaptured during the first 15 years with a phaseout during the remaining 10-year period.

H.R. 13966 would permit a surviving spouse to claim a marital deduction of one-half the adjusted gross estate or \$250,000, whichever is greater.

A new tax feature and perhaps the most controversial feature of the bill covers appreciation of property left in an estate. Heirs to the estate would have a choice of paying a tax ranging from 5 to 20 percent on the appreciated value of estate property. The tax could be paid immediately following death of the decedent or deferred until such time as the property is sold to persons outside the family. In the case of a farm which is passed from generation to generation within the same family, the heirs could defer payment of the appreciation tax for as long a period as the farm remained in family ownership. Whether paid immediately or deferred, the tax would be levied on the appreciated value occurring after December 31, 1976.

Payment of estate taxes would be stretched out over a 15-year period. Unpaid tax on the first \$1 million of estate value would be subject to 4 percent interest. At the end of the 15-year period, a 10-year extension could be granted for reasonable cause.

Family farms would have an option of being appraised on the basis of agricultural value rather than highest potential use. This option would be available as long as the special appraisal did not reduce the estate value more than \$1 million.

To qualify for this appraisal, certain conditions must be met. These conditions include transfer of the property to a qualified family heir and the land must be used or held for use as a farm for 5 of the last 8 years prior to the decedent's death.

If the farm is sold to persons outside the family or ceases to be used for farm purposes prior to the death of the qualified heir or within 25 years after the death of the decedent, there would be a recapture of the tax benefits. Full recapture of the tax benefits would occur during the first 15 years with a phaseout during the remaining 10-year period. If the heir died without having disposed of the property or converting it to a nonfarm use or a period of 25 years from the decedent's death lapses, liability for recapture would cease.

Although H.R. 13966 provides certain benefits similar to the Burleson Bill, Farm Bureau continues to support the Burleson approach. Farm Bureau is specifically opposed to the appreciation tax in H.R. 13966.

At the time this column is being written, the House

Ways and Means Committee had not completed its work on this important issue of federal estate tax reform. However in another development, the Senate Finance Committee approved an amendment to the omnibus tax bill -- H.R. 10612. This amendment would provide for estate tax reform very similar to the Burleson Bill. The amendment does not provide for the Farm Bureau - opposed appreciation tax. The full Senate was scheduled to debate the Finance Committee amendment beginning June 17 or 18. The American Farm Bureau and all state Farm Bureaus indicated strong support for the amendment to members of the Senate.

In summary, although new developments are occurring almost weekly, progress is being made towards enactment of federal estate tax reform by the 94th Congress. Farm Bureau at all levels has been and will continue to give strong support for enactment of meaningful estate tax reform.

### Ban the Bottle Petitions Challenged



REP. LYNN JONDAHL (D-East Lansing) carries into the State Elections Division, one of several boxes containing over 380,000 signatures on petitions to ban non-returnable bottles in Michigan.

### 398,000 SIGN PETITIONS

On June 4 petitions to ban nonreturnable beverage containers were filed with the Secretary of State. The petitions contained 398,000 signatures which virtually assures the issue will be decided by voters on November 2 if legal challenges are overcome.

A suit has been filed to declare the petition invalid.

The suit charges that the petitions were filed after the statutory deadline, did not contain a title and that the description of the proposed initiative law was misleading. It is expected that the Court will issue a prompt decision on the suit. Michigan Farm Bureau has joined as an intervenor in the suit in an attempt to uphold validity of the petition.

The petitions would give voters a chance to express themselves at the polls on whether or not certain nonreturnable beverage containers should be banned.

Michigan Farm Bureau members were extremely active in circulating the petitions and are responsible for a substantial number of the signatures obtained.

## mfrn farmers of the week

QUALITY FARMING OPERATIONS • AGRICULTURAL/COMMUNITY INVOLVEMENT



**David Conklin**  
430 acre Shiawassee County dairy and cash crop farmer - secretary - treasurer county Holstein Board - third member of Executive Committee of County Farm Bureau board.



**Louis Ter Avest**  
263 acre Allegan County beef farm - Allegan County commissioner - former member of county Farm Bureau board - past treasurer East Allegan Soil Conservation District - member Michigan Livestock Exchange.



**Gene Maynard**  
430 acre Shiawassee County hog operation - President county Farm Bureau - member Michigan Livestock Exchange - past chairman county Young Farmer Committee.



**Gordon Albright**  
1100 acre Branch County grain, hog and beef cattle operation - member Farm Bureau Oil branch board of directors - member Kinderhook Township Board of Review.

**Eldon Knopf**  
Presque Isle County dairy farmer - director at-large of MMPA - member of

county Farm Bureau board of directors - member county policy development committee.

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PEOPLE



REP. QUINCY HOFFMAN (R-77th District) and Michigan Bean Queen Kristy Jo Mowry of Fairgrove chat during the Gratiot County Farm Bureau Women's bean smorgasbord during Capital Bean Day.



YUMMY! Just one of the many people who enjoyed the cups of homemade bean soup during Capitol Bean Day, sponsored by the Michigan Bean Commission.

Beans . . Beans . . Beans



REP. LOREN ARMBRUSTER (R-Caro) helps pass out cups of bean soup during the fourth bi-annual Capital Bean Day on May 19.

Women Promote Agriculture



TRY SOME YOGURT with your cheese tidbits, shoppers were encouraged at the West Michigan Fair, held in the Woodland Mall, Grand Rapids, recently. Dairy products were among many agricultural commodities promoted by Farm Bureau Women in the West Michigan area.

Governor Gets 'Gras



THE NATIONAL ASPARAGUS FESTIVAL, held in Oceana County in June, was promoted by Mrs. Asparagus of 1976, Joan Cheever of Shelby, who came to Lansing to present Governor Milliken with his personal basket of asparagus. Representative Dennis O. Cawthorne (left) and Senator Anthony Derezinski (right) were also present for the ceremony.

Saginaw Set for Safemark



SAGINAW COUNTY FARM BUREAU WAS FIRST in the state to sign a dealer agreement for the new Group Purchasing program. Selected by the committee and approved by the board as the dealer to carry Safemark tires and batteries for Farm Bureau members was Robert Reeves (center), manager of Hemlock Farmers Co-op. Shown watching Reeves sign the agreement are Donna Gulliver, county secretary, and Ivan Sparks, county president.

Named to FBS Board

Bruce Leipprandt of Pigeon has been named to the Farm Bureau Services, Inc. board of directors to fill the unexpired term of Loren Gettel, also of Pigeon. Bruce, who has been president of the Huron County Farm Bureau for the past three years, operates a 1200-acre farm specializing in dairy, beef and cash crops. He serves on the advisory board of the Pigeon Co-op, the local township zoning board, and is treasurer of the local MMPA. Bruce and his wife, Virginia, have two sons.



MOVING?

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



# Michigan Marketing Outlook

## Egg Order Rules Approved

The U.S.D.A. has established the rules and regulations for implementing the Egg Research and Promotion Order. The rules will become effective August 1, 1976. Under the rules every commercial egg producer with more than 3,000 laying hens will be required to pay an assessment of 5 cents on each 30 dozen cases of eggs marketed. Eggs from hatchery operations are exempt.

Egg producers with less than 3,000 layers and hatchery operations must file a statement certifying their exemption from the assessment within ten days after the first sale eggs in August. This certification of exemption should be filed with the first handler of the eggs and must be up-dated annually by January 1st as long as the producer continues to do business with that handler.

The Egg Order rules designate shell egg packers and egg breakers as collecting handlers who will remit the Check-Off funds to the Egg Board. Any producer who grades or breaks eggs he

produces must remit the assessment on them. Handlers who do no more than buy and sell nest-run eggs must also remit assessments on the eggs they handle.

Under the rules, egg breakers, packers, handlers, and producers who break or grade a portion of their eggs must register as collecting handlers with the Egg Board prior to August 1st.

Registered collecting handlers will receive an identification number which must appear on all required reports and communications with the Egg Board.

The Egg Research and Promotion Order was authorized under provisions of the Egg Research and Consumer Information Act of 1974.

Producers voted in favor of the order in a national referendum in November 1975. The program is designed to expand and improve markets for eggs, egg products, spent fowl, and products of spent fowl. Bernie Bishop, Marketing Specialist Market Development Division

## Field Crops

**SOYBEANS** - Strong foreign demand has been a significant factor in recent markets. Advances have been heavily influenced by the presence of Japanese and European buyers. The main force keeping the lid on stronger advances is oil prices. Oil prices have maintained their position near the 16 cent per pound level. If they remain at this level then it takes approximately a \$5 per ton change in meal prices to create a 12 cent per bushel rise in actual bean prices.

Farmers have exhibited a great degree of caution as well. Holding back on available supplies. With rising demand for meal and disappearance at record levels, processors should also be a positive factor in the market.

**WHEAT** - The U.S.D.A. winter wheat production forecast for June placed the crop at 1.416 million bushels. This represents a 3 percent reduction from the May report. It is also a 14 percent decrease from the record 1975 crop.

Prospects are also good that the Russians will again be prominent in the U.S. grain market this year. Lower than expected winter wheat harvests and poor spring planting conditions make it likely that they will fall short of their 1976 production goal. Under the 5 Year Soviet-American Grain

Agreement which takes effect October 1st this year, the U.S.S.R. can purchase up to 8 million tons of wheat and corn.

These factors along with strong markets for bean meal and corn have also prompted wheat prices to move higher. A great deal from now on depends on the weather, both here and abroad. Some spring wheat areas in the U.S. are already reporting dry weather.

**CORN** - It now appears that carrying stocks this fall will be no larger than a year ago. This is primarily due to a recent surge in corn sales to foreign buyers. This could mean a more favorable market at harvest time than some experts had originally forecast. Futures prices have advanced recently and are (at the time of this writing) trading in the \$2.90 to \$3.00 range for new crop corn. Increased domestic feeding may also add to a more favorable market psychology.

**SUGAR BEETS** - AFBF recently did a quickie survey of acreage, crop condition, etc. in the major sugar states. (States included in the survey were: California, Louisiana, Colorado, Idaho, Nebraska, Washington, Ohio, Michigan, Oregon, and North Dakota.) Of the ten states reporting, about half reported reduced plantings for 1976 with the other states stating that acreage was the same or only



MOVE OVER FELLA! - You're on my faucet. These newborns vie for position at dinner time on the Richard Cheney Centennial Farm in Ingham County.

slightly higher. In nearly all areas the crop condition was said to be good or very good. Oregon, Colorado, and North Dakota reported some problems related to weather. Replanting in almost all

areas was minimal. Michigan's crop was placed at approximately 90,100 acres. Paul E. Kindinger, Director Market Development Division

## Fruits & Vegetables

**ASPARAGUS** - At the time of this writing asparagus picking is just over 50 percent complete. Some growers have reported significantly reduced yields thus far. Prices for processing grades have been reported to be rising. Fresh market prices have held steady. Shipments in most areas of the country have been light to very light this season.

**STRAWBERRIES** - Trading has been very active with shipments thus far reported as light. Quality and size of the 1976 crop is good. Prices at the Benton Harbor market (at the time of this writing) were 59-63 cents per quart for 16 quart crates of Midways and Guardians - medium to large with a few best selling for 75 cents a quart. Prices at the Detroit Terminal Market were higher at 81-88 cents per quart. Demand so far has exceeded available supply.

**CHERRIES** - The American Agricultural Marketing Association (AAMA) recently announced the 1976 tart cherry quantity-price scale. These grower based prices reflect varying crop sizes. Prices range from a low of 21.1 cents per pound with a crop of 230 million pounds to a high of 25.1 cents per pound and crop size of 130 million pounds. Some experts predict the crop to more realistically fall in the 180 to 190 million pound range. This would mean a price of 22.7 to 23.1 cents per pound. Processor demand however, is already building as crop damage is now being assessed more accurately. The prices announced by AAMA are all based on 92 score. Incentives should be available for cherries grading above this level.

**U.S.D.A. GRADE CHANGE FOR FRUITS AND VEGETABLES** - Effective July 1, 1976, the U.S.D.A. will adopt uniform grades for fresh fruits and vegetables. In an attempt to make the grades more useful for consumers and marketers, the U.S.D.A. will use the terms U.S. Fancy, U.S. No. 1, U.S. No. 2, and U.S. No. 3.

Under the new policy, the following interpretations are given to the grades:

**U.S. Fancy** - Premium quality; covers only the top quality produced.

**U.S. No. 1** - The chief trading grade; represents good, average quality that is practical to pack under commercial conditions; covers the bulk of the quality range produced.

**U.S. No. 2** - Intermediate between U.S. No. 1 and U.S. No. 3; noticeably superior to U.S. No. 3.

**U.S. No. 3** - The lowest merchantable quality practical to pack under normal conditions.

Consumers will probably notice little immediate effect from the changes in nomenclature. Use of the U.S. grade standards is voluntary and labeling is not required by Federal law.

**APPLES** - At this time the full impact of spring frosts is not fully evident. However, several southeastern and Appalachia area states are reporting significant damage. Reports from Washington and Western New York however, indicate little damage and potential "full" crops. Processors located in areas of extensive damage are already searching for possible supplies. Paul E. Kindinger, Director Market Development Division

## Dairy

The Class I milk price for July, as announced by the Southern Michigan Marketing Area Market Administrator, shows a decline of 14 cents per hundred weight from the Class I price in June. The July Class I price for 3.5 percent milk will be \$9.00.

The downward price movement is a result of increased milk production resulting from the usual spring flush accompanied by heavier feeding of grain which has been encouraged by the relatively good milk-feed price ratio.

The U.S.D.A. recently indicated the milk production for 1976 may reach 117 billion pounds. The figure is approximately 2 billion pounds above the 1975 production.

**NON-FAT DRY MILK PROBLEM** - Excess supplies of non-fat dry milk in all the world's major dairy producing countries have created a serious problem relative to the disposal of non-fat dry milk. Solutions range from give-away programs, to compulsory use in animal feeds, to dumping.

As of May 14th the United States has uncommitted inventories of 385 million pounds of non-fat dry milk.

A rapid decline in the commercial use of non-fat dry milk is the major reason for CCC accumulation. Non-fat dry milk sales last year were down 11 percent from 1974 and 38 percent from ten years ago. Per capita, commercial sales of non-fat dry milk were 3.2 pounds last year. In 1966 per capita sales were 5.2 pounds. Since 1966 the CCC purchase price for non-fat dry milk has risen 327 percent. This compares to CCC purchase price increases of 44 percent for butter and 130 percent for cheese. Is non-fat dry milk being priced out of the market?

**IMPORTS** - A recent proclamation by President Ford has established zero import quotas on certain products containing non-fat dry milk. The proclamation was aimed at stopping the importation of a mixture of sugar and non-fat dry milk from Canada. The product contained less than 515 percent butterfat and did not come under any of the tariff schedules for dried milk and cream products. It is believed that the mixture was imported to circumvent the import quota on non-fat dry milk.

Bernie Bishop, Marketing Specialist Market Development Division

## Livestock

It appears that red-meat production will be up 5 per-

# Centennial Farm Honor Roll

## A Tribute to Farmers

As a tribute to farmers, who have played such a vital role in the birth and growth of this nation, we are proud to present an Honor Roll of Farm Bureau members who own Centennial farms.

### ALCONA COUNTY

Hastings, William G. & Hilda

### ALLEGAN COUNTY

Barden, Richard D.  
Brownman, John & Ethel  
Brown, Olin L. & Bernice M.  
Chase, Margaret G.  
Deters, Stephen  
Fenner, Gerald C.  
Hawdink, Lloyd  
Heck, Maurice & Heinrietta  
Imminck, Robert  
Jackson, Clayton P.  
Kleinheksel, Harold G.  
Kollen, Harvey W.  
Koopman, James W.  
Kotman, John  
Lankheet, Mr. & Mrs. Delvin G.  
Loew, Clare & Orell  
Lohman, Dalwyn & Jean  
Lovett, David & Sons  
Lukins, Darle J. & Nona  
McCarn, Myron B. & Helen E.  
Miller, Wayne  
Plummer, Bertha L. & Aaron A.  
Postma, Gilbert  
Rogers, Edith & Mary Louise  
Knobloch

### CASS COUNTY

Benedict, Frank  
Bonine, Roger M.  
Burns, Laurence J. & Marcia  
Caul, Denio Andrew  
Harvey, Norman D.  
Hathaway, Roy & Ruth  
Metcalf, Ray & Marjorie  
Mumaugh, Marion & Gordon  
Rifler, Joseph K. & Charles A.  
Rockwell, Terry & Jean  
Sprague, Robert & Rosemary  
Springsteen, Helene  
Trowbridge, Hazel  
Wicks, Harlan & Marian  
Wright, Charles E.

### CLARE COUNTY

Carrow, Wallace J. & kum

### CLINTON COUNTY

Ballinger, John & Donna  
Blakeslee, Levi Archer  
Blank, Mrs. Orrin D.  
Boron, G. Louis & Irene R.  
Boughner, Mary A.  
Brown, John Lewis  
Chapman, Dale  
Cobb, E. Jean & Alan S.  
Coleman, Robert J.  
Crane, Dean & Bertha  
Fox, Norbert W.  
Garlock, Paul  
Gladden, William G.  
Grill, Fred & Ruth  
Hall, Francis C.  
Hanses, William C.  
Jury, Otto & Enid  
Langdon, Charles S.  
McNeill, Glenn & Joy  
Nurenberg, Arnold & Dorothy  
Olivier, Ruth

### HILLSDALE COUNTY

Benson, George S.  
Brown, Albert  
Carncross, Cecil & Hazel  
Crisp, Harry & Geneva  
Field, Marshall E.  
Godfrey, Wallace & Freda  
Hergert, Claude & Clara  
Lynch, Verlyn George  
McMillen, Leo & Mary  
Miller, Maurice E.  
Monroe, Clare E.  
Pierce, Clark & Rosene  
Riker, Zerald & Pauline  
Vincent, Kenneth & Janet  
Voorhees, Mrs. Lida M.  
Watkins, William J.  
Zorman, Harold & Margaret

### HURON COUNTY

Anderson, Mrs. Lottie  
Armbruster, Edmund C.  
Deeg, Paul H.  
Dhyse, Arthur J.  
Gaffke, Mr. & Mrs. Franklin  
Gettel, Ralph H. & Bernice  
Gotts, William R.  
Gremel, Mabel  
Irion, Clemens H. & Madeline  
Jedele, Alma  
Leipprandt, John & Paul  
Mammel, Harold H.  
Maynard, Charles & Flossie  
McTaggart, Keith L. & Bertha M.  
McTaggart, Russell & Mabel  
Minnick, Mrs. Jeannette  
Murray, John J. & Patricia  
Nugent, William C. & Annette  
Rapson, Paul & Violet  
Sweeney, Dolan, Robert & Larry  
Thuemmel, Robert Jr.  
Volz, Frederick & Margaret  
Wakfield, Glen & Hope

### INGHAM COUNTY

Bearse, Kenneth  
Benjamin, Robert & Joyce  
Cady, Dorr  
Cheney, Ludell W.  
Diamond, William I.  
Fanson, William H. & Ruth  
Fay, Howard & Maxine  
Felton, Mr. & Mrs. Maurice  
Hartig, Herb & Betty  
Hawkins, Sidney & Carol  
Lockwood, Edwin  
Nichols, Earl Jacob  
Oesterle, Melvin C. & Marguerite  
Putman, Grant C.  
Robertson, Charles & Maxine  
Rowe, Paul & Elsie  
Smith, Howard & Ruth  
Stiles, R. Philemon  
Stillman, Ruth  
Terrill, H. Pearl  
Traver, G. Richard  
Trefry, William R.  
Vicary, Neva  
Waltz, Ramon & Mary Ann  
Webb, Lee L. & Helen L.  
West, Glen & Edith

### LENAWEE COUNTY

Acker, Hazel  
Andrix, Violet & Burdette T.  
Ash, Lawrence & Marian  
Baker, Earl & Mabel  
Baker, Royce E. & Wilma J.  
Barrow, Hilbert  
Bovee, Burton L. & Vivian  
Bryant, George W.  
Breon, George S. & Lois A.  
Burke, Hilar & Grace  
Clement, Richard & Jane  
Eaton, Wyldred  
German, Carol  
Gimmore, Beatrice M.  
Hinsdale, Edith M.  
Hintz, Jack L.  
Hoagland, Lawrence & Marie

### IONIA COUNTY

Baker, Vida & Elmo  
Beattie, Lyle & Hazel  
Bishop, Hazel  
Compton, Gardner & June  
Creighton, Elmer  
Croel, Elizabeth C.  
Crossman, D. Sheldon & Emma  
Dániels, Lagry M.

### MIDLAND COUNTY

Marsh, Preston  
McCrary, Douglas  
McMillan, Leo F.  
Thayer, Curtis R.

### MISSAUKEE COUNTY

Herweyer, Richard W.

### MONROE COUNTY

Armstrong, Mr. & Mrs. Kenneth  
Baumann, Lyman  
Boes, Ralph D.  
Brewer, Edward B.  
Burgard, Arthur & Ella  
Chapman, Delmont  
Cronenwett, Robert  
Darling, Gilbert E.  
Dadds, Ellis W.  
Hawley, Frank  
Hochradel, Herbert E.  
Howe, Ernest W.  
Kelley, Kenneth  
Luse, Perry  
McGowan, William & Agnes  
Montri, Leon  
Nolan, Ethel  
Nusbaum, Arnold  
Osgood, Addison D.  
Reuttinger, Norman & Emma  
Schafer, Lloyd & Dorothy  
Smith, Mr. & Mrs. Harold  
Smith, Russell  
Spencer, Pearl & Ruth  
Stolz, Clarence M. & Wilma A.  
Swehla, Benjamin & Helen  
Verdon, Clyde & Marguerite  
Willis, Mrs. Mae

### MONTCALM COUNTY

Bush, Edith R.  
Comstock, Robert & Thelma  
Goodell, Kay & Leonard  
Richard, Gerald  
Richman, Leola  
Huyck, Clifford  
Kohler, David & June  
Martin, Charles  
Rossman, Mrs. Lide  
Rossman, Perry & Mary  
Rutherford, William A. & Alberta  
Taylor, James Alfred  
Yanke, Eno & Grace

### MONTMORENCY COUNTY

Cordes, Donald

### MUSKEGON COUNTY

Bosset, Edward Leonard  
Gilbert, Inez  
Hansen, James  
Henning, Mrs. Robert  
Harris, Byron J. & E. Lucille  
Lahman, Florence  
Meinert, Eugene  
Neison, Claire W.  
Van Frank, Milton  
Westcott, Edward C.

### NEWAYGO COUNTY

Ackland, Fred & Etta  
Baker, Earl & Mabel  
Purcell, Milan E. & Hazel  
Smalligan, Peter  
Smith, Milo L.  
Eaton, Valmond K.  
eeriep, David K.

### NORTHWEST MICHIGAN

Alpers, Harold & Adeine

Gingrich, Russell W. & Maxine  
Hall, Susan  
Meyer, Elden Glen  
Schmidt, Garth E.

### OTTAWA COUNTY

Allien, Julius & Evelyn  
Armock, Leonard  
Busman, Keith  
Cory, Eileen  
Creager, Thomas H.  
Dietrich, Leo  
Erhorn, Fredrick John  
Hanchett, Lyle J.  
Holmes, Roger  
Hungerink, Sherwin  
Irish, Gerald  
Schafer, Bernard  
Schoenborn, Leona  
Stevens, Kenneth  
Stone, Theron A.  
Timmer, John  
Top, Chester  
Umior, Robert P.  
VandeBunte, Robert

### PRESQUE ISLE COUNTY

Hardies, Elmer A.  
Knopi, Eldon & Sally  
Noffze, Henry & Bertha  
Seilke, Paul & Elina  
Sorgentfrei, Albert

### SAGINAW COUNTY

Bates, Albert L.  
Bender, Otto H. & Ann M.  
Bloom, Mamie Douer  
Boyse, Harold & Ruby  
Brugge, Ethel  
Darling, Charles R.  
Fleming, Joseph H.  
Frank, Edwin L. & Edna E.  
Grueber, Kenneth A.  
Hechi, Larry & Charlene  
Hochthanner, Carl & Doris  
Keinath, Ottomar  
Kern, Arthur A.  
Meinecke, Henry M.  
Morrow, Kenneth, Russell & Edna  
Mossner, Mrs. Emma  
Munger, Edith  
Preuss, Gerald H.  
Reynolds, Herbert C. & Pearl  
Ritter, Mrs. Helen  
Roedel, Howard & Grace  
Schulte, Charles  
Schury, Rudolph & Hattie  
Sparks, Ivan C.  
Spero, Albert J. & Clara M.  
Stark, Leonard  
Stolz, Earl W.  
Tagget, Mrs. Adeline L.  
Tanner, Ellsworth  
Walker, Mrs. Julia  
Wallace, Elsie  
Weiss, Arthur B.  
Wurtzel, Thelma  
Yahn, Lucille  
Ziegler, James & Judith  
Zoellner, Richard & Eileen

### ST. CLAIR COUNTY

Apley, Clessa (& James)  
Baker, Fred J.  
Beebe, Mrs. Glenn R. (Hazel)  
Cowan, J.A.  
Cain, Alfred  
Draves, Edna  
Fenton, Kenneth & Katherine  
Fitz, Mable  
Hildebrandt, William  
Kohlhagen, Leo  
Lamb, Lawrence & Betty  
Ledeuhr, Wesley G.  
McVeigh, Alfer

### SHIAWASSEE COUNTY

Brookins, Mildred  
Byington, Merl M. & Donna L.  
Crowe, Charles W. & Clara  
Dewitt, Mabel  
Fitzpatrick, Clarence J.  
Ford, Clara E.  
Garber, Worden E.  
Jenkinson, Russell  
Kline, Harold & Isabel  
Loomis, Arnold & Genevieve  
Morlmore, Frances  
Munson, Kenneth  
Pardonne, George E. & Margaret A.  
Pasco, Norman & Clara  
Purves, Wayne  
Rock, Lloyd  
Semans, Oren S.  
Sheridan, James B. & Marie  
Slater, Leon & Julia  
Van Dyne, J. Oliver  
Van Riper, Lester J.  
Warren, George  
Weller, Sarah J.  
Williams, Leon S.  
Wright, Walter L.

### TUSCOLA COUNTY

Aldrich, Robert & Elnor  
Andrus, John  
Bauer, Clemens  
Bell, Harry G.  
Beuhrly, Lawrence & Ethel  
Blitz, Florence  
Black, Nita  
Bodimer, Margaret  
Buetow, Carl J. & Ruth  
Campbell, Richard N.  
Colling, Elmer  
Fessler, Stanley  
Gray, Mrs. Alleyne L.  
Gruber, Ernest & Emma  
Huber, Edwin  
Johnson, Susanna  
Kinney, Chester A.  
Kinney, Etta  
Kinney, George  
Kirk, Robert Dale  
Kirk, Shuford  
Lanway, Homer  
Letson, Loren A. & Ruth  
Luther, Howard  
McCollum, Merle  
Montei, Linal P.  
Monroe, Floy Parflo, Bertram  
Montei, Linal P.  
Mossner, Glenn L. & Marlene M.  
Parflo, Bertram  
Parflo, Richard B.  
Perry, Harold R.  
Reavey, Alton & Doris  
Ross, Richard  
Russell, Leonard  
Schiefer, Edward  
Schmandt, Wilmar C.  
Sheridan, Mrs. Bessie  
Smith, Clare L. & Violet M.  
Smith, Thomas J. & Iva B.  
Taylor, Lee & Emma  
Weissenborn, Melvin C.  
Werdeinan, Floy  
Wilson, Carson E.  
Zimmer, Vernon M. & Edna

### VAN BUREN COUNTY

Alderman, Earl & Myrta  
Bos, Garrett  
Britton, Bess & Edgar  
Buskirk, Maurice  
Dowd, Arthur J.  
Drake, Curtis W.  
Garner, Lawrence  
Howe, T. Royal & Lois L.  
Kennedy, Bela  
Ketchum, Oliver & Corabelle  
Lurkins, James E.  
Lyle, Kenneth  
Morrison, J. Robert & John R., Jr.  
Sannyfields Farms



**WASHTENAW COUNTY**

Alexander, Richard C. & Grace E.  
 April, Harold W. & Kaye L.  
 Blumauer, Willard  
 Bollinger, Lee A. & Ester E.  
 Brauer, Charles F.  
 Buehler, Mrs. Audrey  
 Burlingame, Alice W.  
 Fisher, Fred M.  
 Finkbeiner, Warren V.  
 Fitzsimmons, Laura  
 Fritz, Rueben E. & Clara E.  
 Galpin, Gladys I.  
 Gorton, Leland E.  
 Harwood, Webb S.  
 Hewens, Jesse  
 Huehl, Mildred  
 Jedele, James W. & Mary J.  
 Kapp, Hollis B. & Viola M.  
 Leland, Ralph W.  
 McKim, Blanche E.  
 Osborne, Blanche  
 Schaible, Gerhardt  
 Scherdt, Bertha  
 Smith, Charles  
 Smith, Mahlon A.  
 Sullivan, Agnes  
 Sweetland, Roland E.  
 Tandy, John M.  
 Ticknor, Donald J.  
 Wesel, Elmer F.  
 Whitaker, Edson B.

**ST. JOSEPH COUNTY**

Culbertson, Carroll P.  
 Fetterolf, Glenn, Jr.  
 Foster, Gilbert  
 Gleason, Henry C.  
 Hibbard, Maynard & Barbara  
 Huff, Stanley  
 Lucas, Donald M.  
 Major, John & Dorothy  
 Miller, Ralph J.  
 Rice, Arthur G.  
 Seeley, Elva A.  
 Stears, Edward  
 Storms, Lavon  
 Sturgis, James  
 York, Clare N.

**SANILAC COUNTY**

Behn, Walter & Frances  
 Cleary, Raymond  
 Dale, Floyd  
 Eastman, Mrs. Dever  
 Felker, Mrs. Madeline  
 Fisher, Stanley  
 Gardner, Melvin  
 Isles, Mary Ann  
 Keys, Harold  
 Keyworth, Dulcie  
 Kritzman, Earl  
 McLean, Leonard  
 Mullen, Margaret  
 Myers, Mary  
 Nichol, Robert  
 Rumble, Iva  
 Starr, Raymond  
 Sullivan, Michael & Marie  
 Thompson, James  
 Vincent, Mrs. Raymond  
 Wilson, Russell

**WAYNE COUNTY**

Ferstle, John  
 Hasselbach, Freeman G.  
 Hix, Perry C.  
 Smith, Clyde E.  
 Robson, Robert & Fiorella  
 Sayre, James & Joan

**WEXFORD COUNTY**

Benson, Robert K.  
 Kellogg, Herbert & Suzanne  
 Rydquist, Carl A.

**OSCEOLA COUNTY**

Archer, Mr. & Mrs. Merle J.  
 Bender, Robert E. & Marilyn M.  
 Burmeister, Dale W. & Walter E.  
 Deymann, R. Francis & Evelyn  
 Greiner, Mrs. John  
 Greiner, Sebastian L.  
 Newman, M. Fredric  
 Porter, Mr. & Mrs. Wayne  
 Putney, Arthur A.  
 Ramey, David & Joy  
 Schiller, Vincent  
 Trommator, Boyd F.

**OCEANA COUNTY**

Allen, Rex & Beulah  
 Armstrong, Harold J.  
 Brown, Arlie & Elda  
 Buckley, Mr. and Mrs. Herrell  
 Casady, Frank  
 Chase, Mrs. Florence W.  
 Copeland, Bertha  
 Cosgray, Max & Margaret  
 Dexter, Cornelia  
 Eager, Russell  
 Fawcett, Bruce & Ruth  
 Goodfellow, Dorothy M.  
 Holden, Dorothy & Edward  
 Jackson, Andrew & Claudine  
 Kellogg, Kern  
 Kingsley, L.W., Jr.  
 Kirkland, George  
 Krause, Harold  
 Lillywhite, Mrs. Sherman  
 Lyons, Joseph  
 McCartney, Elmer Lee  
 Merrill, Aiden  
 Miller, Lloyd D. & Bruce S.  
 Morgan, Lloyd & Maud  
 Oak, William & Margaret  
 Peckens, Ralph  
 Read, Harriet A., Loren — Leslie  
 & Lois A. Smith  
 Richards, Sherman & Helen  
 Ryan, Francis & William  
 Salmon, Herbert C., Harold H. & Jean M.  
 Sommer, Harold M. & Katherine  
 Wakeman, Robert  
 Walker, Minnie

**OSCEOLA COUNTY**

Balzer, Austin & Edna  
 Eggle, Robert J.  
 Gabel, Milton & Goldie  
 Gaedcke, John C. & Flossie L.

**OGEMAW COUNTY**

Parliament, Sydney D.

**OSCEOLA COUNTY**

Balzer, Austin & Edna  
 Eggle, Robert J.  
 Gabel, Milton & Goldie  
 Gaedcke, John C. & Flossie L.

**OSCEOLA COUNTY**

Ball, Edward & Elizabeth  
 Bowerman, Armand  
 Deneweth, George R. & Ann A.  
 Flue, Gladys  
 Gettgen, William P.  
 Granzow, Marie  
 Hacker, Marvin C.  
 Half, Lawrence  
 Livermore, Glenn C. & Moni A.  
 Marsh, Edythe A.  
 Pruehs, Victor A.  
 Rinke, Robert F.  
 Riverview Farm  
 Arthur C. & Florence Rocker  
 Rush, Allen F.  
 Spencer, James S.  
 Wiers, Bernice F.

**MASON COUNTY**

Dennis, Mabel E.  
 Englebrecht, Henry & Betty  
 Hackert, David W.  
 Pappé, Louise & Ona Wall  
 Piffard, Roy  
 Stewart, Archie & Evalene

**MASON COUNTY**

Dennis, Mabel E.  
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**MASON COUNTY**

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 Piffard, Roy  
 Stewart, Archie & Evalene

**OSCEOLA COUNTY**

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TYPICAL OF FARM BUREAU MEMBER CENTENNIAL FARMS is the Ludell W. Cheney farm in Ingham County. Cheney's son, Richard, operates the farm. They raise hogs, corn, wheat and dairy helpers. The farm was established in 1861 and the house shown in the photo was built in 1869. Richard Cheney is a member of the Ingham County Farm Bureau board of directors.

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# Supply Report



By Greg Sheffield

**GENERAL** - This has been another big year of sales for Farm Bureau Services with a record 10-month period concluded in April. Budgeted figures were topped with a total of \$220,400,000 compared to the budget of \$177,000,000. Supplies sold exceeded 1975 sales of \$214,000,000 and 1974 sales of \$208,858,000. This is a dollar and cents testimony by farmers showing the confidence they placed in the co-operative system.

**FERTILIZERS** - With the fertilizer application season passed, it's of note to record the biggest May sales season ever to take place in any month. More fertilizer was sold by Farm Bureau Services in the month of May than in any previous year in history. The rush demand for fertilizer was great, but, so far, no reports of distribution breakdowns have come in. In other words, the Farm Bureau Services system of co-operation came through again with a record of outstanding achievement. All fertilizer supplies with the exception of anhydrous were tight from the first of April. Supplies of 28 percent Nitrogen solution also became tight as the season progressed.

**PESTICIDES** - Farm Bureau has an adequate supply of a variety of fruit fungicides, insecticides and herbicides such as 2, 4-D and 2, 4-5 T's. Chemical inventories of field crop herbicides were cleaned out in a tremendous call for delivery by farmers. The strong demand for pesticides overcame price buying as farmers wanted pesticides fast. Corn rootworms pesticides were crucially short for farmers not ordering early. Farm Bureau patrons were adequately supplied according to dealers in spite of the close balance because of good back-up from our warehouses.

**FEEDS** - Farm Bureau's quality feeds are moving well based on the excellent results feeders obtain and competitive Farm Bureau prices. The prices of feed grains and soybean meal were strong through the middle of June with farmers, who would usually be selling grains, holding on their farms.

Liquid silage additive has shown increased popularity. LSA seminars for dealers are very well attended. Dealers will be contacting farmers to explain the use of this most advantageous product. With higher feed grain prices, LSA is a way to save and increase profits.

**HARDWARE** - Manufacturers of building supplies, including steel and aluminum

sheeting, have raised prices. Lumber prices too are going higher. Farm Bureau Building Centers still have some lower priced inventories and farmers or

commercial people planning buildings should not delay, but contact their local Farm Bureau Center at once. With the building season in full swing promises can still be made on construction completion dates.

Gardening equipment, especially power tools, is selling in volume throughout the state. Farm Bureau dealers are seeing many new faces interested in purchasing garden supplies.

**PETROLEUM PRODUCTS** - Final clearances were completed for the purchase of the ARCO, East Chicago, Indiana petroleum refinery by CF Petroleum Company, partly owned by Farmers Petroleum. Delivery to Michigan's Farmers Petroleum dealers commenced almost at once. Prices on gasoline were lowered 1/2 cent to start. This puts Farmers Petroleum in an excellent position to

supply liquid fuels to Michigan patrons.

**TIRE STRIKE** - The negotiations between the United Rubber workers and the Firestone Tire and Rubber Company were deadlocked over major economic issues, as of the middle of June, with no end in sight. About 60,000 URW workers have been striking since April 21 against the nation's big four: Goodyear

(Continued on Page 13)

## A HERITAGE OF SUCCESSFUL SERVICE

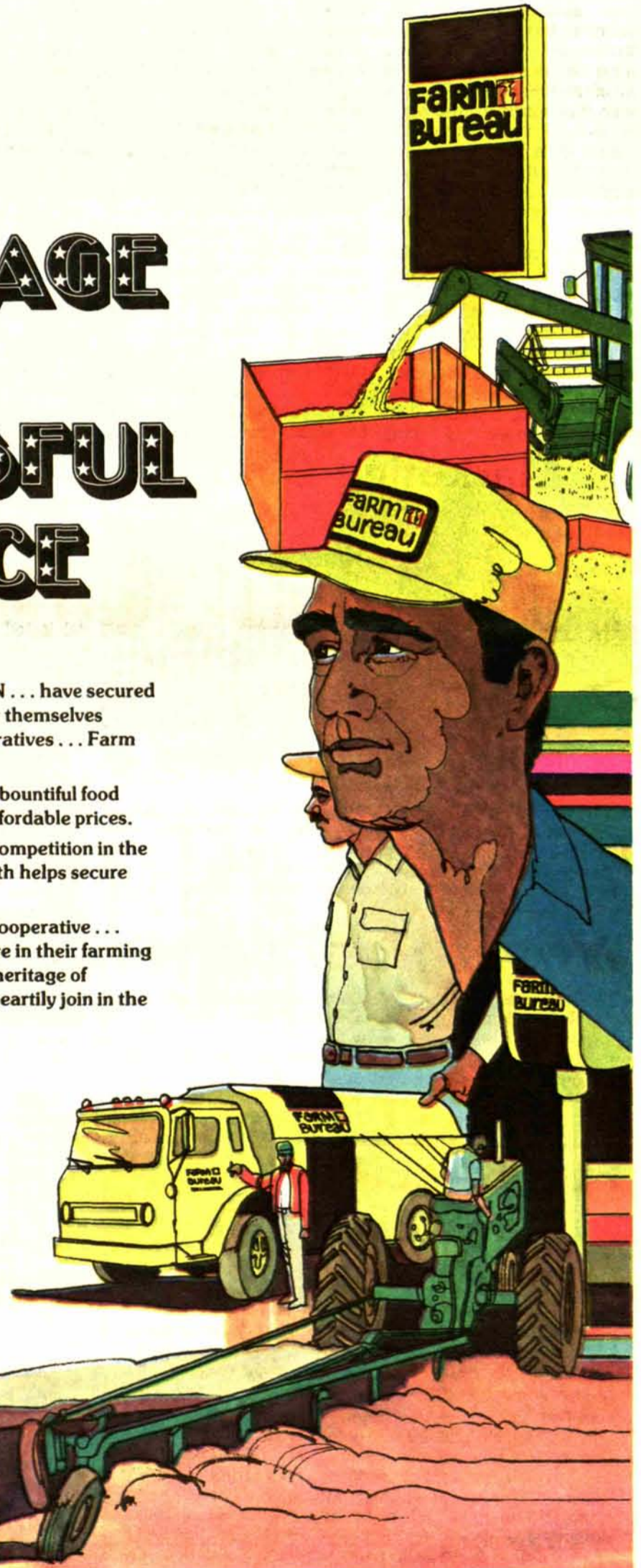
For over 50 years . . . FARMERS IN MICHIGAN . . . have secured agricultural supplies and marketing services for themselves through their own supply and marketing cooperatives . . . Farm Bureau Services and Farmers Petroleum.

Cooperatives have been able to provide a more bountiful food supply for a growing number of consumers at affordable prices.

Our farmer cooperatives sharpen farm supply competition in the marketplace . . . cooperative purchasing strength helps secure scarce farm supplies for farmer patrons.

Farm Bureau Services . . . Farmers Petroleum Cooperative . . . contributing to make Michigan producers secure in their farming efficiency and profitability: We're proud of our heritage of successful service to farmers. In this spirit, we heartily join in the Bicentennial celebration of our nation.

**ASK THE FARM BUREAU PEOPLE**



# Super Farm Supply Salesman is a Lady

BY DONNA WILBER

She's a pint-sized dynamo who looks you straight in the eye, gives you a handshake that makes you wonder where the power comes from, and speaks in a straightforward manner that leaves no doubt that she knows what she's talking about . . .

When Janice Stuck says she will have \$300,000 in sales of farm supply products for the year ending July 1, you believe her. The highly-motivated Farm Bureau Services sales rep, who works out of the Hillsdale office, was near that mark in mid-May. In fact, if you include the grain she's bought to be shipped to the Ottawa Lake terminal, the figure is already an impressive \$312,000.

What's a nice girl like Jan doing in a job like farm supply sales? No big deal, says she; before she went on sales, she was manager of the Hillsdale Branch of Farm Bureau Services. In that role, "I never asked an employee to do anything I wouldn't do myself," even if that

something was repairing equipment. The daughter of a mechanic, she's handy with a monkey-wrench herself.

Janice doesn't feel she's impinging on a "man's world" while she pursues her career in serving farmers. She enjoys her work and does it well — so why should the fact she's a woman have any bearing? Her husband has just purchased a packing house and people have been asking if she will leave her position to join him in the business. "Not a chance!" says Janice. "To me, that's man's work!"

Do her customers feel any skepticism about buying their farm supply products from a petite, attractive, young salesman? Janice doesn't think so. Most of them knew her when she was a branch manager and respect her knowledge in the field.

"I suppose if I came traipsing into the barnyard in a mini-skirt, my credibility might be questioned, but I don't. I wear slacks, my Farm Bureau shirt, and boots to wade through whatever

has to be waded through. They think of me as 'one of the boys.'"

The secret of Janice's success seems to be her genuine respect for farmers and her sincere desire to serve their needs. Someday, Jan may wish to go back into management. She feels her experience in the field would be valuable. But, for now, she's happy and enthusiastic about her current job. She's in her Hillsdale office every weekday morning at 8:00 and then it's direct to the farms by 9:30 a.m.

In addition to a full-time career, Janice is also a wife and mother. All this for a gal who, at 14 years of age, was told by her doctor to "go sit quietly in a chair for the rest of your life."

Janice, who has only one kidney, decided she would not sit quietly, that she would make the most of her life because "you can do anything you really want to do if you set your mind to it."

Right now, she's set her mind on reaching that \$300,000 mark.



JANICE STUCK

## Marketing Committee Named



DIRECT MARKETING ADVISORY COMMITTEE members are (left to right, seated) Mrs. Edna Timm, Herron; Mrs. Katherine Van-DenHeuvel, Hart; Don Hill, Montrose; Bob Gregory, Direct Marketing Manager; (standing) Don Nugent, Frankfort; Art Dowd, Hartford, and Robert Peabody, Fenton. Not present were Myron Kokx, Fremont, and Audrey Stofer, Leslie.

Recent appointees to the MACMA Direct Marketing Advisory Committee held their first meeting June 14 at Farm Bureau Center, Lansing. The committee has been delegated the responsibility of reviewing the Direct Marketing Division's programs. Committee recommendations will be acted upon by the MACMA board of directors.

It is expected that the committee will make recommendations on operational policies, credit policies, marketing strategies, along with suggesting products to be handled.

## Wheat Pool Enters 10th Year

The first meeting of the 1976 MFB Soft Wheat Advisory Committee was held at Farm Bureau Center on June 14, 1976. Committee members for the coming year include: Robert Brown, Kalamazoo;

Glenn Preston, Quincy; Wilmont Stotz, Ida; Gerald Waldeck, Caledonia; Robert Kissane, St. Johns; Leroy Schluckbier, Frankenmuth; Robert Beard, Pentwater; Lorna Dershem, St. Louis;

Ruvert VanderMeulen, McBain; Dean Pridgeon, Board of Directors; Jack Laurie, Board of Directors; and Larry DeVuyst, Board of Directors.

Robert Brown, Kalamazoo county wheat grower, was re-elected as Chairman of the committee.

Members of the 1976 committee accepted a recommendation from the previous year's committee to continue operation of the wheat marketing pool. This will mark the 10th consecutive year that the Wheat Marketing Program has been in effect. The committee also established advance payment rates for the upcoming program year. They also established August 15 as the last delivery date for acceptance of wheat into the pool. Exceptions from the August 15th deadline will be granted in areas where harvest is late or delayed.

## FOR SALE: Red, White and Blue Fruit

A "Bicentennial Salute of Michigan Fruit" is being offered to Farm Bureau members. Participating county Farm Bureaus are joining forces with Farm Bureau fruit growers, making RED tart cherries, WHITE apple slices and BLUEberries available to farm folks. Additional products which will also be available through the program will be strawberries, hi-density orange concentrate and Michigan's apple cider concentrate.

Prices will be considerable higher on most fruits in '76. Quality will be excellent and fruit will be available for the member-to-member program, according to Bob Gregory, Direct Marketing Manager. Participating counties will have prices by mid-July and members should place their orders between July 15 and July 31 to assure delivery. Frozen fruit shipments will then be made during mid-August.



In 1975, the cooperative Farm Credit System moved to the top as the leading lender to agriculture...with over \$30 billion in ag-loans. Of that whopping total, \$3.5 billion was handled by the Farm Credit Banks of St. Paul.

But doing business with the Farm Credit System means more than going to the biggest. It means going to the top in ag-credit knowledge, too. Farm credit people know farming and the heavy requirements for capital. They know cooperatives, too...and all about the huge credit resources co-ops need to continue serving rural patrons effectively.

To get loan funds, the Farm Credit Banks of St. Paul go straight to the top money markets. Sale of farm credit bonds raises funds to finance full- and part-time farmers and ranchers and their cooperatives in Michigan, Minnesota, North Dakota and Wisconsin.

When it comes to ag credit...think of your Production Credit Association, Federal Land Bank Association, or Bank for Cooperatives. It's the way for every farmer to go straight to the top—to the Farm Credit System.

THE COOPERATIVE **FARM CREDIT BANKS** OF ST. PAUL

Federal Intermediate Credit Bank (for your PCA)  
Federal Land Bank (for your FLBA)  
Bank for Cooperatives (for your cooperatives)

375 Jackson St., St. Paul, MN 55101/Phone: (612) 725-7722

# "Pioneers" Rendezvous With History

BY MARCIA DITCHIE

They travelled by covered wagons westward over the Santa Fe, Oregon and Lewis and Clark Trails and by flatboats, steamboats and barges down the Mississippi and Ohio Rivers. They were men, women and children moving westward as early as the late 1700's. They were, for the most part, farmers, curious and adventurous, in search of fulfilling the American dream.

Within 100 years of the signing of the Constitution, these courageous individuals had transformed the rugged frontier into wheat fields and ranches.

In celebration of the nation's 200th anniversary, the Commonwealth of Pennsylvania has sponsored a unique way to pay tribute to those Americans and recall the vital role they played in the growth of our nation.

On July 4, 1976, 200 years after the signing of the Declaration of Independence, 60 official covered wagons of Pennsylvania's Bicentennial Wagon Train Pilgrimage will converge on Valley Forge, arriving from every state in the Union, to rededicate to each American the ideals upon which this nation was founded.

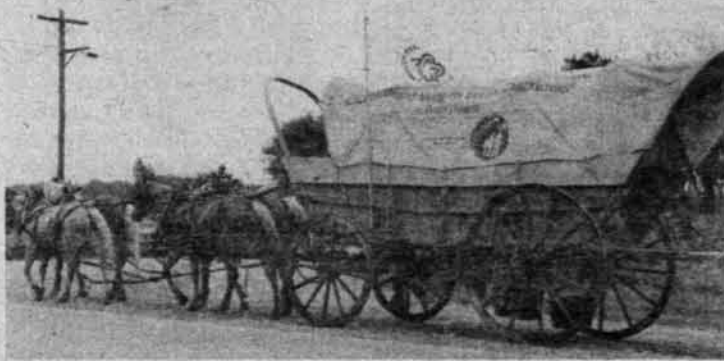
In an attempt to rekindle the American spirit which helped build this nation, five segments of the train are crossing the country, west to east, travelling as closely as possible those same historic trails which carried the early homesteaders west.

Since the first wagons left Blaine, Washington, in June 1975 heading east, thousands of Americans have joined in the festivities by either riding with the train or participating in encampment activities. By spring 1976, all five segments of the Pilgrimage, including the Great Lakes train with Michigan's Bicentennial covered wagon, were heading toward their rendezvous with history at Valley Forge.

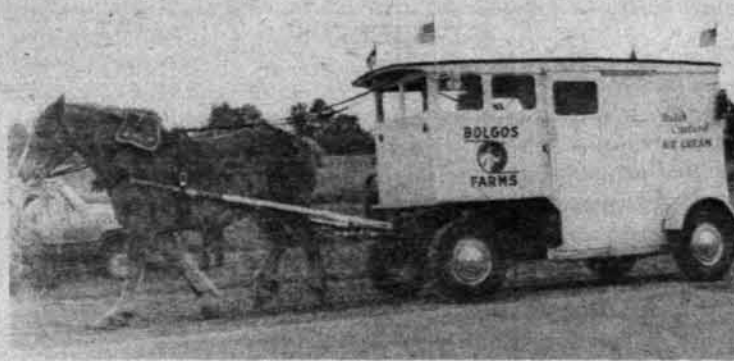
## Safemark is on Schedule

The Group Purchasing program for Farm Bureau members only, adopted by voting delegates at the special session last June, is on schedule. As of mid-June, 22 county Farm Bureaus had signed agreements to participate in the program. Another 15 counties have selected their group purchasing committees to study the needs of their members and select dealers to recommend to county boards of directors.

The group purchasing concept, as it evolves in Michigan, will begin with members buying tires and batteries from their local dealers.



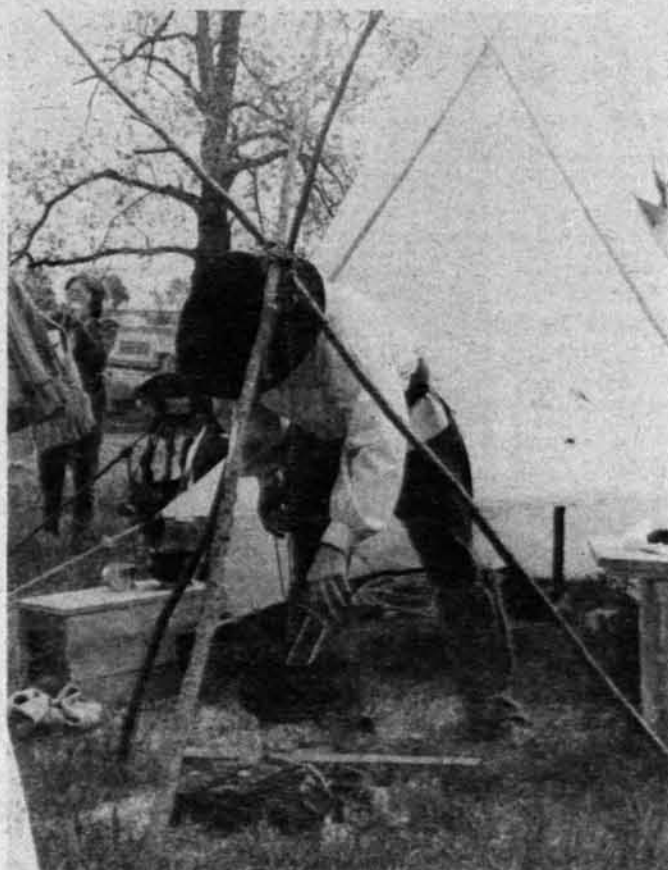
PROVIDING OFFICIAL ESCORT for each of the five segments of the National Bicentennial Wagon Train pilgrimage to Valley Forge is a Conestoga wagon from the Commonwealth of Pennsylvania.



HORSE-DRAWN ICE CREAM WAGON from Bolgos Farms was just one of many local wagons which joined the wagon train during its journey across southern lower Michigan.

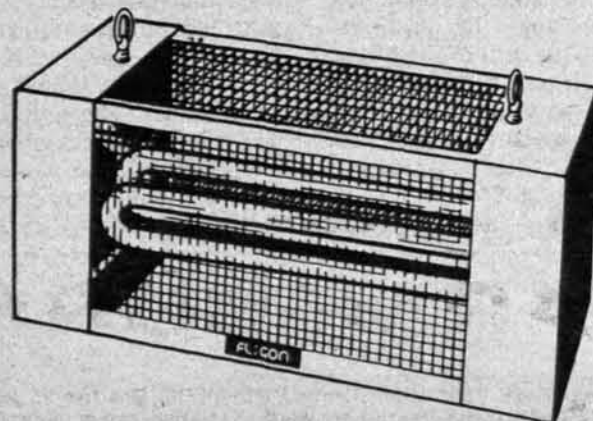


ENTERTAINERS GREETED VISITORS during the encampment of the Great Lakes segment of the National Bicentennial Wagon Train at Cambridge Junction May 21-23. The Sauk Trail Long Rifles muzzle loading rifle club were one of the groups.



HOW MEALS ARE PREPARED on the trail is demonstrated by one of the members of the Sauk Trail Long Rifles Club.

## FLYCON Model 200



## AUTOMATIC INDOOR FLY CONTROL

Electric control. Just turn on the RID-O-RAY Flygon and you'll get rid of indoor flies effectively, continuously and without odors, fumes, pest strips, sprays, chemicals, fuss or muss. Ah! At Last, sanitation for pennies per day. "Spectral Glo" panels attract flies to electrically charged grids. In a split second the dead insects drop into a removable tray. Anywhere flies are a problem, there's a RID-O-RAY model right for you.

Ask for RID-O-RAY, the best in indoor or outdoor flying insect control . . . at your Farm Bureau dealer today.

## RID-O-RAY

America's best-selling electric insect control devices

USDA accepted  
UL CSA listed  
Complies with  
OSHA standards

Where Your Farm Comes First

# Farm Bureau

FARM BUREAU SERVICES, INC

# Members Can Save 40% with BC-BS Econo Plan

The new Blue Cross and Blue Shield Econo Plan which eligible members may select during a special open period (July 1 through July 12) offers significant savings to both enrolled and un-enrolled Farm Bureau members.

	COMPREHENSIVE	ECONO SAVINGS	
Single	\$36.70	\$20.37	\$16.33
Two Person	83.63	44.25	39.38
Family	88.63	49.22	39.41
Family Continuation Rider	19.60	11.17	8.43
Single Complementary	11.77	3.98	7.79

The savings in actual cost per month averages over 40 percent in each member category. The rates shown are those which will be effective beginning August 20, 1976.

The lower rate under the Econo Plan is brought about by the member sharing in the cost at the time services are required. For example: if a member is admitted to the hospital and the charge for eligible hospital services billed to Blue Cross and Blue Shield is \$600.00 then the member would be obligated to pay 30 percent of the bill or \$180.00. Blue Cross and Blue Shield pays full cost of eligible services after the member has paid a maximum of \$600.00 out of pocket expense for each

admission.

By the same token, if a member is billed \$3000.00 by a doctor for eligible medical-surgical services for which Blue Cross and Blue Shield would allow full payment then the member would have to assume 30 percent or \$900.00 of that charge.

Persons on the medicare Complementary plan would pay the regular \$104.00 medicare deduction on Part A for each benefit period. Under Part B a member under the Complementary plan must pay the \$60.00 per year deductible amount.

Members contemplating a change in plans should study the new Econo Plan thoroughly. Information and descriptive literature is available from your county secretary.

## Market Report

(Continued from Page 7)

cent during the second quarter as compared to 1975. This increase has prevented any substantial price advance for slaughter livestock. Predictions are for hog slaughter to increase 13-15 percent during the last half of 1976 with cattle slaughter to decline to year ago levels. Such an occurrence will depress hog prices to the lower forty dollar range, while raising cattle prices to the upper forties.

Replacement price will feel the effects of changing feed grain prices. Higher feed prices will cause continued reduction in cattle numbers and reverse the present build-up of pig members.

Bill Haas, Manager  
MACMA Livestock Division

## Supply Report

(Continued from Page 10)

Tire & Rubber, B. F. Goodrich, Firestone, and Uniroyal.

In the meantime, Farmers Petroleum's Cash & Carry Tire Program has been booming with patrons saving money with large discounts. Dealers report their supply of tires is going fast, especially rear tractor tires. Get tires now at Farmers Petroleum.

## AUTO RENTAL DISCONTINUED

Michigan Farm Bureau has terminated its agreement with Hertz Corporation which provided certain discounts for car rentals. The agreement was terminated because of the small number of members who used the program and difficulty in coordinating the program with Hertz's licensees. The fact that the discount did not apply to special rates also

caused misunderstanding by many Farm Bureau members.

Existing cards will continue to be honored at corporate locations for the member of the membership year.

Members will be able to continue to take advantage of the many other economic benefits available to them.

# Q and A

### QUESTION:

Our line fence needs repair. Who is required to pay for the maintenance? Are both parties required to pay even though one of the parties does not benefit or have livestock?

### ANSWER:

According to Michigan Fence Law, both occupants are required to maintain the line fence. The law further states that the cost shall be divided equally. There is also provision in the law that if the two occupants are unable to reach an agreement, fence viewers will be appointed. Duties of the fence viewers include determining the need for a fence and in cases where existing fence needs maintenance, the fence viewers also determine who shall pay and what amount. If one of the parties refuses to pay, the amount can be placed as a lien on the land and assessed in the same manner as property taxes.

Recently, a bill was drafted in the State Legislature to update and revise the existing fence law. The draft was initiated as a result of Farm Bureau policy relative to the fence law.

# FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: One free 25 word ad per month per membership, additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 13th of Month. Mail classified ads to: Michigan Farm News, P. O. Box 960, Lansing, Mi. 48904 Publisher reserves right to reject any advertising copy submitted.

### FARM EQUIPMENT

**FOR SALE - PATZ BARN CLEANER**, Right hand with 225 feet chain for 18" gutters in good condition - reasonable. Roy Moore, R. No. 1, Lawrence 49064. Phone 616-674-8578. (7-11-25p)

**CASE - GRAIN SEPARATOR** - all steel 22", complete with belts. Also 8' Grain Binder on rubber. All excellent condition. Frank Sabo, 14645 - 76th Ave., Coopersville 49404, 616-837-8773. (7-11-25p)

**FOR SALE** - John Deere three furrow, 16 inch, two way turn over moldboard Plow. Like new. Joe Grnak, New Lothrop, Mich. Phone Owosso 517-743-5282. (7-11-23p)

**FOR SALE:** 250 gal. Jamesway tank, Milk veyer, 3 Surge units, S-P-11 & SP-22 Surge pumps, Bou-matic unit and electric pulsation. Roger Greenwald, Reed City - 616-832-2686. (7-11-25p)

**FOR SALE** - John Deere, rear mounted, 8-row cultivator; In'1 580 No. 8-row Planter, also 1969 TD20B - International Bulldozer with blade. Phone 313-659-6535. All very good condition. (7-11-25p)

**FOR SALE** - Ford 8 ft. Rotary Chopper in very good condition. \$175.00. Telephone 616-W16-9025. Louise DeYoung, R No 3, Box 119, Traverse City 49684. (7-11-14p)

**WATER PIPE FINDER:** Simple but amazing device will find irrigation and other pipes underground (plastic, iron, aluminum, ceramic and others). Used by civil engineers, contractors and others. Will not find free flowing water. Send \$4.95 + 50c postage & handling to PIPE FINDER, EBI Breakthrough, Inc., 821 Fourth Avenue, Lake Odessa, MI 48849. (7-11-52b)

**WE SELL, SERVICE AND ERECT NEW SMITH SILOS**, rebuild used silos, install complete manure systems, including above ground storage, Silo-matic unloaders and complete feeding systems, free planning and estimates. Laursen's Inc., West Branch 517-345-1400. We have agents covering most of the state. Some areas are still open. Call if interested. (4-61-25p26b)

**ROMEO FARM EQUIPMENT** - 4-ton Fertilizer Spreader, New Holland chopper, 1880 chopper, John Deere lime spreader, Ford 640 diesel combine, 4 row corn head - 14 ft. grain head, Ford mower, 1965 Dodge D-700 truck. 313-752-9882 or 313-752-9666. (6-21-25p9b)

### FARM EQUIPMENT

**FARM BUILDING MAINTENANCE** - We specialize in painting high buildings & roofing steep roofs. Work from boom truck with 65 ft. reach. For estimate call High Boy Builders, Lansing 517-882-5869. Copemish 616-378-2375, Muskegon 616-773-2669. (6-61-30b)

**HARLEY ROCK PICKERS**, Rock Winders, Picks 1 to 16" dia. The World's Best. Phone 313-376-4791. Earl F. Reinelt, 4465 Reinelt, Deckerville, Mich. 48427. (5-11-23p)

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# DISCUSSION TOPIC

by KEN WILES

Manager Member Relations

In 1942 it was rare for a farmer's estate to have to file a federal estate tax return. The \$60,000 exemption was usually more than the value of the estate. But in the 30 plus intervening years, the \$60,000 exemption and tax rates haven't changed one bit. Today it's rare for a farmer's estate not to have to file a federal estate tax return. And the tax is often high. It now takes over a dollar to achieve the same purchasing power \$.30 had in 1942. On the average, assets per farm are almost 20 times greater than they were then.

Death taxes and estate settlement costs at the deaths of parents frequently take between 20 and 30 percent of the assets. And it's not uncommon for it to run as high as 40 percent. It's shocking, but it happens because farm owners are much more energetic in creating their estates than they are in preserving them or passing them on to their heirs.

Estate planning, in its broadest sense, may involve many things. The making of a will is a traditional part of it, but it involves insurance reviews, an examination of how property is owned, tax implications, and planning which can involve property transfer during life as well as after death. For someone who has spent a lifetime creating an estate, it's almost inconceivable to see the apparent disregard for future health and well being that exists in the absence of a personal estate program.

For the far too many individuals who've put off talking to an expert about establishing an estate plan, we do have some good news -- and some bad news. The good news is that whether you know it or not, you do have an estate plan. Between state and federal laws for disposing of the property of a person dying without a will, you can die anytime and your property will be disposed of in exact accordance with those rules. The bad news is that it's there whether you like it or not.

If you don't mind having a large share of your estate going to pay federal estate taxes, state inheritance tax, and estate settlement costs -- if you don't mind having someone else determine what happens to your property after you die -- then perhaps it's not too important.

Let's take a moment and see what can happen when estate planning does not take place:

+A farm wife trusted her husband's judgment, figuring there would be a good income for her after he died. When he did, estate taxes and settlement costs took 25 percent of the value of the estate. Nearly half of the rest went to other relatives. He had neglected to draw up a will. At age 59, his wife had to go looking for a job in town for the first time in her life.

+Another farmer had an estate plan "in his head". It was a good plan to keep the farm going and to cut estate settlement costs. He also put off making a will. He died suddenly and the farming son had to sell off half the farm to pay the non-farming children their shares. The farm was no longer efficient so he found a job in town.

+Estate problems occur even with wills. A widowed farmer drew up a will leaving everything to his only son. The two were both killed in an auto accident, the son dying hours after his father -- but not before he had legally inherited everything. When the son died, his wife inherited only \$25,000 and half the rest. Distant cousins got a big share with two sets of estate settlement costs and taxes taking a big chunk of the money.

+You don't need money to have an estate problem. A young couple with three children didn't have any money so they didn't bother to draw up a will but they asked their brother to take care of the

kids "if anything happened". When they were killed in an accident, the wife's parents went to court and won custody of the children. So the children were raised by older people, exactly what the young couple had wanted to avoid.

We've all heard sad stories like these. They should scare us -- scare us into action that will put our estates in order so our loved ones will never have to ask, "What will we do now?"

Let's demolish a couple of assumptions that have caused untold suffering and agony. First, let's not assume that you will have plenty of time before retirement to get things in order. Instead, think what would happen if death struck today. Will the farming operation continue? Will your loved ones be provided for? Will their lifestyle remain the same? And is Uncle Sam's "estate plan" best suited to their needs?

A second erroneous assumption is that estate planning is for the older ones, and maybe then only for those with larger estates. Hogwash! Chances are a 55 year old can better afford an unplanned estate than the young farmer with a wife, growing children, a substantial investment and \$75,000 of debt. Younger people with a need to establish a means for the care and education of children in the event both parents are killed in an accident may actually have a greater need for estate planning.

You may sit back, relax, and say, "well, considering where I'll be about that time, I could care less that happens to my property." But if you would like to participate more meaningfully in the distribution of your property, your planning should anticipate the unforeseen as well as the foreseen.

Estate planning has two basic elements -- people and property. The "people side" poses three levels of concern. First, what would happen if one of the parents should die? Second, what would you like to happen if both should die? This could be a matter of common disaster or simply a matter of natural order of death. And finally, at the third level, what would you like done with your property if the entire immediate family should die? All it takes is one missed stop sign. . .

These levels of concern lead naturally to questions about the disposition of property. Not only does estate planning maximize the extent of property available for distribution to loved ones, but it does it in a planned way. If minor children survive, or if not all grown up children have remained in agriculture, or even if the widow is incapable of managing a large farming operation, then it becomes obvious that estate planning is important for all ages, but for different reasons.

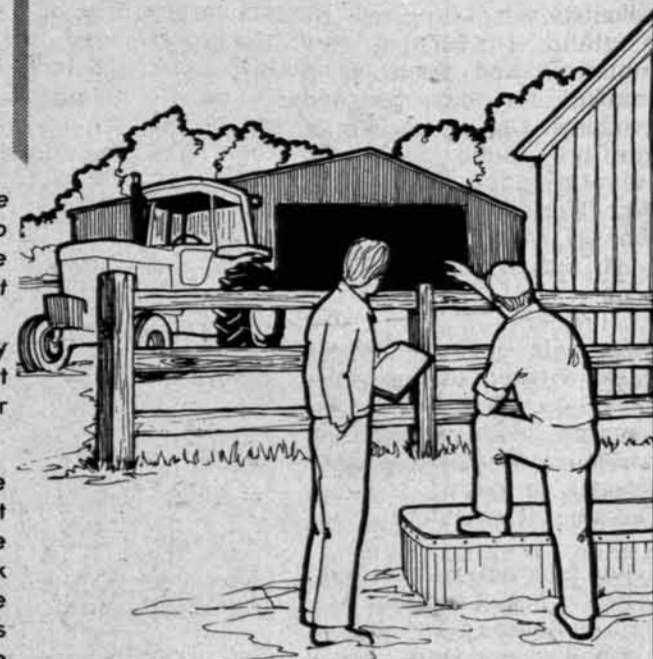
Here are some objectives that should be considered in estate planning. If you don't answer them, or if they haven't been formally incorporated in a personal estate plan, then you may be courting disaster:

Estate planning is for the living as well as their survivors. And whether you live to 65 or 105, security of income and security of capital are typical objectives. Both typically also want to minimize death taxes and escape settlement costs.

Each parent, separately, has individual objectives. For example, the father might be concerned about what would happen to the property if he were to die and his wife to remarry. The mother, on the other hand, may be secretly concerned about her ability to manage the operation if her husband were to die.

The children -- the on-farm heirs and off-farm heirs -- may be other sources of objectives. They face enormous uncertainty. We've all seen cases

## Estate Planning



where a son or son-in-law may have spent 30 years of time, effort, capital and energy helping the parents in the family business only to find out, at the death of the parents, that his interest is no greater than brothers or sisters who left home many years ago.

Other uncertainty faces the on-farm heirs. How will the annual income be divided? Who will make the decisions -- and especially what right do off-farm heirs have?

Uncertainty also faces off-farm heirs. Will their investment in the farm business, their inherited shares, provide them with any income? Are they locked in to a farm they have no voice in managing?

Fair and equitable distribution of property to children is a major objective of an estate plan. Objectives must be sorted out, priorities established, and plans made which will accomplish these objectives. With sharply higher land values and increases in farm size, many farmers who have never considered themselves wealthy will leave behind substantial estates for settlement.

This leads directly into the second element of estate planning -- property. There are two basic types of property -- real property or real estate and personal property. Real property includes land and whatever is built upon the land permanently while personal property includes movables and such intangible property as stocks, bonds, savings accounts and insurance.

It's how this property is owned that is so important when it comes to estate planning. You get into such terms as fee simple, life estate, remainder, joint tenancy and tenancy in common. It's not our intent to examine these here but simply to point out that when you start planning your estate, you will need help in deciding what type is best for you and your particular objectives.

Dying without an estate plan is a bit like walking off your farm for a year and asking a neighbor to take care of things. No one really knows exactly how you want things done -- and it probably won't get done in the way you want.

If you like the state's plan, you're in great shape. But that's not too likely. After estate taxes, funeral costs, legal fees, executor fees, accounting fees, court costs, income taxes and inheritance taxes, your estate could be diminished by 20 to 40 percent. You've spent a lifetime creating that estate -- now how about investing a few hours to find out how to leave more of it to your family.

Here at Farm Bureau, we're fortunate to have a Farm Bureau Insurance Group agency force of trained career agents and estate planners to assist Farm Bureau members and insureds. Think about the questions raised in this article, the questions left unasked by your family members, and make it a point to answer them now -- while you can.

# Agriculture and Trade Were U.S.A. Building Blocks

BY DR. PAUL KINDINGER

From the time of its discovery, through periods of war and peace, America's growth and well-being have relied extensively on agriculture and trade. Early colonists were expected, by England, to furnish raw materials and serve as a market for her finished products. During periods of conflict such as the Revolutionary War, Civil War, World War I and World War II, American farmers were put to the test. This country had to rely heavily on its farmers for many raw materials because supply lines to other sources were severed completely or became too unreliable. America has also gone through periods of voluntary isolation from other countries.

We, as a nation, have only recently begun to appreciate and facilitate to any degree, agriculture and trade. Yet, it has been these two forces — working hand in hand — which have been the basic building blocks for our nation.

It is worth a moment of our time, during this Bicentennial year, to examine and try to appreciate the contributions and impact which agriculture and trade have had on our nation.

Most economists can generally agree that economic growth is essential if a country is to use its productive resources efficiently and provide a rising level of living for its population. It is also generally agreed that growth should be steady and sustained over a long period of time.

American agriculture has made a massive contribution to the growth and economic development of the United States. It is virtually impossible for a nation to survive and prosper without first establishing an adequate supply of food. Because the

American farmer has always been willing to adopt new time-saving technology, his productivity has led the way for this country's growth.

Agriculture was necessary in the beginning for sheer survival purposes. People worked the land to provide enough food for their family. As new inventions and eventually mechanization took over, the farmer was able to provide for the needs of his family and have some left over. This, in turn, freed human resources to engage in other activities. Once this cycle is started, it feeds itself.

Today, one farmworker supplies enough food and fiber for 56 people. Only ten years ago, he was producing enough for 29. Because of the farmers' efficient output, we are all able to enjoy a satisfying quantity, quality, and variety of food and a higher level of living as well.

People in other countries also would like to enjoy a higher level of living. Since the American farmer produces far more than we are able to consume here at home, it is possible to search for additional markets overseas. This has not always been the case, however. As recently as the 1950's and 60's, the American consumer, through restrictive government policies, was saddled with the tremendous financial burden of storing huge surpluses of grain.

A remarkable and complex set of circumstances in 1972 suddenly and dramatically changed all that. This turnabout in farm policy is due, in large part, to the change in market prospects for American farm products in the world market. We have now reached the point where the produce of almost one out of every three acres of cropland harvested in the United States is going into export.

Exports of agricultural products benefit the farmer,



FARM EXPORTS have created a favorable balance of payments for the U.S. and are beneficial to both farmers and consumers.

but also benefit the consumer in several ways. One way is through the creation of jobs in related industries, such as transportation, financing, warehousing, and supplying farmers with fertilizer, machinery, and other goods and services. Industries such as food processing, wholesaling, and retailing are also effected. This, in turn, generates additional income which circulates through the economy and creates demand for other products.

Farm exports have served to create a favorable balance of payments. This is actually an anti-inflationary measure.

The balance of payments merely reflects the dollar difference between how much we buy from overseas and how much we sell overseas. Nations must sell in order to buy. By selling overseas, income is generated to buy the products needed from foreign sources.

If we bought more overseas than we sold, we would end up with a negative balance of payments. If that negative figure gets too big, our dollar becomes less stable in international markets. If other nations lose faith in our currency, then our money buys less overseas — which is

the same effect as inflation. Hence, when we have a positive balance of payments, then the position of our dollar is more sound.

Thus, as we reflect over the nation's most basic industry — agriculture — and its contribution to the well-being of this and many other nations, we should be thankful that we live in this land of such great opportunities. For it is only in a nation where agriculture and freedom are allowed to prosper that such miracles as a plentiful food supply and the highest level of living in the world are possible.

## Capitol Report

(Continued from Page 4)

form would lower the PBB tolerance by legislative action to 5 parts per billion in meat and eggs and 1 part per billion in milk. Further action on this legislation was delayed pending a decision resulting from the official hearing held by the Department of Agriculture. It is indicated elsewhere in this issue from expert testimony there appears to be no scientific reason for lowering the tolerances below the present FDA standards of 0.3 ppm.

Two bills have passed the House and are now in the Senate Agriculture Committee. One, H.B. 6145, would amend the feed law to prohibit any detectable amount of PBB in feed. One of the national Feed and Grain Associations sent an expert to

testify on this legislation, pointing out that it would set a serious precedent in that "detectable" is not defined.

Another House bill in the Senate, H.B. 5859, would require a 60-day moratorium on the sale of any PBB meat, with a labeling provision to go into effect after that period of time. This bill would be dropped if H.B. 6144 passes.

Several other bills are being introduced in the Senate. One, S.B. 1542, would define an "industrial chemical" and consider food with more than 5 parts per billion of any of the defined chemicals as being "adulterated". While the details of this bill are not yet available, such extremely low levels of many chemicals used in agriculture could lead to serious problems for all of agriculture in the future.



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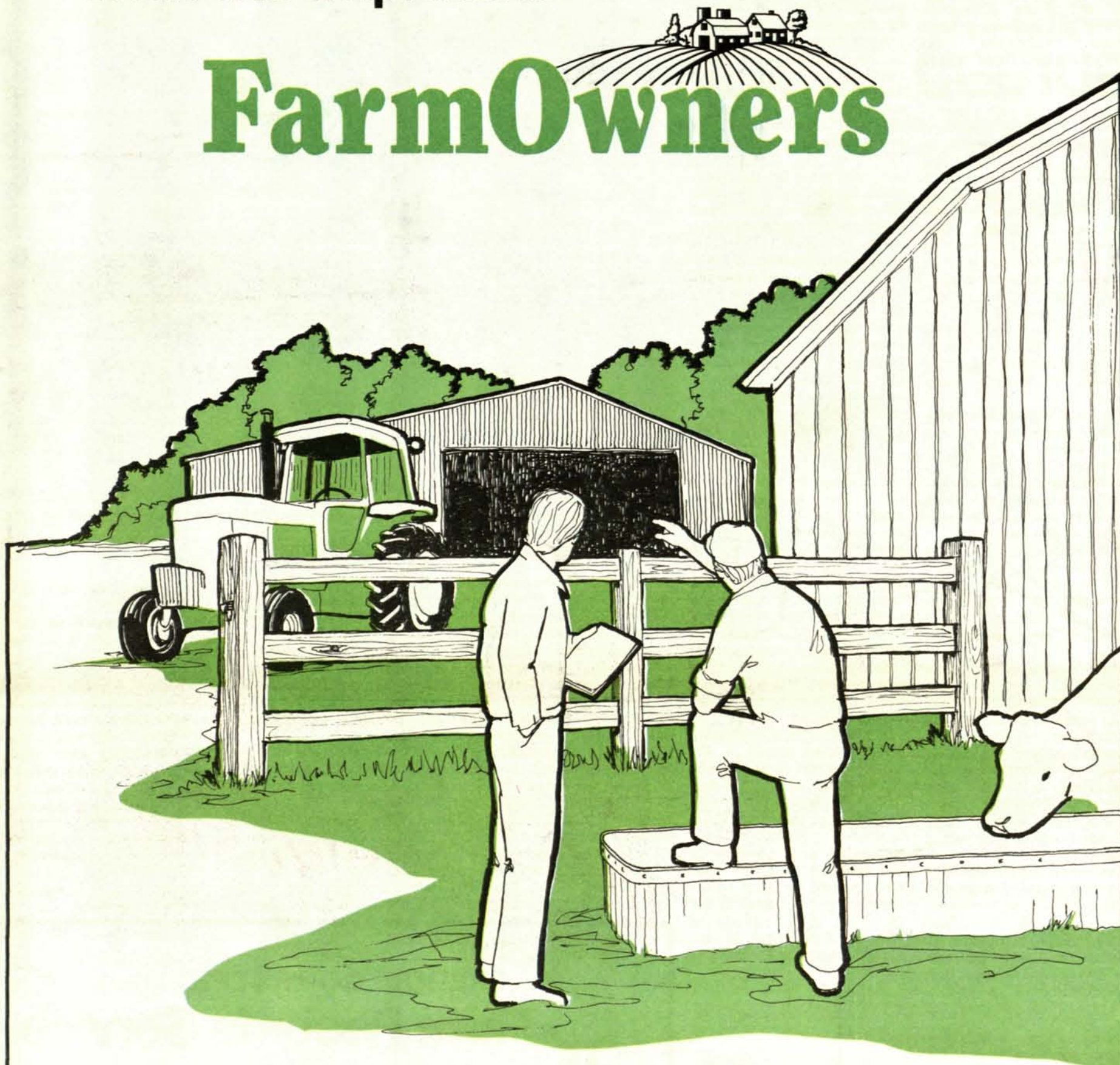
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