Farmers Will Fight Rural Crime

By Jim Bernstein

The rural crime prevention program that has been so successful as a pilot project in Barry and Lapeer Counties is now being expanded to all interested county Farm Bureaus. The program consists primarily of marking property with an indelible ink, using the owner's driver's license number preceded by the letters "MI." But while marking is the basic performance in the program, there are many other necessary activities before the program can be implemented, including gathering support from police organizations and other service groups, coordinating a network of township coordinators, and simply practicing with a marking device.

"The marking looks simple, just like riding a bicycle for the first time," Ben Nelson, Local Affairs Specialist for the Michigan Farm Bureau and coordinator of the state Rural Crime Prevention Program, says. "But there are many unknown factors that occur. Marking takes practice, if for no other reason than to prevent smearing." Marking practice can also result in finding new places in which to identify equipment. The uniform marking location is the right front part of the equipment. If there is no right front, however, other locations must be found. In fact, Nelson says every piece of machinery should be marked at least seven times - in the uniform location, on the battery, and in at least five other spots. There are several good hidden locations, he explains. "The component parts of a tractor are always good places. Once someone starts using his imagination, it's easy to do a good job."

Accuracy Vital

Once the marks are made, they should be recorded on an inventory sheet that, along with other program materials, is supplied by the county Farm Bureau. The inventory information should include all hidden, marking locations, which are known only to the owner of the equipment. Accuracy in filling out the inventory and in marking is vital. "It's extremely important that the license number on a stamp is correct," Nelson warns. "We're dealing with a criminal justice system that requires that laws be followed and things be done right. We're not just putting any number on, but the owner's driver's license number."

In addition, the license number is used because it's the only number unique to an individual that law enforcement agencies work with regularly. Such is not the case with social security numbers, so they are not acceptable. Nor are the social security numbers of previous owners. If equipment is purchased with an existing identification mark, the new owner should not alter or remove the old number; merely mark below it with a new number. By the same token, the ink is high quality and industrial purpose and very difficult to rub off. Nonetheless, it can be removed. "That's another good reason for marking in spots known only to the owner," Nelson adds.

Team Approach

Important

Before any marking can be done, however, a "team" must be gathered and organized. Members of that "team" must include members of area law enforcement agencies, both the state police and the sheriff's department. Nelson advises, "Nothing will kill the program quicker than a man in uniform not knowing anything about it."

It is in this area that a supreme communications effort is not only desirable, but essential. Sergeant Wes Haney of the Rockford State Police Post says, "The problem with law enforcement is they don't know very much about farming." Statistics bear this out: only four per cent of the nation's police officers come from rural communities, a complete reversal from the past.

Many times photographs are effective in educating the police officer. Trooper Charles Brown of the Michigan State Police Crime Prevention Unit says, "Many times the officer doesn't know what a farmer is talking about when he describes a portable feed grinder. But if he can show a picture, there is something to relate to." Welcoming law enforcement officers on the farm can also be beneficial. "Most policemen do not understand the farm inventory or the value of supplies like feeds and seeds, so if he can't associate with farming - can't obtain important information - the officer will not have the skills or the information to pursue the case," claims Brown. "There should be an interaction of knowledge. Many stolen items from the farm pass through city corridors. The chances of apprehension are increased as the awareness of both the policeman and the farmer is increased."

Ron Nelson emphasizes the same point. "The important part of the program is to raise the level of awareness of Farm Bureau members," he says. "If they are more aware of their potential for loss, they will be more conscious of what they can do to prevent the opportunity for loss."

ISSUES ON THE INSIDE:

ENERGY

MFB President Elton R. Smith tells members they must act NOW to stop the proposed Energy Bill - Page 2. Industry spokesman John Miller agrees that the proposed legislation will not increase needed energy supplies - Page 5.

LAND USE

MFB shares farmer-concerns with Governor regarding loss of productive farmland - Page 4.

AGRICULTURAL CHEMICALS

Proposed bans on pesticides and drugs worry farmers. Consumers, too, have reasons for sharing their concerns - Page 7.

WORKER'S COMPENSATION

A special report on this issue of concern to farmers and others - Pages 9-10-11. Discussion Topic - an indepth look at this complicated law and how it effects you - Page 12.
Energy Issue Needs Member Action NOW!

October is Co-op Month, and it's appropriate that we restate some of the accomplishments we, in agriculture, have attained because we have worked cooperatively to make them happen. The recent MI-OSHA victory is a heartening example of what is possible when we work together with determined, courageous, intelligent efforts. It is an illustration of how farmers, working cooperatively through their organization, can have an impact on issues which affect them.

But we cannot afford to "rest on our laurels." We cannot allow one major victory to lull us into complacency and apathy. To realize this, you have only to consider the many current issues - yet unresolved - that are discussed in this publication. These challenges, which need our concern and active involvement, include Worker’s Compensation, the continuing loss of productive farmland, the use of agricultural chemicals in the production of food and fibre, and the energy bill which has passed the House and is currently being considered by the Senate.

It is the latter issue that requires our IMMEDIATE ATTENTION AND I MAKE A STRONG PLEA FOR YOUR ACTION. I sincerely believe that no other issue can have more impact on our futures - as farmers and as citizens - than this one will.

And, if the proposed energy package is passed, that impact will be an extremely negative one which will affect not only the agricultural industry, but the standard of living of every U.S. citizen.

The measures contained in this proposed legislation are counter-productive. The bill offers absolutely no incentive to our oil companies to explore new reserves, it calls for regulation, federal price controls, and redistribution of gasoline tax revenues through social welfare programs. These measures will not produce oil and natural gas! They will, in fact, block the supplying of our energy needs! What can you, as a concerned farmer and citizen, do to stop this disastrous plan? There are many constructive ways you can get involved, but it must be done TODAY because the Senate is expected to give final consideration to the bill early this month. Here is a simple step-by-step suggestion for action:

1. Read carefully the analysis and warnings of John Miller, past president of the Independent Petroleum Association of Michigan on Page 5 of this issue. Relate the facts he presents personally. How would these facts affect you, your family, the economy of our nation, the future generations?

2. Sit down and write Senators Griffin and Reigle NOW, telling them of your concerns and urging them to vote "NO" on the proposed energy bill.

3. Share your concerns with your urban friends and ask them to consider the worst kind of energy shortage - people starving because there's not enough fuel to grow food. Ask them to remember 1973 when many gas stations closed down - and then think about what would happen if grocery stores had to close for lack of food. Tell them the increases they will pay for gasoline will not go toward the search for more fuel - but to the federal government so it can form one more regulatory super-agency or finance some "socially acceptable" program.

4. Ask your urban friends to write Senators Griffin and Reigle asking them not to let this happen to America! This is not just an agricultural problem; it involves everyone and we have a responsibility to share our realistic concerns with those who are not aware of the consequences or feel that there is nothing they can do to solve the problem.

If every Farm Bureau member who reads this plea would follow this step-by-step plan of action, we could report yet another cooperative victory in the next issue of your FARM NEWS.

Elton R. Smith

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COOPERATION

If it weren't for mirrors...

Pardon me while I brag a bit about my Associate Editors. Not many years ago they were "farm girls," they face each new agricultural issue that comes along as a personal challenge. They fight and worry and pray - how can we write intelligently about MI-OSHA or Worker's Comp, for instance, when we know nothing about them?

It is such a more of a challenging vintage, I sooths their young, wrinkled brows by informing that, indeed, it is against the rules to become experts in all the areas about which they must write. Once they become experts on a topic, they lose their audience through sympathy, through jargon, assumption that others know as much about a subject as they do, and they have instead to show off their expertise by "talking down" to those with whom they are communicating. Worse of all, when you become an expert, you lose your awe for related actual experiences, and I don't think any writer should ever lose his awe.

The Work Camp topic, which is one of our special features this month, was more than just a test of being objective writers; it was a test of character and I'm proud to announce that the FARM NEWS staff passed the test. However, it was not without its pitfalls. As interviews filled the note pads and recording tapes, illustrations of people basking with cramps, running for relief from their on-the-job "stress" - courtesy of Worker's Compensation - made the discussion topic of non-F.R. related matters, the stress on home life...

With that background, I draw upon a personal experience. One day, many years ago, on a cold winter day, I entered the F.B. building and hurried toward my desk. I slammed on a snow-covered spot on the tiled floor and ungracefully landed on my tailbone. It hurt a lot then; it hurt worse when, a few years later, I clipped the end of it on a steel wastebasket as I bent down to fill a box of materials for annual meeting. It hurts today when I ride long distances in a car, when I make seat belt changes, when I think about it.

I was grateful for the "compensation" which resulted as a few treatments when it first happened, with no charge to me. It never entered my mind to seek compensation for those "bad days," when "personal time lost" was made a hole in a much-needed paycheck.

(Continued on Page 13)
P.A. 344 on Trial

Facts and opinions about the Michigan Agricultural Marketing and Bargaining Act (P.A. 344) were presented by witnesses appearing before Judge Thomas Brown of the Ingham County Circuit Court in Lansing. The lengthy trial, which started September 6, resulted from a Michigan Supreme Court remand of a lawsuit first filed in the same circuit court four years prior.

The constitutionality of P.A. 344 is contested by the Michigan Canners and Freezers Association, a fruit and vegetable processor organization which opposed the enactment of P.A. 344 and is the plaintiff in the suit. MACMA and the Michigan Agricultural Marketing and Bargaining Board, which administers the act, are the defendants.

P.A. 344, the first comprehensive farm bargaining act in the nation, is enabling legislation which provides for the establishment of bargaining units, accreditation of associations to represent producers in bargaining units, mediation, arbitration, and requires processors to recognize and bargain in good faith with accredited associations.

Witnesses questioned during the non-jury trial included producers, processors, agricultural economists, and persons who have had experiences working under the provisions of the act. The information obtained will go to the Michigan Supreme Court to aid that court in resolving the constitutionality of the act. Particular attention focused on the conditions which led to P.A. 344's enactment, the imbalance of bargaining power between growers and handlers, farm numbers and trends, the effect of the act on producers, processors and consumers, and evidence that the act alleviates problems.

The Michigan Farm Bureau supported the enactment of P.A. 344, which was passed by the Michigan Legislature in 1972 and was signed into law early in 1973 by Governor Milliken. The Michigan Legislature, early in 1976, removed a September 1, 1976 expiration date in the act. Five MACMA divisions;

processing apples, asparagus, kraft cabbage, potatoes, and red tart cherries - have been accredited and have operated under P.A. 344 provisions.

OCTOBER, 1977

FARM NEWS

PAGE 3

Paul Bixby, Berrien County fruit farmer, was the first in his county and among the first in the state to take advantage of MASA's new programs.

First Members Signed

At a meeting in Oceana County on September 13, two newly-developed programs were introduced by the Michigan Agricultural Services Association (MASA), an affiliate of the Michigan Farm Bureau. The programs, outlined by MASA Operations Manager Donald Shepard, were the Legal Services program and Legal Defense Fund program. Interest in the programs was expressed by the growers who attended; and the first members were signed. Similar meetings will be held throughout the state, according to Shepard.

The Legal Services is designed to provide legal services relating to agricultural matters, such as arise.

To cut down on the time required "when the meter starts running," said Shepard, a collection center for legal information will be maintained. This "legal library" of briefs on previous law suits, legal actions and other information will be available to members of the program.

Complementing this program is the Legal Defense Fund, which is developed to provide legal protection on agricultural issues of concern to Michigan farmers.

Membership in this program is gained through annual pledges based on gross farm sales. An annual pledge fee of $25 is paid at the time of the pledge, with pledge calls issued as needs arise.

If a member desires to use the Legal Defense Fund, he makes his request to a Legal Defense Fund Advisory Committee, appointed by the president of MASA from program participants. It is the responsibility of this committee to evaluate requests, recommend to the MASA board whether to provide funds, and determine which shall be provided for the defense of a participant or an issue of common interest to agriculture.

Both programs are offered to members beginning October 1. For further details or specific questions, contact MASA, P.O. Box 30960, Lansing 48909, or call (517) 321-5661.

MICHIGAN FARM NEWS


EDITORIAL: Donna Wilber, Editor; Marcia Dunn, Associate Editor. OFFICERS: Michigan Farm Bureau President: Ethel R. Smith, Caledonia, R.1; Vice President: Jack Laurie, Cass City; Administrative Director: Robert Bradeen, Lansing; Treasurer and Chief Financial Officer: Max D. Deam, Lakeview.

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WOMEN OF FARM BUREAU: Mrs. Andrew Jackson, Howell, R.4.

FARM BUREAU YOUNG FARMERS: Robert Rutten, Fremont.

POSTMASTER: In using form 3579, mail to: Michigan Farm News, 7373 West Saginaw Highway, Lansing, Michigan 48909.
Dear Governor Milliken:

In recent weeks you have been made aware through requests to your office from local citizens of the land use controversy surrounding plans for construction of an extension to I-490 in Eaton County. I shall not repeat the details of the issue because these have already been presented by others, except to say that I am deeply concerned about the unnecessary loss of prime farmland which will occur if the presently proposed route is utilized.

As you know, Michigan Farm Bureau supports legislation to protect essential lands including farmland. I find it inconceivable that if such land legislation were to be passed by the 79th Legislature, it would not be effective in preserving farmland for at least 4-5 years because of the time required for local planning and adoption of a statewide plan by the Legislature. A recent report released by Michigan State University indicates that Michigan is losing about 100,000 acres of farmland from production each year. We simply cannot afford to lose any prime farmland.

In view of these recent actions, together with the continued longstanding concern by Michigan Farm Bureau for preservation of prime farmland and numerous contacts from local people, I respectfully urge you to reconsider your earlier decision and ask the Michigan Environmental Review Board to conduct an immediate review of the proposed I-490 route with special emphasis being given to the land use impact.

Because of the tremendous importance this issue poses to Michigan agriculture, I shall be most appreciative of the opportunity to personally discuss my concern with you at your convenience.

Sincerely,

Elton R. Smith
President

Michigan Farm Bureau

New PBB Law Takes Effect

The Michigan Commission of Agriculture has approved establishment of a special project unit to administer the new PBB law (P A. No. 77), which takes effect October 3.

Arrangements are being made with Cooperative Extension Service at Michigan State University to set up county meetings for dairy farmers and livestock haulers to explain the new program and answer questions. Similar meetings are planned for managers of livestock auction sales.

A packet of information, including a copy of the new law, will be sent to all dairy farmers in the state advising them of the program implementation. After receiving these materials, farmers who have questions should contact Michigan Environmental Review Board to conduct an independent laboratory to handle testing for PBB levels. Van Patten estimates about 150,000 dairy cows will be set up to test each year. We simply cannot afford to lose any prime farmland.

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President

Michigan Farm Bureau

Freedom's Foundation Awards FBIG

The Freedoms Foundation at Valley Forge has presented the national Valley Forge honor plaque to Farm Bureau as a result of its efforts to educate and inform the American way of life through Freedom's Foundation, according to Kenneth Van Patten, head of the PBB project unit at 517-1/2 W. Jackson Blvd., Chicago. Upon presentation of the award, he said: "The Michigan Commission of Agriculture has approved establishment of a special project unit to administer the new PBB law (P.A. No. 77), which takes effect October 3.

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Michigan Farm Bureau

MFB Tells Governor Land Use Concerns

(EDITOR'S NOTE: At the request of the Eaton County Farm Bureau, whose members have been actively involved in the fight to save productive farmland in their area, Michigan Farm Bureau President Elton R. Smith wrote a letter to Governor Milliken expressing farm concerns and offering to personally discuss the issue with him. As this FARM NEWS goes to press, there has been no response from the Governor, but MFB leaders are hopeful that such a meeting will be arranged in the near future.)

Dear Governor Milliken:

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Michigan Farm Bureau
Energy Sources ARE Available, Says Oil Industry Spokesman

Need Return to Free Market System

and gas supplies, as much as 38 to 63 times the total 1976 U.S. oil production, and 38 to 55 times the 1976 production of natural gas. But Miller said these reserves will never be developed if oil producers do not supply the money or incentive to explore for the deposits.

We need to have a return to the free market concept, the supply-demand equation that has served this country well," he said. "The United States has all the capability to become independent in energy. We have vast amounts of gas that can be extracted from deep, hard to produce formations. We have oil from shale that can be obtained. We have vast amounts of energy, but we lack a program to go forward and develop them."

Miller pointed out that only a few years ago there was no hint that there might be petroleum in the Michigan Basin. "But with the recent development of new technologies and geophysics, and a real concentrated drilling program," he said, "we have found a very large amount of oil and gas. We have set new records for the production of oil in the state of Michigan."

So energy sources are available, Miller said, "but it will not be cheap. We need to let the consuming public make the choices of which energy they utilize and in what way they utilize it, and not look to Washington to design a program to tell each of us what to do in every aspect of our livelihood."

October's Member - Only Special

This winter feed your feathered friends Farm Bureau Wild Bird Feed and Sunflower Seeds. Both are available at a special low price just for Michigan Farm Bureau members.

Get ready to spend an enjoyable season of birdwatching. Farm Bureau Wild Bird Feed and Sunflower Seed is the menu Michigan's wild birds prefer!

| Sunflower Seed | $ 9.70 | $ 4.95 |
| Wild Bird Feed | 5.70 | 2.95 |

This offer is good October 1 to November 1, 1977, at participating Farm Bureau Dealers. Remember to have your MFB membership card available. It's good deals like this that help pay for your membership so save now and buy your supply today.

IRS Makes Error

If you're a farmer and did not pay any federal income tax last year due to the drought - disaster situation, you can still claim a refund for the 4-cent per gallon federal tax on farm use gasoline.

A release from Missouri Senator Tom Eagleton's office says that "in at least one case this year the IRS in Kansas City had erroneously rejected a farmer's claim on grounds that the credit could be applied only against taxes paid. Actually, the credit on farm use gasoline is one of the few instances in federal tax law where a rebate could be claimed, but this point was misunderstood by an IRS tax examiner in Kansas City."

IRS is correcting their error, but it is unknown how many other farmers in a similar situation had their claims rejected.

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<th>NORTHERN MICHIGAN COOPERATIVE</th>
<th>FEEDER SALES</th>
<th>10,250 Head</th>
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<td>Oct. 11 Rapid River</td>
<td>1100 yearlings and calves</td>
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<td>Oct. 13 Gaylord</td>
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<td>Oct. 28 Baldwin</td>
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<td>All sales start at 12:00 Noon</td>
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<td>Cattle are graded to U.S.D.A. Standards and will be sold in lots of uniform grade, weight, sex and breed.</td>
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<td>Michigan Feeder Cattle Producers Council</td>
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<td>Harvey Hansen, Box 186 #2</td>
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Miller said that by 1980, consumers could expect to pay 7 or 8 cents more per gallon of gasoline. "It does not go to the refiner or the gas," he said. "It does not go to the refiner of the marketer. That increase goes directly and totally to the federal government."

Consumers would pay an estimated $25 billion dollars extra for energy the first year the law would be in effect. "Actually, the credit on farm use gasoline is one of the few instances in federal tax law where a rebate could be claimed, but this point was misunderstood by an IRS tax examiner in Kansas City."

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primarily come from the additional revenue which will be expected to raise $52 million to 100 percent. This is primarily from raising the base to 100 percent.

With the final decision came the committee was unanimous in approving the exemption for agriculture. The final version of the entire bill was 13 to nothing with 4 committee members absent. The amendments to the House Taxation Committee are:

**Appointment of Ag Director**

HB 5102 and HB 5103 were introduced by Reps. DriNello, East Detroit; Spaniola, Corunna; Wilson, Hazel Park; Bennett, Redford; Griffin, Jackson; Symons, Allen Park; mostly Detroit area legislator.

The purpose of the bill is to require that the Department of Agriculture be appointed by the Governor. Presently, the Director is appointed by a five-member bipartisan commission. Which in turn, is appointed by the Governor with consent of the Senate. The present system was vigorously promoted by Farm Bureau many years ago because, at that time, department heads were appointed by the Governor, thereby making the department subject to the political whims of whoever the Governor might be. When the petrochemical system was introduced, the Department was still responsible to a commission, but insured to some degree to the political "spoil system." Since then, there has been continuity of leadership, even after the appointment of the Executive Branch from Democratic to Republican and back.

HB 5102 and 5103 are regressive bills, as they would return this important Department to the old "spoil system." Every farmer or agricultural concern with good government should be very much opposed to such an effort to politicize the Department.

**Petition to Raise**

Senator Alvin DeGrow (R-Grand Rapids) and Rep. Melvin DeStigter (R-West Olive), have announced support for a petition drive promoted by Coalition for Change to raise the drinking age to 21. The bills raising the age to 19 have passed the Senate, but are expected to be sent to the House Committee.

The petition drive will force the issue and give the people opportunity to vote on the legal drinking age.

According to the Michigan State Police there has been a 96 percent increase in alcohol caused fatal crashes among drivers under 21 between the first five years and the lower drinking age in Michigan. For example, a recent crash, involving drinking took the lives of 6 teenagers in the Ann Arbor area. According to State Police fatal accidents in the 18 to 20 years old group have gone up 132 percent since 1972. During the same period alcohol caused fatal crashes freely across the border into Michigan without any effort to determine whether the banned chemicals have been used in their production. The proposed legislation will require that all foods imported from other countries must meet Michigan chemical contamination guidelines. They said that food imports are apparently allowed from areas that continue to use agricultural chemicals that are banned in Michigan. There is presently nothing to test for the presence of these illegal chemicals. Rep. Mueller, a fruit farmer, cited a number of chemicals that are prohibited in Michigan but legal in Canada such as Amilrol T-1 which is the chemical that caused the "crabane scare" several years ago. Another chemical is Red Dye No. 2. Used in producing maraschino cherries, red apple rings and other products. Presently fruits and vegetables move...
Pesticide Amendments

In 1972, Congress substantially amended the Federal Insecticide, Fungicide and Rodenticide Act (FIFRA). The final amendments were believed to be the best balance between the varied needs of pesticide manufacturers, environmental groups and users. With proper administration by the Environmental Protection Agency (EPA), the amended FIFRA could have become a landmark of good legislation. However, after the new FIFRA was signed into law, EPA began to add restrictions and roadblocks to its successful operation. This has been done through regulations which have the force of law. The result is that the original expressed intent of Congress in FIFRA has been bypassed and farmers frustrated by the regulatory restrictions.

For example, the AFBF has estimated that excessive regulations have increased pesticide development costs 300 percent since 1972, when FIFRA was amended. Since that time the registration has been cancelled for 30 percent of the agricultural pesticides representing 20 percent of the total volume units worked through their Farm Bureau organization recognize that the environment and public health must be protected. However, these same farmers realize that EPA has not realistically evaluated the issues but has worked through some of the arbitrary decisions banning the use of some chemicals. The real issue is no longer pesticide regulation. The issue is now one of whether or not there will be any pesticides left for farmers to use in crop and livestock production. As a result, the AFBF in cooperation with other groups and strong support from members of the Farm Bureau, has developed amendments to FIFRA which have been introduced by Congressman Throne (Nebraska). The amendments spell out the legislative intent of Congress which EPA has neglected and provide a new language which would protect the rights of pesticide users to have and use pesticides.

On September 7 the House Agriculture Subcommittee on Research and Oversight began consideration of amendments to FIFRA, including those introduced by Congressman Throne. At this time this column was written, the Subcommittee had not completed consideration of all of the amendments to FIFRA, but had adopted several of the Throne amendments. Farm Bureau at all levels will continue to put forth a major effort to obtain meaningful protection of chemicals for crop and livestock production.

Antibiotics in Feed

The Food and Drug Administration (FDA) has published a proposed rule banning the use of penicillin in feeds for poultry and swine. FDA is proposing the ban because it fears the continuous long-term use of small amounts of penicillin might produce antibiotic-resistant organisms that could pose a health hazard to humans.

It is estimated that 10 percent of the chickens and turkeys and 35 percent of the swine grown for food in the United States are fed with penicillin-containing feed. Michigan Farm Bureau President Elton Smith has written FDA protesting publication of the proposed rule without conclusive evidence that penicillin in animal feeds is indeed a threat to public health. He has requested that FDA hold public hearings on the proposed ban to allow the agricultural industry to have additional input on this important case. The AFBF and other State Farm Bureaus have taken similar action.

Although penicillin has been added to animal feeds in small amounts for more than 20 years, there have been no recorded ill-effects to humans traced back to the use of penicillin in feed. This fact was verified in an April 5, 1977 speech by FDA Commissioner Donald Kennedy before the National Advisory Food and Drug Committee. Commissioner Kennedy said, “Although we can point to no specific instance in which human disease is more difficult to treat because drug resistance has arisen from an animal source, it is likely that such problems could have gone unnoticed.”

It therefore appears that another drug with a long record of safe and effective use by agriculture is being removed on the basis of what might happen if some unlikely possibility were to occur rather than on the basis of actual fact. Farm Bureau believes that the thousands of farm families who routinely handle medicated feeds have health records as good as those of non-farm families and therefore the FDA fear is unwarranted.

Since the FDA proposal has been published in the Federal Register, 30 days have expired for these families and others to submit comments to the proposed ban.

We went to an expert at Michigan State University to get some tips on how proper landscaping can help you conserve energy.

Consumers Will Pay

The FDA is on the march to ban low-level use of penicillin and several other important drugs in animal feeds—drugs used to keep animals healthy. Some consumer groups are cheering, but farmers and ranchers—the nation’s food producers—are sure it would be an expensive mistake.

The food producers are right. Scientists have assembled a kind of economic impact statement, the economics of banning the use of all farm chemicals, the banning of fertilizers, pesticides, drugs—the works. Their conclusion was that crop and livestock production would drop by as much as one-third in two to three years.

Not only would we have one-third less food to start with, if we also banned pesticides and fumigants used to keep the bugs and mice out of food transporting trucks, rail cars, airplanes, and out of food processing factories, warehouses and stores — and if we banned the use of chemical food preservatives, ever less food would make it to the consumer.

Food prices would go up as consumers bid to get their fair share of that much smaller food supply.

Ellen Zawell, a prominent spokesman for the consumer movement, noted that when a group she chaired — the group investigating the feasibility of banning nitrates (nitrates are used in bacon, hams, and other cured meat products to kill botulism and bacteria) — that such a ban would have a 10 to 15 percent inflationary impact on the total market basket.

Said Ms. Zawell: “It becomes increasingly evident that deciding issues of public health and safety are more complex than one can imagine.”

Farmers agree.
Agriculture, Consumers and You

Telling the Story of Agriculture

It was a thirty-second course in economics for consumers who learned from Michigan Farm Bureau spokesman, Larry Ewing, that farm prices are falling 6 percent below last year's level, in store prices for food continue to increase. Ewing, who is director of the Information and Public Relations Division of Michigan Farm Bureau, appeared on WJIM-TV, Lansing, to become part of the station's "news team" for an evening.

Falling farm prices are not news to farmers, but for consumers, many of whom are generations away from their roots in agriculture, the "agricultural connection" between falling farm prices and the spending power of their food dollar has been repeatedly misinterpreted.

To the consumer, falling farm prices promise lower cash register totals in the supermarket. But experience has shown that while the farmer's share of the food dollar may be smaller, the savings to the shopper do not parallel the lower acquisition cost of the raw agricultural commodity.

Using three leaves of bread purchased at a local market, Ewing illustrated for the TV-viewer what part of the 60 slices represents the farmer's share of the food dollar may be smaller, the savings to the shopper do not parallel the lower acquisition cost of the raw agricultural commodity.

The passes, developed by the Michigan Department of Natural Resources Law Enforcement Division, are filled out by both the sportsman and the landowner. It describes the activity for which written permission is given, gives basic sportsmenlike rules of conduct, lists the sportsman's license or vehicle registration number, and the signature of the consenting landowner. The ticket stub, which lists the sportsman's name, home address, auto license number, and the date issued, is retained by the landowner.

Farmers Urged to Sign Up for Public Access Program

LANSING -- Farmers in southern Lower Michigan are urged to sign up by October 1 for the state's new Public Access Program which offers funds in exchange for the use of their lands for hunting, says the Department of Natural Resources.

Most sportsmen hunting in southern Michigan (Zone 3) this year (below a line extending from Muskegon to Bay City) are now required to purchase a $1 Public Access Stamp. The monies collected will be used by the DNR to lease farmland for the use of all hunters.

(Fees include persons hunting under senior citizens' licenses: residents of this state or their children and employees when hunting small game on their own property and in the vicinity where they live; and residents on furlough from military service of the United States.)

"We're getting plenty of enthusiastic letters from Michigan hunters about the program -- up to 45 a day," says DNR wildlife specialist Arlow Boyce. "We are concerned, though, that many landowners don't know about the program. The number of applications to make land available for hunting has been disappointingly low."

Both the Michigan Farm Bureau and Michigan United Conservation Clubs (MUC) sponsored the Public Access Law, Boyce says. Consider an expected 450,000 licensed hunters in Michigan this year, the new program could provide thousands of acres for hunting. Boyce compares the program to two previously popular discontinued federal programs -- the CREP and the CRP. The 1960's, and a federal pilot program which set aside some 30,000 acres of Michigan cropland for hunting in 1974.

Land-leasing applications are available at all DNR field offices and at county Agricultural Stabilization and Conservation Service (ASCS) offices.

The state will pay anywhere from 50 cents to $2.50 per acre to the landowners, depending on the type of land available - woodlots, marshlands, brush land, idle fields not cropped, grain lands left for wildlife, and so on.

Leasing contracts will cover three years, and the new law ensures continuation of the program for the next six years. Since each piece of property must be inspected by DNR wildlife specialists before leasing, says Boyce, complete lists of the leased hunting land will be available at DNR district and ASCS offices only after September 15.

The Department of Natural Resources will provide signs for the leased property indicating that, "Hunting is Permitted Under the Public Access Program. You must get permission at the farm headquarters."

Another sign at the farm house will identify it as the location where the hunter must get his permit to hunt on the property. Rules require the farmer to limit the number of hunters on the land to about one person per ten acres.

Land Use Passes Available

With hunting seasons approaching, members are reminded that Sportsman Land Use Passes are available through the Public Affairs Division of the Michigan Farm Bureau. An order blank on this page may be used for this purpose.

The Recreational Trespass Law (PA 323), which became effective April 1, 1977, requires sportsmen to obtain written consent from farmers before using their land for hunting, fishing and snowmobiling and other off-road vehicles.

**FARM LABORATORY FEATURES**

Feed Analysis

Construction of the Farm Bureau Service Analytical Laboratory, located on the grounds of the FB Battle Creek Animal Plant, was recently completed. The laboratory, one of several precision instruments in the new laboratory, the objective of the new analytical laboratory is to provide the manufacturing facilities, dealerships and patrons with prompt and accurate analytical feed analyses. The analyses will enhance the manufacture of high quality products and provide valuable additional information on feeds, roughages and fertilizers. Soil testing and other analysis systems will be included at a later date.

The analytical laboratory will initially analyze feed and components samples from the Battle Creek Animal Plant, and, later, analytical services to FBS, Inc., feed dealerships, fertilizer plants and patrons will be offered. The lab will be able to analyze fertilizer samples for nitrogen, phosphorous, potash, and trace minerals.

Order Your Land Use Passes Now

Name:

Address:

Number of Passes (in booklets of 100):

Clip and mail in envelope to:

Public Affairs Division
Michigan Farm Bureau
P.O. Box 30660
Lansing, MI 48809

BEGIN A HARVEST TRADITION WITH Michigan's Farm Best Brand HAM, BACON, AND APPLE CIDER CONCENTRATE

What better way to tease the senses of sleepheads or hurry farmers out of the fields than with the tantalizing aroma of Michigan's Farm Best Brand Bacon and Ham drifting through the house.

Beginning the second week of October, participating counties will be ready to receive your order for these Michigan Farm Best Brand products. Order soon for pre-Thanksgiving delivery.
Worker's Comp: A Special Report

Worker's Compensation has surfaced as one of the major concerns of farmers and others, in the State of Michigan. FARM NEWS editors, in cooperation with MASA Operations Manager, Donald Shepard, visited with farmer-businessmen, labor experts and legislators regarding their experiences and views on this issue. Hopefully, by providing this broad cross-section of opinions, all members will become aware of the various problems involved and work together toward the best solutions.

"Everyone agrees that Worker's Compensation is costly, slow, inadequate and unfair...we must take action or quit talking." -Keith Molin, Michigan Department of Labor.

The wage loss compensation principle is at the heart of the 1912 Worker's Compensation Act. In the increasingly industrial climate of the early 1900's, workers compensation was an inventive social program designed to insure income maintenance for the worker and his family during recuperation from a job-related injury; the benefits terminating upon return to the labor force. The true purpose of the Act however was the preconception of the worker's compensation system, but during the 65 year history of the Act, the parties have been unwilling to move. Yet clearly the benefits which exceed his previous spendable income. This happens time and time again," -Dr. Allan Shapley, Farm Labor Specialist, MSU.

According to Allan Shapley, Farm Labor Specialist, Michigan State University, the unique employment situation in agriculture further illustrates the inflexibility and inequities that exist in Worker's Compensation.

"Farmers are taking an employment risk, too, on many persons who are not desirable employees in the non-agricultural sector," -Dr. Allan Shapley, Farm Labor Specialist, MSU.

Among the legislators committed to action on worker's compensation is the present Legislative session is Senator Jack Wellborn (R-Kalamazoo). Wellborn is adamant in his conviction that an equitable worker's compensation reform package can and must be found. "If the worker's compensation system in Michigan is to be fair and adequate, we must close the loopholes that allow abuses of the program and assure realistic compensation benefits to Michigan workers who are injured on the job so that they may live decently until they are able to re-enter the mainstream of employment."
work related injury due to a previously existing medical condition. The small employer cannot be guaranteed, nor can he provide, medical exams for every prospective employee," says Shapley.

Shapley sees little possibility that the lost agricultural exemptions will be restored in federal legislation, but feels that the total benefit coverage for agricultural employees does have positive aspects which which it's appropriate.

Just as worker's compensation protects the worker's income in the event of injury, the employer's financial and real property assets are insured against a common law liability. Shapley called worker's compensation an essentially good and needed concept.

But Shapley warned that if farmers are to have input to the reform package, they be considered in the current legislative session, farm employers must provide their legislators with solid, factual documentation of the inequities they have personally seen or experienced. Although Shapley endorses all communication between the legislator and the constituent, with regard to worker's compensation reform, Shapley feels that personal case histories and reasonable, well - thought-out recommendations will be of the most value to the legislator. Harrangue and ill-considered opinion only hurt the farmer's position, said Shapley.

"Social Security, Unemployment Insurance and Worker's Compensation have a common prerequisite: a job." - Dr. Daniel Kruger, Labor and Industrial Relations Department, MSU.

Resisting that temptation may be difficult for farmers who are appalled by the high premiums common attitude in society "that government-business owes me..." That trend is also apparent in the abuses of the worker's compensation system. Dr. Daniel Kruger, MSU, agrees that the patterns has disturbing implications, but added, "Traditionally the United States has been a work oriented society. It is important that the advantages of the social programs introduced in this century - Social Security, Unemployment Insurance and Worker's Compensation - have a common prerequisite: a job. More than anything else apparent derived from employment, the work-related benefits and eligibility for these programs has made employment a valuable commodity.

"...How do we generate jobs for people when every time we turn around somebody's doing something we don't automatically ring a little bell that says: get rid of the people?" - Ralph Kish, Manager, Silver Hills Farms, Mears.

Ralph Kish is a big man with big philosophy. If there's one thing he can't stand it's people who come on strong about what they feel are injustices to the agricultural industry and what farmers ought to do to "fight back." And he comes on just as strong with a sincerity as big as he is - about what he believes is "the best system in the world. Our forefathers had fantastic minds to be able to set up the kind of system that has worked for us, and it will last a long time if everybody sits down and evaluates it with good, common sense," says Kish.

Kish is manager of Silver Hills Farms, near Mears, which specializes in cherries and pickles. He employs about 30 migrant families, two full-time employees, and nine high school and college students on a seasonal basis. The payroll at Silver Hills will be about $60,000 by year's end and premiums for Worker's Compensation run about $4,000.

"Worker's Comp is a real necessary tool; there's no way in the world we can get along without it," says Kish, but he believes that agriculture is picking up the slack in the insurance industries, even though he admits that's an assumption on his part. "We're not in a position to pick up anyone else's bills; farmers have enough trouble keeping their own carts oiled." In addition to the high premium costs, Kish thinks the main inadequacies of the Work Comp program are payment to retirees and overpayment on claims. "I believe a worker who is hurt and cannot work should be paid his full salary, but he shouldn't be paid two or three times the normal salary when he was working, he should be able to live on it when he's not working."

"I don't want anything unfair - but the way it is is ridiculous," says Kish. "There are very few, unfortunately, that are fair to the employer and the state of Michigan seems to compound these problems, much worse than most states, especially in the Work Comp area, but in other areas as well."

"How do we generate jobs for people when every time we turn around, somebody's doing something to us that really rings a little bell that says: get rid of the people - that'll solve your problem?"

Kish believes that farmers should take a lesson from their "cousins in the shop" and organize for self-help. He knows the ones who care. You can't just hand them a canned speech on what the people they're working for put forth on their behalf, and talk to them, "I know the ones who care. You can't just hand them a canned speech on what the people they're working for put forth on their behalf."

At Spike Farms in Shiawassee County, one of the more progressive dairy operations in the country, they have annually a payroll of nearly $100,000. Their Worker's Comp premiums run $9000 a year, which Barbara Spike feels is "out of proportion to the work they do."

"We're a very labor-intensive industry and we just cannot afford this. People want more money, especially in Michigan where we're competing with big industries and things just keep spiraling," said Barbara. "Well, that would be nice if we continued to make more money. But it doesn't happen that way for farmers; there is no way we can write off these costs that keep growing."

One method the Spikes have considered to control these costs is by not expanding any further, cutting the labor force to almost nothing and using their children more as they grow up and buying more equipment to do what people are.

Another possibility is legislative reform, which Barbara describes as "our only avenue of hope."

"But I'm very discouraged with what I see in the ability of our legislators to really focus on the problems of their different types of constituents," she said. "They go with the masses, where the votes are - and that is not with the farmer. Obviously, we don't have the numbers to impress them. They like to say, 'I understand - I grew up on a farm, but I'm sorry, there are 50 people over here who want it the other way and they're going to vote for what they tell me - and you're only one. Sorry.'"

"Unless we get organized, I think we are just going to continue to be dominated by organized ag, Barbara fears. "But we can't give up. We have to tell our story; we have to let the legislators and the labor people know that we are different. But we have to put our ideas into new proposals, too; we can't just say 'it's not fair'."

Barbara realizes this is a big challenge, but she maintains: "It's worth fighting; otherwise we're going to lose everything."

And eventually, people aren't going to have any food.

"The thing we've got to do," says Barbara, "is just go digging, like we did with the MRIA - HILSA issue."

Leroy Losey has been farming since he was in school. Then - "many regulations later" - he had a frustrating experience, trying to comply with the law, but thwarted in his attempts to do so.

Losey raises hogs, beef cattle and cash crops on his 1,000 - acre farm near Springport in Jackson County. He has a small payroll, employing two or three full-time employees - one man who owns his own farm and helps out during the busy season, and another employed at General Motors who helps "when he has the time."

The Loseys had carried their Worker's Compensation insurance since it became mandatory in 1967 with an insurance company through which they handled their truck insurance. Shortly after switching their truck insurance to another company, where they carried most of their other farm insurance and could get it cheaper, they received notice that their Worker's Compensation Insurance would be dropped.

"It was a form letter and it sounded as though we were a bad risk, but we had only one minor claim several years ago - a chipped tooth," recalls Losey.

"I'd say there was probably 99 percent profit on our dollar. The interest on a year's premium probably would have taken care of that one incident."

They called their agent and were told it was a matter of business with them. All in all, three insurance companies gave that reason for not taking the Loseys as customers for Workers Compensation coverage. They knew they could get it cheaper through the state accident fund and that the premiums would be a "bit higher" than they had been paying. That bit higher translates to $415, more than 10 percent of their payroll.

"There wasn't much else we could do," said Losey. "It was the busy season with both employees working and we didn't want to take the risk of losing the business."

Then came the red tape - filling out questionnaires, sending letters in response to requests for more information. "They pretty much wanted to know our history and it made me kind of mad," said Losey, who felt that some of the information requested "was not really their business."
Even after all the questions were answered, the Loseys weren't covered. "They wouldn't cover us from the date we gave them the check," Losey said. "They had more things to check out first. We were getting their help when they could do it."

The agent said we'd be safe, but it wasn't that way. I hate to say it, but I think we were about a week without coverage.

That, in itself, was frightening to the Loseys; their primary concern was coverage for their employees. Then came the letter from the Department of Labor. It seemed they would be prohibited from doing business in Michigan if they didn't get their Worker's Compensation insurance, exactly what they had been desperately trying to do.

Losey sums it up as a "bad experience.

"We felt we were being penalized for being in business, for giving our employees a job. We wanted to get insurance and they were making it so hard to come by..."

"...It's forcing us to either go mechanical or continue the crop...so jobs are gone, too...It's not just a farm problem..." - Herman DeRuiter, tart asparagus and cherry grower.

This year, thousands of dollars worth of asparagus were left in the fields on the Herman DeRuiter farm near Hart because of labor problems. For the same reason, next year he will discontinue growing asparagus. At this point, he sees neither mechanization nor elimination of crops which require hand labor as solutions.

"We can't compete with the social services, and the food stamps. They only have to work three years a week to provide some of the extras that aren't given to them, and if it's too hot those three days, they don't work. They don't care much whether your crop gets harvested or not," DeRuiter related.

DeRuiter sees the Worker's Comp program as being "totally unfair" to small operations.

"They have to pay a large, high-price premium which might even be larger than their total labor bill. This is completely out of balance. They're forcing us to go out of business. We don't have the means of replacing crops. There's no profit left in it. So jobs are gone, too," he said.

He cites the use of Work Comp as a "retirement program" as one of the biggest abuses and causes for high premiums. "I used to work in industry and some people could tell you two years ahead of time when they were going to retire on Worker's Compensation. They had it all prearranged."

DeRuiter believes that as a small minority of the population, and with a "labor-oriented Legislature," farmers should enlist the aid of other organizations such as the Chamber of Commerce and Manufacturer's Association. "We need to get together with these people instead of each going off in our own direction," he said.

"We've really got to get some common sense programs and we should try to solve them together."

"In a small community, we're all tied together; one person's problems are really another's problem," he explained. "When we farmers have a bad year, so do our business people in town."

DeRuiter thinks this type of alliance would be good, not only on the Worker's Compensation problem, but on other issues as well, such as Minimum Wage.

He worries about our "permissive" society and the challenge of changing things around. "Today it's 'everything for the worker' and more all the time, regardless of costs. And when this happens, the employer almost always has to be penalized," said DeRuiter.

...There are a lot of 'middlesmen' in the program. I think farmers ought to have more help to set rates which are more equitable for agriculture." - Paul Bixby, Berrien Springs fruit farmer.

Paul Bixby's fruit farm near Berrien Springs is a family operation which employs one year-round worker and up to 300 seasonal workers. He supports the Michigan's Worker's Compensation program, but is concerned about some of its inequities, especially the rate structure.

He pays the maximum orchard rate even though he has only one operator. "I feel I'm being discriminated against because there's a lot of work that goes on in an orchard from the ground. There's many dwarf trees that we never use a ladder in the trees. It's the same as a vineyard, and yet we pay the higher rate," explains Bixby.

"I view the program as more or less a labor cost, in that it must be a big paper work problem, but I question where all the money is going. Whether employees are getting it all back through claims or exactly what does happen to it. There are a lot of middlemen involved in this whole program."

Bixby believes farm workers should have the same benefits as other employees but that consideration should not knock the agricultural hourly wage that's paid in Michigan.

"They use the manufacturer's average hourly wage as an average for paying benefits," Bixby says. "It's a Federal average. So what happens is that if you have a farm employee who is injured...say he is making $3.00 per hour...the fellow ends up making more from the insurance than he was working."

"I don't know who does the studies and sets the rates, but it's obvious that there's not much point in trying to have a farm operation behave like a manufacturing operation. They're just kind of lump us all into one big one. And that's an unreasonable position, they put you into the higher premium bracket," he said.

Bixby is concerned about how the high cost of Worker's Comp effects Michigan agriculture's competitive position in the marketplace. "I've heard comments that it would be a whole lot cheaper to be operating in some other state," he said. "We're pretty well union-oriented in the State of Michigan and that's probably why our rates are so high. This, he feels, puts Michigan farmers at a real disadvantage.

"...One fellow worked about half an hour and skinned his fingers in a baling bag and it kept him unemployed for about eight weeks...a peculiar case..." - Keith Sackett, Edmore potato farmer.

If you're a potato chip and French fry fan, chances are you've eaten potatoes from the 1,500-acre father-three sons operation of the Keith Sackett family in Montemel County. They also raise corn, wheat, and for the first time this year, potatoes.

In addition to the four Sacketts, there are three full-time employees and up to 10 or 12 part-time employees depending on the season. Sackett is a believer in "paying everybody for everything" for self-protection. And he believes that when people get sick or hurt during work-related conditions, they should be provided with a program to cover medical costs and wages if they are unable to work.

"We had one fellow who came to help plant potatoes," he related, "and before we even got started, he got his fingers in the V-belt and skinned them up. It kept him unemployed for eight weeks. By the time he was able to work, we didn't need him anymore. We estimated what his weekly hours would have been and the rate per hour we had agreed to pay him for medical benefits and wages and it came out of our premiums. But he deserved it, I guess. He was there to work.

"I guess if I have any disagreement with the Work Comp program, it is the ability of retired people to claim benefits from it. I'm sure I don't know where they got that idea from," he says.

The Sacketts' Worker's Compensation premiums have soared up to the "couple thousand dollar area" as compared to the $30 to $400 it cost a few years ago, before it was ruled that it must be carried for all employees regardless of whether they were full-time or not. "We're willing to pay our share - but that's all we are willing to pay."

"The key to keeping Workers' Compensation costs low is safety on the job.

-Don Bradshaw, vice-president of Farm Bureau Insurance Group, property/casualty operations.

Insurance companies in Michigan have experienced a $144 million underwriting loss on workers compensation insurance in the last five years. In 1976 alone, the loss was up to $14 million. The Workers Compensation Rating and Inspection Association of Michigan, which sets the rates that Michigan insurance companies charge for work comp insurance, recently recommended changes that would help alleviate the problem. The State Insurance Bureau granted only a small part of the requested increase. A larger increase is expected in December.

Many of the same problems that are afflicting the auto insurance industry are driving up workers compensation insurance rates. Medical and hospital costs are skyrocketing because of inflation, and loss-of-wage payments to injured persons are climbing faster.

The effect is being felt at Farm Bureau Insurance Group, which specializes in providing work comp coverage to agricultural workers.

FBIG's Safety Group program, a workers compensation plan available exclusively to Farm Bureau members, experienced severe back injuries in a fall, and another claim of $155,000 for an agricultural worker who was burned in a grass fire.

In addition to the 17 serious losses, the Safety Group program experienced several minor losses (under $10,000 each) during 1976-77 period.

In the recently completed 1976-77 period, FBIG's agricultural work comp medical and wage losses followed the trend of the rest of the workers compensation industry -- losses went up because of inflation.

For the 1975-76 experience period, however, the Safety Group's record of safety resulted in dividends of $162,000. That amount was mailed last year to more than 2,000 Farm Bureau members participating in the program.

During the five year existence of the Safety Group program, four dividends have been declared, totaling more than $345,000 returned to Farm Bureau members for their record of safety and low workers compensation losses.

"Our Safety Group program is unique in the agriculture industry," said Don Bradshaw, vice-president of FBIG's property-casualty operations."The better the safety record, the bigger the dividend the Safety Group members receive. The key to keeping work comp rates low is safety on the job."
Worker's Comp...

In 1975, Governor Milliken in a special message to the Michigan Legislature said: "The dual purpose of Worker's Compensation in a modern industrial society must be the adequate protection of the worker without undue or unfair hardship on the employer." "The goal is not being met. Neither the worker nor the employer is being properly served, and reform is needed."

Since 1975, there has been much said about the put-and-out abuses and inadequacies of the Worker's Compensation system. However, there has been so reform.

This full the administration is expected to seek reintroduction of the Governor's Worker's Compensation Reform Package. Most of what you will read in the papers will undoubtedly relate to new potential liability. However, farmers should not be so naive as to assume that changes in the Worker's Compensation system will not affect them.

Not New

Worker's Compensation (formerly known as Workman's Compensation) has been in effect in Michigan for over six decades. It was established as an employee benefit program by a legislative act of the State of Michigan in 1912. However, it wasn't until 1967 that agricultural employees in the state were included for limited coverage. Then, in December, 1972 as a result of an opinion of the Michigan Supreme Court, agricultural employees were granted full benefits of Worker's Compensation.

Who is Affected?

There is no distinction between agricultural and non-agricultural employers. All employers are now subject to the Act and required to provide full statutory benefits if they:

a) Regularly employ three or more employees at one time, or
b) Regularly employ less than three employees, if at least one of them has been regularly employed by the same employer for 35 or more hours per week for 13 weeks (not necessarily consecutive), or longer during the preceding 52 weeks (not calendar year).

Very simply, farmers are now subject to provisions of the Worker's Compensation Act and required by law to provide full benefits if an employee is injured or loses his life in a job-related accident.

If an employer is subject to the Act, he is required by law to purchase Worker's Compensation Insurance, which pays the cost of all benefits for which he becomes liable or "self-insures" the potential liability. This latter approach requires advance application from the Worker's Compensation Bureau.

If an employer is subject to the Act and does not comply in either of these two ways, he can be fined and imprisoned. And, of course, he is personally liable for the cost of any Worker's Compensation benefits awarded to his employees.

Because this law treats farmers like other private employees, there are some important definitions of an employee:

a) Piece work employees qualify for all statutory benefits.

b) Family members who work on the farm are eligible for Worker's Compensation benefits. And it is important to note that once an employee becomes delinquent is not, for example), all other employees become eligible too. no matter how long they have been employed.

Farm partners and the spouse of the employer can be excluded from eligibility by an endorsement to the Worker's Compensation Insurance Policy to save premiums if the employer has a Worker's Compensation Policy.

Interpretations

A casual reading of the law, as it pertains to agriculture, could lead the farm employer into a false sense of security. It is stated, for example, that employers must provide benefits if they "regularly employ three or more employees at one time." But what does regular mean?

Unfortunately, no one knows for sure. "Regular employment" is determined by state Worker's Compensation Agencies in individual cases. We do, however, know that "regular" means a lot less than full-time, year-round, employment.

Past interpretations provide some indication of intent. It has been declared in past Worker's Compensation hearings that an employer who hires three or more persons for special occasions (such as the fall harvest or Christmas season) and follows the same practice year after year is subject to the Act.

Generally speaking, it would appear if the work is regular, employment would be considered "regular."

More Pitfalls

The law further states that employers are required to provide Worker's Compensation benefits if they "employ one (employee) for 25 or more hours per week for 13 or more weeks..." Again, past interpretations indicate the following:

a) This interpretation is not limited to one employee working for 13 weeks. The rule is construed to mean a 13 week job. A farmer could become eligible by employing one man for 6 weeks and another for 7 weeks.

b) The 13 weeks of employment need not be consecutive. The 13 weeks are measured within the 52 weeks preceeding the accident - not the calendar year.

Benefits Required

Simply stated, the law requires that an employer who is subject to the Act guarantee his employees the following benefits in case of a job-related accident:

a) Unlimited hospital and medical care.

b) Weekly compensation for lost wages.

c) All necessary rehabilitation.

d) Death benefits for dependents.

A Worker's Compensation Policy is the only endorsement to the Worker's Compensation Insurance Policy to provide full Worker's Compensation benefits. Only unlimited medical benefits were required.

Today, all farmers subject to the Act must provide "full" benefits. The subject "unlimited medical" program is no longer appropriate.

Advice

We advise all farmers that the potential financial liability in Worker's Compensation is staggering. Premium costs for insurance are not inexpensive, but the cost of no insurance can be even greater.

Take the time to review your own operation. If you employ any farm labor, please take a look at your liability.
SUPPLY REPORT

In general, farmers of the nation are faced with great surplus problems and uncertainty as to how to plan concerning the Food and Agricultural Act of 1977 when it becomes law. Many details on target prices, loan rates and the big question of voluntary set-asides, versus planting anyway, have yet to be decided. While feeder cattle continue to look like they will be in short supply, there will be plenty of good quality, low-cost feed available from Farm Bureau.

Also, new production of nitrogen materials have been put on stream and should be readily available from Farm Bureau dealers when and where needed. Steels made in U.S.A. are under increased foreign competition. This should moderate price increases. Cost cutting in the form of reduced working forces and modernization of manufacturing equipment and less costly distribution are a must for survival of U.S. and Canadian steel companies. These challenges have been met before. The American farmer is far safer with strong, competitive, domestic production.

HARDWARE — Farm Bureau dealers will have new programs for farmers including a hydraulic log splitter in both portable and tractor powered models. Also, the White LP Gas Space Heater line will be promoted for use in farm shops, garages, confinement buildings and wherever heat can make working conditions more comfortable and profitable.

GRAINS BINS, CORN CRIBS — Bins and grain handling equipment are in heavy demand and need several weeks lead time for delivery.

DONNA

(Continued from Page 2)

When I was "on the road" getting interviews for the Work Camp feature, it seemed the tailbone was thrashing more than usual. Perhaps it was aggravated more by the stories I heard than by the long trips. What was I doing in this stupid car, in this stupid rain, laboriously turning conversations into a story? Why wasn't I taking a long, cool drink and writing a Pulitzer-prize winning novel courtesy of Work Camp?

My husband had suffered the same experience, under different circumstances, as the teenage boy (see Billy Olson story) who, inadvertently and without malice, could change the course of Michigan agriculture. What prevented us from tapping that Great Register in the Sky? Why are we still working for a living?

I don't know. Maybe it's because we haven't figured out how to shave or powder the nose without looking in the mirror.

Heating oil prices are gradually rising as supplies tighten. Much of this is due to the tightening natural gas supplies and demand for distillates. You can sign up now at your Farmers Petroleum Cooperative dealer as a new heating oil account.

BUDGET PAYMENT PLANS are available from Farmers Petroleum dealers for heating oil purchases and can ease financial planning for farm and suburban patrons.

SNOW TIRES, BATTERIES - CO-OP snow tires and Maintenance Free CO-OP Batteries should be ordered now. Line up service for your fall and winter needs. Good buys can be arranged at your local Farmers Petroleum dealer.

BANK CARDS — Patrons can use their Visa or Master Charge cards at all Farm Bureau Services and Farmers Petroleum Cooperative branches. These bank cards will soon be available to member dealers as the program is being worked out now.

Progressive, Profitable Feeding Programs Begin With The Farm Bureau People

The Farm Bureau people are cooperative people — dedicated to helping you make your feed dollar go further. Farm Bureau dealers are backed by years of cooperative research, the most modern feed manufacturing facilities, and an expert staff including a qualified animal nutritionist. These things help your dealer tailor a feeding program to meet your needs.

Modern, progressive Farm Bureau techniques bring Michigan farmers profitable new feeds. Recently introduced Nu Pro™ dairy feed is a new feed concept developed by Farm Bureau Services in Cooperation with Cooperative Research Farms. Farm Bureau Services dealers also offer liquid feeds...

Liquid Protein Supplement (LPS) and Liquid Silage Additive (LSA) to increase the profitability of your beef or dairy herd. And now the Farm Bureau people offer a new Farm Bureau mineral program with products designed to meet the special needs of modern livestock. Progressive, profitable feeding programs are yours for the asking. Ask the Farm Bureau people.
Growth for MEE Saginaw Facility

In addition to a rebuilt headhouse, complete with new and faster grain handling equipment, Stout Construction Co. crew's are in the process of erecting ten silos with a capacity of 350,000 bu. to replace those damaged earlier.

At present the terminal has one self-unloading truck dump but the renovation project will result in addition of an automatic loading pit plus two new automatic truck unloading facilities. One new installation will handle 50-ft. trucks and the second 70-ft. vehicles.

These improved facilities will enable the Saginaw terminal to be increased to 37,000 bu. per hour compared with only 18,000 bu. per hour before the explosion.

The car-loading capacity area will be increased by the renovation project to provide facilities for shipping up to 30,000 bu. per hour by rail or ship. Out-bound grain will be handled over electronic weighing scales, enabling the loading of seven hopper cars every hour.

The new grain drying facilities will be increased to 7,000 bu. per hour from the previous capacity of 5,000 bu. per hour.

Teamwork Important to Livestock Industry

The Michigan livestock industry is very important to the state's economy. We have a great industry but to keep it that way we must work together to continue its importance. It is vital to our industry that those who are related to what can be exchanged such as production, management, marketing, etc. of livestock and livestock products work together as a team to improve our position as an industry.

To continue a sound industry we must have good communication between researchers at our Land Grant University, regulatory people in the Michigan Department of Agriculture, marketing firms throughout the state as well as all research, marketing, and promotional information presently available to the industry. With these people all working together on common goals our Michigan livestock industry can gain greater respect from those who depend upon us.

Jack Anderson, Livestock Specialist Market Development Division

Plentiful Midwestern Feed Supplies, Western Drought Create Marketing Paradox

Corn prices, fed cattle prices, available feeder cattle supplies, availability of grass and roughage supplies and drought conditions in many parts of the country will be factors that will affect the feeder cattle price during the coming fall buying season. The field is wide open as far as current thinking and opinions are concerned as related to what can be expected to take place in the replacement cattle trade around the country the next several months. Some reflect varied degrees of optimism, others think the cattle business has a ways to go before getting out of the woods.

Feeder cattle prices are stronger and are inclined to gather more momentum as cattle feeders harvest another large corn crop. Rather than sell corn on a cash basis at current depressed price levels, many will market this corn through livestock. This line of thinking will increase if grain prices stay the same or weaken.

WHAT ABOUT CATTLE ON FEED REPORTS?

Western cattlemen believe cattle on feed report figures are misleading because everything west of the Continental Divide is in a drought area and most of the cattle are in the feedlots that would normally be out on pasture at this time of year. Many light weight cattle had to be placed in feedlots because of the dry conditions in the west. There will be a strong demand for feeder calves this fall.

The new group is based in Denver with satellite offices in Washington and Omaha. Jack Anderson, Market Development Division

Harvest Underway

Some harvesting of apples is being reported under way in all major producing areas of the country and growers and marketers indicate a very manageable crop is in the offering.

There is, however, a growing conviction in some areas that the August 1st U.S.D.A. estimate of 6.9 billion pounds is too high. The estimate is 43.5 million pounds higher than a preliminary estimate made in July. If the estimate holds true it would be 8 percent above last year, but 8 percent less than the record 7.1 billion pounds utilized in 1975.

The International Apple Institute reported earlier that processor demand for sauce and juice apples should be good for frozen slices are depressed from a large carry-over. As a result, the IAI has estimated a total of 65.7 million bushel of apples to be processed this year, compared to 60.1 million bushel last year.

Ken Nye, Horticultural Marketing Specialist Market Development Division
Queen's Column
by Bunny Semans

Another summer gone and no tomatoes! Year after year, this farm wife has faithfully planted tomatoes in a respectable-sized garden plot and over $912,100 was mailed to Farm Bureau Services stock and debenture holders. "We are pleased to make these annual payments," stated Donald R. Armstrong, Executive Vice President of Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. "Our stock and debenture holders are our confidence and support." Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. are both Michigan Farm Bureau affiliates. Farm Bureau Services, Inc. is a major supplier of farm supplies and a world wide marketer of Michigan grown grain and beans. Farmers Petroleum Cooperative, Inc. is the largest farmer-owned cooperative and distributor of farm petroleum supplies in Michigan.

As the Fall Annual Meeting schedule begins and the counties look forward to the State Annual Meeting in November, I want to urge young farm women and county leadership to become involved in the nomination and eventual selection of the Outstanding Young Farm Woman. I am looking forward to meeting the many fine candidates for this award at the State Annual Meeting.

If you know a young woman who is active in the farm community and who is a Farm Bureau member, recommend her to your county leadership for this very meaningful award. The deadline date for nominations is November 1. If you have any questions contact Donald Currey, Manager, Young Farmer Program. Oh, and by the way, it is not necessary that she have a green thumb. Believe me, I know!
NO-FAULT: The Picture is Still Developing

In this article, which concludes our three-part series on No-Fault automobile insurance, we'd like to turn our attention to the position shared by Farm Bureau Insurance Group with respect to the future of No-Fault. Recapping quickly, our first article examined the three "mandatory" Michigan No-Fault insurance coverages -- Personal Protection Insurance, Property Protection Insurance and Residual Liability -- and looked at some of the special provisions of No-Fault.

In our second article, we examined the manner in which No-Fault is meeting the three standards -- promises, if you will -- of No-Fault. Those "promises" are featured in the box below.

1. Injured persons promptly and adequately, without regard to fault, for medical expenses, wage loss and rehabilitation expenses.
2. To reduce or eliminate "nuisance" suits for minor or non-serious claims.
3. To reduce or eliminate inefficiencies of the tort ("At-Fault") system, such as the adversary relationship between insurer and injured party, court congestion, litigation expense and overhead expense.

Without question, the new law is fulfilling the objective stated in point 1 above. No-Fault benefits have been particularly important for those who have many thousands of dollars of medical costs which would not have been covered under the old at-fault system. The benefits have been received -- to hold down auto insurance costs. Unfortunately, this aspect of the law has been before the lower courts and is currently being appealed to the state Supreme Court. An injured person, for example, might receive payments through Worker's Compensation and his automobile insurance company which might exceed his former take-home pay.

Another trade-off that really hasn't materialized is in the area of "nuisance" suits. No-Fault proponents justified medical and lost income benefits by promising that a substantial reduction in court cases would result in substantial savings. In our most recent article, we noted the ambiguity of the phrase "the benefits outweigh body function." This wording -- a threshold designed to eliminate a majority of suits under $20,000, has proved inadequate. Most at-fault systems -- raises a question of fact for the jury to determine which can only be decided in litigation. Figures from 37 Michigan auto insurers -- writing 55 percent of the business in Michigan -- show that the first even steady escalation of these threshold-crossing suits, rather than the anticipated reduction. In 1973, (90 days) threshold-crossing suits in 1974, 502; 1975, 1908 law suits and in 1976, 3535 law suits. If minor or temporary disabilities are construed to justify pain and suffering damages, then we'll be paying out more costly and wasteful features of the tort system No-Fault was supposed to replace.

LOOSING THE RACE

Other aspects of the No-Fault Act are equally -- if not more -- troubling. The unlimited medical and rehabilitation coverage mandate insurance companies in a frustrating game of catch-up. At the end of 1976, for example, there were 19 cases where FBIG had already paid $750,000 collectively and estimated future medical costs would total nearly $3 million. Totals like that are ultimately absorbed by the very business which No-Fault is trying to save. Even more troublesome, a company's obligation extends many decades beyond the life of the accident. Especially in the case of smaller homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident. Especially in the case of small homes, a company's obligations extend many decades beyond the life of the accident.

Reinsurance, a facility which is supposed to share catastrophic losses, has also been increasingly difficult to obtain since the specialized companies which provide it are largely dealing with an unknown, uncalculable exposure. Even if the price FBIG pays for reinsurance has increased by 300 percent -- and there's every indication it will continue to climb.

Since 1973, the year in which the No-Fault Act became effective, the great majority of Michigan auto insurers have sustained steady losses on property and personal injury losses. In 1973 the Michigan industry paid $244 million for incurred losses; in 1974, $285 million; in 1975, $300 million; and in 1976, $359 million. In four short years, earned premiums collected have increased by $74 million while losses have increased by $115 million. And millions of Michigan motorists are being asked to pay more to ensure the continued financial viability of their respective insurance companies.

CONFUSION... AND CONTROVERSY

It's an astonishing picture for the average Michigan motorist. In many cases, it appears he's being asked to pay more for benefits he really doesn't understand -- and maybe wouldn't have asked for if he really knew what they were. To add to the problems we've already discussed, there are other controversial aspects. In our last No-Fault article, we noted that motorcycle riders are not required to carry No-Fault insurance in Michigan. But they have the right to recover from their own auto insurer for any injuries received in a collision between a cycle and a car. If the motorcycle doesn't own a car, he can recover from the insurer of the car that struck him. In effect, the cyclist is getting a free ride at the expense of car owners.

Motorists are faced with some of the more complex problems, in many cases not really understanding the issues on one issue -- property damage -- they understand it and they're quick to say they don't like it. The principle of forfeiting a $100 deductible because of a drunk driver who has rear-ended you offends the sense of many people. There is a growing clamor to return property damage to its former tort liability status.

OPINION IS DIVIDED

As is apparent, there is a diverse variety of opinions on No-Fault. While insurers and some agents and consumers have identified the preceding items as needing change, other contradictory opinions can be found. Many members of the legislature are most negative about the overall effect on No-Fault, while the State Insurance Bureau strikes a much more positive tone.

Whole sections of the No-Fault legislation have been challenged and their constitutionality tested at the circuit and appeals court levels.

Might courts have heard arguments on the basic purpose of the law, which is to require all motorists to have secured No-Fault injury care expenses and substantial income loss recovery, and to severely limit "nuisance" suits. While initially upholding it, their decisions could still be overturned by the State Supreme Court.

Both courts also have agreed that the law's revision of liability law recovery for damage to motor vehicles and its provisions for a million dollar limit of automatic payment for damage to fixed property is not constitutional.

But they have disagreed on whether it's constitutional to exclude two-wheeled motorcycles from the No-Fault benefits.

Now the picture has reached the point of development. In March, the members of the State Supreme Court heard arguments on a number of questions concerning No-Fault. Their decision, expected yet this fall, may or may not define the future of No-Fault in Michigan. At the moment, few people are second-guessing the Court and the commission which sent it to deal with. While the State Supreme Court decision has been handed down, there will undoubtedly be pressure to make changes through legislative action. Meanwhile, the insurance system has been operating according to the law as the legislature wrote it.

What's the national No-Fault picture? Identical

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*Data compiled by 25 representative Michigan automobile insurance writers.

PAGE 16 OCTOBER, 1977
Members Can Help Take Problems Out

house and senate bills were recently introduced in Congress which would require all states to meet certain minimum No-Fault standards. Since Michigan's No-Fault statute is already regarded as the most liberal in the country, chances are good Michigan motorists will not be affected since our state guidelines should exceed federal minimums. President Carter recently went on the record endorsing the federal No-Fault concept and many insurance companies are now endorsing it since it brings some uniformity to the bewildering array of various state insurance statutes.

Here at Farm Bureau Insurance, the decision of the State Supreme Court is anxiously awaited. Meanwhile, various groups - including the insurance industry - are beginning to work in concert for legislative change. The first step for FBIG was taken last December when delegates to the Michigan Farm Bureau Annual Meeting adopted the following resolution:

NO-FAULT AUTOMOBILE INSURANCE

We support the general principles inherent in Michigan's No-Fault Insurance law, which became effective October 1, 1973, in that persons injured in automobile accidents now receive economic compensation more quickly and equitably. There remains, however, aspects of the law which:

1. Restrict rights and responsibilities of the individual and 2) Unnecessarily increase claims costs of No-Fault and, ultimately the insurance premiums paid by motorists.

For these reasons, we recommend legislative action to amend certain provisions of the law:

1. Presently, the law provides the Unlimited Medical and Rehabilitation benefits be paid to accident victims. We support establishment of a maximum benefit amount per victim, such as $100,000, for the purpose of better controlling high claim costs.

2. We believe the “At-Fault” driver in an accident should be made responsible for all damage caused to the property of others.

3. We believe that car accident victims should be compensated for medical expense through their auto insurance policy; not their Health & Accident policy (such as Blue Cross - Blue Shield). Health & Accident insurance premium could then be reduced.

4. Application of the No-Fault law to motorcycles should be redefined. At present, motorcyclists are not required to purchase mandatory No-Fault in-
In the last few months, many Community Groups participated in county fairs and local celebrations. The monitary awards received, if any, were far surpassed by the pride felt as floats moved down the parade routes, or as people stood and discussed their exhibits.

One of the largest - little county fairs has been held for years in Atlanta, Montmorency County. The fair is a county-wide community activity with many hours spent on planning and preparing exhibits. The Whitetails Community Group walked away with a blue ribbon for their exhibit which asked the question: "Will farmers grow our fuels?"

In simple easy to read and understand language, the exhibit pointed out that: the heat from burning one acre of corn stalks would dry the grain from twenty acres; three gallons of alcohol for fuel can be made from one bushel of shelled corn; and methane gas from manure pits can be used as heat.

The Atlanta Community Group received second place for their exhibit explaining that "Farming is everyone's bread and butter." Many hours of detail work by a very talented artist was evident if one took the time to study the backdrop of their exhibit.

The Farmer of the Week Award, sponsored by the Michigan Farm Radio Network and Farm Bureau Insurance Group, recognizes Michigan farmers for their contributions to the agriculture industry and to their communities. Recipients are selected for the quality of their farming operation and for their community involvement. The Farmer of the Week Award winners for August are:

- Week of Aug. 1 - Joseph Pohl, 31, who farms 1,000 acres near Portland in Ionia County. Pohl, who is president of the Ionia County Farm Bureau, took over the family farm when his father became disabled in 1968. The farming operation, now known as Harry Pohl & Sons, includes a 120-head dairy herd. Pohl and his wife, Tina, have two children.
- Week of Aug. 8 - Harold and Keith Little, Farm Bureau members from Tuscola County, who farm 1,000 acres near Caro. They raise more than 500 hogs and 185 beef cattle. Both are elders of the Novesta Church of Christ. Harold, 44, is a member of the Park Producers Assn., and Keith, 46, has served many years as a 4-H leader. Harold and his wife, Joan, have three children, and Keith and his wife, Woneeta, have five children.
- Week of Aug. 15 - Clarence Caims, who milks 85 cows and raises 10,000 chickens on a 450-acre farm near Hastings in Barry County. He is a member of the Barry County Farm Bureau and served as president of the county Young Farmers organization. Currently a 4-H leader and chairman of the local Farm Bureau Community Group, Caims serves on the state boards of the ASCS, the Dairy Herd Improvement Assn., and the Michigan Animal Breeder Cooperative. He and his wife, Ruby, have three children.
- Week of Aug. 22 - Duane Hammond, 47, a Genesee County Farm Bureau member for 23 years, who farms 1,000 acres and raises beef cattle near Clio. A member of the County Farm Bureau board of directors, Hammond's community involvement includes serving as a member of the Mr. Morris School Board and on the local ASCS committee. He and his wife, Marion, have two children.

FB Charter Life Dividends Now Exceed Premiums

Back in 1961, a handshake and a promise created Farm Bureau Life Insurance Company. That pact, between Globe Life President, Tom Murphy, and the Farm Bureau representative, was a way to encourage Michigan's young people and their prospects to invest in the future. The contest has grown into a prominent statewide program recognized by educators and news media throughout Michigan. Each year, hundreds of excerpts from the student essays are compiled into booklet form and distributed to schools, government officials and the general public.

The ninth annual America & Me essay contest, the award-winning writing program sponsored by Farm Bureau Insurance Group, will be held in schools throughout Michigan October 17 to November 13.

Contest information kits have been mailed to more than 1,100 junior high schools and middle schools throughout the state. Last year, more than 6,300 students from 332 schools submitted entries.

Open to any eighth grade student in Michigan, the contest is promoted across the state by Farm Bureau Insurance agents who serve as contest coordinators for their local schools.

Governor Milliken has again agreed to head the distinguished panel of final judges for the contest. Other members of the 1977-78 finalist judging panel are State Supreme Court Justice Mary Coleman, Grand Rapids television personality Buck Matthews, Michigan State University President Clifton Wharton, Jr., and Congressman Robert Carr.

Students winners on the local level receive honor certificates and each participating school receives a plaque. Prizes for the top ten winners in the state include savings bonds ranging in value from $500 to $50.

FBIG started the America & Me essay contest in 1968 to encourage Michigan's young people to seriously consider their roles in America's future. The contest has grown into an environmental statewide program recognized by educators and news media throughout Michigan.
NATIONAL NOTES--Proposed Antibiotics Ban (Continued from Page 7)
Register, some encouraging events have happened. For example, the Agricultural Appropriations Bill contains a provision that requires the FDA to appear before the Agricultural Appropriations Subcommittee to justify the appropriation. The FDA is dependent upon these proposed rules to restrict subtherapeutic antibiotics. If the proposed rules are not based upon science, the FDA must appear before the Appropriations Subcommittee to justify the appropriation. If the rules are not based upon science, the FDA must appear before the Appropriations Subcommittee to justify the appropriation.

Also, the U.S. Congress Office of Technological Assessment, APAC, has participated in a meeting at which the issue was discussed in detail.

REAL ESTATE

FOR SALE BY OWNER: St. Johns area, 9 acres farmland. Excellent country house, barn, and small, 50x50, with 2.5 acres of land. For more information, call (517) 326-3456. (6/25/23)

FOR SALE: 2 stories, 4 bedrooms, 2 bathrooms, and a 2-car garage. Located in the heart of the city. For more information, contact (517) 555-1234. (6/25/23)

FOR SALE: 3 bedroom, 2 bath, ranch-style home on 1 acre. Close to schools and shopping. For more information, call (517) 666-7788. (6/25/23)

FOR SALE: Beautifully updated 2-bedroom, 2-bath townhouse in the heart of the city. For more information, contact (517) 777-8888. (6/25/23)

FOR SALE: 4-bedroom, 2-bath, Craftsman-style home on 1 acre. Close to schools and shopping. For more information, call (517) 888-9999. (6/25/23)

FOR SALE: 5-bedroom, 3-bath, ranch-style home on 2 acres. Perfect for a growing family. For more information, contact (517) 999-8888. (6/25/23)

FOR SALE: 3-bedroom, 2-bath, townhouse in the heart of the city. For more information, contact (517) 777-8888. (6/25/23)

FOR SALE: 4-bedroom, 2-bath, Craftsman-style home on 1 acre. Close to schools and shopping. For more information, contact (517) 888-9999. (6/25/23)

FOR SALE: 5-bedroom, 3-bath, ranch-style home on 2 acres. Perfect for a growing family. For more information, contact (517) 999-8888. (6/25/23)

FOR SALE: 3-bedroom, 2-bath, townhouse in the heart of the city. For more information, contact (517) 777-8888. (6/25/23)

FOR SALE: 4-bedroom, 2-bath, Craftsman-style home on 1 acre. Close to schools and shopping. For more information, contact (517) 888-9999. (6/25/23)

FOR SALE: 5-bedroom, 3-bath, ranch-style home on 2 acres. Perfect for a growing family. For more information, contact (517) 999-8888. (6/25/23)
A select unit of Farm Bureau Insurance agents has been helping people with Estate Planning ideas for twenty years. With the significant changes in the estate-tax picture brought about by the 1976 Tax Reform Act, now is a good time to review your estate program ... or to begin estate planning.

Your Farm Bureau Insurance specialist can help by discussing estate planning ideas with you, your family and your legal and financial counselors. Your new or updated estate plan is as near as your phone. Call your Farm Bureau Insurance agent for help with your estate planning questions.

Or forward this coupon for a free booklet ... "You and Your Estate" ... which explains the importance of Estate Planning and what it can do for you. Forward to: Communications, Farm Bureau Insurance Group, 7373 W. Saginaw Hwy., Lansing, Michigan 48909.