Policy Development Heads Annual Meeting Agenda

Nov. 29-30, Dec. 1-2
Grand Rapids

In response to requests from county Farm Bureaus, additional time has been scheduled for consideration of resolutions at the 1977 Michigan Farm Bureau annual meeting, scheduled for November 29-30, December 1-2, in Grand Rapids.

"A major purpose of the Michigan Farm Bureau annual meeting is to establish policies that will guide our organization during the coming year on important issues facing agriculture," said Jack Laurie, MFB vice-president and chairman of the state Policy Development Committee.

Voting delegates will begin consideration of resolutions at 2:30 p.m. on Wednesday, November 30. The resolution session will continue at 8:30 a.m. on Thursday, December 1 and again at 8:30 a.m. on Friday, December 2.

The Michigan Farm Bureau Policy Development Committee will send the booklet of proposed resolutions to county Farm Bureaus prior to the annual meeting. "This will allow the counties to schedule a meeting of their delegates and discuss the proposed resolutions prior to leaving for Grand Rapids," stated Laurie.

Several other program innovations have been planned, including a Farm Bureau "Hoedown" Thursday evening with county award winners in the spotlight.

See inside pages for complete program details.

Young Farmers Host Handicapped

A hesitant first-time "milkier", this young lady needed Helen Sanford's helping hand and gentle coaxing to overcome her timidity. Several youngsters and teachers, too, were eager to try hand-milking for themselves during a recent visit to the Sanford's Jerseyland Farms near Parma. (See story on Page 7.)

--Photo by Connie Lawson

Michigan Farm News

Michigan Farm Bureau's ACTION Publication

VOL. 56, NO. 11

NOVEMBER, 1977
There Must Be a Reason!

Ask 100 members why they joined Farm Bureau and you might get 100 different answers. But when you categorize those reasons, chances are they would fall into three areas — economics, legislative and educational. That's why our organization was started back in 1919 — to meet the needs of farmers in those three areas — and that is still its reason for being today.

Agriculture has changed since 1919 and farmers' needs have changed, but because it is controlled by its members, our organization can be flexible to meet those changing needs. Farmers, through Farm Bureau, have written a proud record of achievements for agriculture. They have kept a voice in shaping their own destinies, sometimes against overwhelming odds, because of membership strength. It is imperative that we maintain that strength.

This is the time of year when we turn to that priority — renewing our membership strength. Across the state, farmers will be contacting their neighbors to ask them to join Farm Bureau. They'll travel many miles and spend many hours working on the membership campaign — not because they have nothing else to do, not for the glory, certainly not for economic benefits — but because they realize they are collecting the very life-blood of the organization, membership!

Unlikely labor unions, membership in Farm Bureau is entirely voluntary. A farmer isn't compelled to join Farm Bureau to work in agriculture. So there must be a REASON for him to join. It is the membership worker's challenge to surface that reason.

It could be for economic reasons. If so, the worker has a long list to tap — marketing programs, needed products at reduced prices for members-only, health care coverage or insurance programs to fit the prospective member's particular needs.

It could be for legislative reasons — the recognition by a farmer that he can have a voice in Lansing and Washington, D.C., where decisions are made that affect his business. It could be to meet one of those new challenges of the '70's, such as labor problems and the need for legal services.

Or the reason for joining Farm Bureau could be in the educational area and again in the opportunities are many — through the Women's and Young Farmers and Community Group programs. I think one of the most under-rated membership benefits is leadership development, and Farm Bureau offers more opportunities in that area than any other organization.

The reasons could be purely social — the desire to join with others who have the same interests and concerns. It could be simply wanting to be a part of an organization with prestige and influence. It could be for philosophical reasons — our belief in the worth of the individual, the organization's foundation built on Christian faith. And there may be those who look at our record and realize it must be a good organization to keep on growing.

What makes membership growth so important? So that Farm Bureau will continue to be recognized as the voice of agriculture in the legislative arena, in the market place, and in the public opinion arena. The front-page good news in this issue of FARM NEWS that a farmer has been named to the Occupational Safety Standards Commission is just one example of what farmers can accomplish when they are united to serve agriculture. It happened because over 62,000 member-families, with one strong voice, asked for representation on this Commission.

There will be those who will be watching to see if we can maintain our record of growth despite a difficult period when our name was banded in the national public arena. I am confident that we can — because agriculture needs Farm Bureau. Armed with this knowledge, our dedicated membership workers will make this growth happen again.

ELTON R. SMITH

From the Desk of
The President

"All I said was give me one good reason I should join the Farm Bureau."

Editor's Notebook

As always, one of the highlights of the upcoming annual meeting will be the recognition of the Farm Bureau leaders, like District presidents and committees chairman for their outstanding efforts and achievements during the past year. This is as it should be. These are the people who make things happen through Farm Bureau and they deserve their "hour of triumph" with the fanfare and public accolades.

You'll notice when these winners step into the spotlight that they're the same people you see participating in every Farm Bureau sponsored leadership development opportunity that comes along, that helps them do an effective job in their appointed or elected position. There are no "born winners" — and you can be sure the medallion — weavers at the annual meeting made an investment of time and effort toward fulfilling their particular responsibility.

There are thousands throughout the year for Farm Bureau members to gain knowledge, inspiration, ideas and sharpen their abilities. We'd like to mention just two — for Membership Campaign Managers and for new County Presidents — because it is from this strong base that all other programs are built to serve members.

By the time this issue goes to press, the U.P. will already have had its campaign managers' kick-off meeting. Others are scheduled for: Thumb, Saginaw Valley and Northeast, November 2; Southwest, West and West Central, November 7; North and Northwest, November 10; South, Southeast and Central, November 10. Regional representatives will notify Membership Campaign Managers of times and locations.

To familiarize new county Farm Bureau presidents with their responsibilities, a New County Presidents Training Conference will be held at Farm Bureau Center in Lansing on November 22-23. New presidents will receive training in Farm Bureau structure, committees, motivation techniques, time management, elements of an effective county board, etc.

We'd like to call your attention to some of the out-of-the-ordinary topics in this issue of the FARM NEWS. For example, do you think the rural community is immune from such social problems as wife-battering? Not so, says Rep. Connie Binsfeld who has introduced legislation to provide assistance to victims of violent domestic assault. See "Interview" on Page 4.

Farmers have been concerned about the current controversy over the use of agricultural chemicals and how restrictions might affect their production. But there are all farmers who feel they must respond to the demands of their customers, such as John Beck, Clinton County apple grower, who tells us about his experiments with organic farming on Page 12.

How long is the long arm of government? Sanilac County sod farmer Wallace Huggett is discovering not just how long, but how many arms, the powerful "monster" has. Read his story on Page 5.

Dear Donna:

As the months go by, and I return to the "Donna" column, it serves to put the crutch on my ancient ego. What do you do when the guy who used to be your understudy out-writes you two to one? One could be depressed about the development — but no I am delighted.

Should people retire? Yes — when it provides opportunity for other people to get themselves. At 75, I have slowed down a little — except on golf. I shot par three times this summer. But . . . .

"New Times demand New Measures and New Men. The age advances and in time outgrows the laws that in our fathers' days were best. And doubtless, after us, some purer scheme shall be worked out by wiser ones than we, made wiser by the steady growth of truth." — This escapes me to name whom I am referred, and that is part of the curse of being 75.

Don

There's no way I could ever write out Don Kinsey and the term, "understudy," is an exaggeration. I was his secretary — but like a sponge, absorbed all the philosophy and knowledge he so willingly shared.

Whether Farm Bureau staff or elected leader or involved member, his
Farmers Challenge "The Poisoning of Michigan"

Ask PBS for "Factual" Documentary on PBB

Michigan farmers challenged the Public Broadcasting Service (PBS) to act immediately to present a "balanced, factual" documentary on Michigan's PBB tragedy to counteract the damage they believe the British-produced film, "The Poisoning of Michigan," will cause to the state's agricultural industry and its entire economy.

Michigan Farm Bureau President Elton R. Smith told representatives of radio, television and newspapers at a press conference at Farm Bureau Center on Wednesday, October 5, that last night (October 4), millions of Michigan farmers' customers viewed a biased, sensationalized, so-called documentary on Michigan's PBB tragedy. We are concerned that they will be duped and those from other states have this same reaction after viewing the film - not only Michigan agriculture, but our entire economy will be adversely affected," he said. "We have agriculture that brings an estimated $3.5 billion dollars into the state's economy annually and Michigan farmers are one of the largest consumer groups in the state. Yet those who have turned an agricultural tragedy into a political issue either have not considered this or they have put the welfare of the state second to their own political ambitions."

"I fear for the health of Michigan agriculture..." - Larry Crandall

Appearing with Smith at the press conference were Senator Richard Allen (R-Alma) who is a farmer and veterinarian and a member of the Senate Agriculture Committee; Larry and Gloria Crandall of Battle Creek, dairy farmers who had high levels of PBB contamination on their farm and in their own bodies; and Robert Linck, Lapeer County farmer and farmer writer.

Addressing the members of the media, Larry Crandall stated: "I am very concerned that the people that viewed the film last night (October 4) will be unnecessarily alarmed by the inference that the food supply in Michigan is unsafe. I fear for the health of Michigan agriculture if politicians are willing to play with the state's second largest industry."

Smith concluded by saying: "Michigan farmers challenge the Public Broadcasting Service to present a documentary on this issue that is truly a documentary, with balance and factual information, a documentary that tells the true story - that there is absolutely no foundation for fears and concerns regarding the safety of Michigan food products today."

Rhonda Roseford, Channel 10 TV reporter, interviews Gloria and Larry Crandall following the news conference.

Thanksgiving...brought to you for more than 300 years by American agriculture.

Thanksgiving means seeing friends and relatives...having a good time. And the most tangible part of Thanksgiving food. After all, bountiful harvests and the blessings of food and shelter were the very inspiration of the first Thanksgiving over 300 years ago. Today Thanksgiving is a time to thank everyone associated with the marketing and processing of food and fiber...farmers, ranchers, teachers, ag scientists, and others. PCA encourages everyone to be thankful for this land of plenty.

MICHIGAN FARM NEWS
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DIRECTORS AT LARGE: Walter Frahm, Frankenmuth; Bruce Leib, Pontiac, Pigeon; Michael Bridge, Montgomery.

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Family Violence...

"Behind Closed Doors"

"For the woman who has been beaten, each subsequent beating further diminishes her ability to rise above it. She feels increasing inadequacy, powerlessness, and frequently feels that, in some way, she has failed." That, according to Representative Connie Binsfeld (R-Maple City), is only one aspect of the physically and psychologically damaging effects of wife-battering. But it is not the woman who has failed, asserts the lawmaker, it is the failure of law enforcement agencies, the courts and system of social services to respond with adequate services and protection for the women and children who are victimized by these violent and repeated assaults. "I am amazed that in this day and age, when we're focusing attention on the human rights of people in foreign countries, this inhumane physical abuse takes place in our own country - in our own state - behind closed doors".

"We know, now, that the problem is widespread. It exists in every community. It crosses all ethnic, social and economic strata," says Representative Binsfeld. "There are, of course, additional problems in rural areas where the population centers are fragmented and emergency support services may be lacking". But, according to the northern Michigan legislator, this is an area where community involvement and awareness are most important. "I don't think people will stand back and allow this to continue once the problem is really brought before them, once they realize that there is an important need to be fulfilled".

As a result of individual research and in conjunction with findings reported by the Michigan Women's Commission following statewide hearings on family violence in Michigan, Representative Binsfeld took a leadership role in sponsoring legislation which would open those "closed doors" and provide some immediate social service and legal assistance to the victims of violent domestic assault.

It is not within the scope of these three bills to completely solve the problems," says the Maple City lawmaker. "There are attitudes which must be changed and that is the real basis of any social change, but the legislation is designed to extend the arrest powers of local law enforcement agencies, provide a standardized reporting system for incidents of violent domestic abuse and reduce the number of legal obstacles which have been a deterrent to the victims of physical abuse in the family. Elimination of the monetary deposit as a requirement for securing a restraining order or an injunction is an important step towards guaranteeing personal protection under the law. In addition, violation of these types of restraining orders and the committing of another violent assault would be punishable as a felony and carry substantial punitive fines and or imprisonment."

The proposed legislation would also establish temporary havens for women and their children who have been victims of abuse. The centers would provide immediate emergency shelter and medical treatment and act as a referral center for marriage counseling services, legal aid, etc.

"The bills which I have introduced are not in any way a "woman against man" packet of legislation. For those of us who are sincerely committed to the traditional family structure, uncovering and correcting these family patterns, which are so destructive -- generation after generation -- is of paramount importance."

How can communities provide assistance? Representative Binsfeld explains, "One area in which people can be most helpful is in helping to create an awareness through their local service clubs and church groups, finding rooms in homes for these women until shelters become available. There will be a need for volunteer workers and funding for counseling and emergency shelters. In the educational setting, we also need to train young people in the process of settling family conflicts and dispel some of these patterns before these young men and women ever enter into a marriage."

Name Members to Bean Commission

The Michigan Bean Commission recently elected its new officers, with all three from Michigan Farm Bureau membership.

Elected as chairman is Donald Keinath of Caro who has served as vice-chairman during the past two years. Keinath succeeds Richard Leach, Jr., of Saginaw, now in his second three-year term as a member of the commission.

John Knorr of Sandusky was selected as vice-chairman, and Kenneth Graham of Breckenridge was chosen as treasurer.

Members of the Michigan Bean Commission are allowed to serve two three-year terms.

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- HOLLAND-SWEDEN-US.S.R. -

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Where Does Enforcement End and Harrassment Begin?

Sanilac Sod Farmer Wonders . . .

By Donna Wilber

If Wallace Huggett auditioned for the part of a Bad Guy, the casting director would turn him down cold! He "walks tall" both in physical stature and character and just doesn't make it in the role of a law-breaker. Yet, unaware, he had operated outside the law since 1973.

His sod farm operation, just outside of Marlette, appears to be an asset to the community - an excellent, that's a source of seasonal and full-time employment. Huggett, his wife and four children, seem to be the kind of family that makes small communities good places to live, involved in school and church activities. They don't fit the image of uncaring, careless polluters. Yet, the staff for the Michigan Air Pollution Control Commission says they were.

THE LONG ARM OF GOVERNMENT

Huggett is a good farm manager. The sod business is tied to building trends, unlike other farm commodities, and during a "down cycle," there's a lot of material with much money and labor invested in it, just waiting for the trend to change. That's why Huggett started looking for what he calls an "equalizing agent" to stabilize his income. He found one. . . and with it, he also found the long arm of government reaching out onto his farm with a power that has left him shaken - and concerned for the future of all farmers.

The Huggett's supplemental business was the manufacture and sale of blue-grass pellets for feed, processed from the clippings of his sod. It made good sense, they were receiving two different incomes from the same crop and there was a demand for the high-protein, natural feed, especially for the poultry industry.

This unique business required not only investment, but a great deal of personal initiative. The equipment used in the process of converting grass clippings into feed pellets was designed and manufactured right on the Huggett farm because, as Wallace explains: "it's not the kind you just go down to your friendly John Deere dealer and buy." After the grass is clipped and gathered, by a machine that looks like it just dropped in for a visit from the moon, it is put into a flash dryer for the dehydration process. It goes through a drum, sucked by a large fan. After the drying process, it drops into a closed cistern to a hammer mill where it is ground into a very fine meal. From there, it is blown into a meal bin and then through a pellet mill. In the pellet mill, a small amount of steam is injected, with the vegetable matter in the grass lubricating it and acting as a binding agent. The quarter-inch pellets are then screened, cooled and placed into storage.

There is a small amount of dust and vapor emission involved in the process and for this reason, Huggett built the mill in the middle of his 760-acre property, a half-mile from the closest residence.

OBEYING THE LAW NOT EASY

Huggett started this sideline business in 1973. Then, in August of this year, an inspector from the Air Pollution Control Commission of the Department of Natural Resources drove by the Huggett Sod Farm and spotted - off in the distance - a suspected pollution source. The inspector went onto the property, looked at the machinery in operation, then came back to Huggett's office to report that it was a violation source and to ask if he had a permit.

Huggett's first reaction was "permit for what?" but he's not the type who goes to court looking for ignorance of the law as an excuse. Instead, he would cooperate by finding out what he must do to be in compliance with the law and he would get a permit to operate. But obeying the law, Huggett found, was easy.

Getting a permit to operate while he made the necessary adjustments to alleviate the alleged dust problem proved to be a challenge. He filled out the forms to apply for a temporary waiver, sent them to Lansing; they were returned by staff for more information and then came the news that it wasn't under their authority to grant him any variances. This was followed by a letter - a cease and desist letter, "offering quite generously," reports Huggett, "to fine me $10,000 or $2,000 a day if I continued to operate this said pollution source in the State of Michigan.

"I don't think I'm a quaresome person, but I did take offense to this letter," said Huggett. "I called them up and brought it to their attention, but they didn't back off a bit. They said if I continued to operate, I would be subject to the fines mentioned in the letter and they even volunteered to send up an inspector to make sure I did not continue to operate the mill. There was no offer to give us time to put the mill in compliance or anything. Just no permit - no operation - no exceptions.

After Huggett had made modifications in his operation, he was finally granted a temporary permit. But, when it was nearly time to close for the season anyway. He doesn't have much hope that he'll ever be able to bring his operation into full compliance. Even if he could afford the type of modification outlined by the Air Pollution Control Commission staff, it would create a fire hazard, in his opinion. The staff maintains that there is going to be a complaint to bring the law down on Huggett's head. But Huggett disputes that. He's done a door-to-door poll of his neighbors and can find none who filed a complaint. Some didn't even know that he had such an operation on his farm. And many will be coming to Lansing with Huggett in November when he appears before the Air Pollution Control Commission at a public hearing to apply for a variance.

THERE MUST BE REASONABLE LIMITS

If the government can come in and cease operations on his farm, Huggett wonders if the day will come when an inspector from the Air Pollution Control Commission will be coming into a closed cistern, looking for a violation source in the middle of November during corn-drying season with a cease and desist order . . . and what will happen when that corn producer has to wait two to three months for a temporary permit to operate again.

"I'm not saying that farmers are 'sacred cows' that are above the law," said Huggett. "But there has got to be some reasonable boundaries or limits imposed on their authority. I think farmers have a right to ask where does competent enforcement end and harassment start?"

When this whole issue started, Huggett described himself as "totally cooperative" with government authorities. "But when it became apparent that there was never going to be anything at the end of the tunnel, it just sort of broke my spirit," he said. "Maybe I'm getting a little hyper, but after this incident with the air pollution variances, I was questioning regarding if I was polluting any navigable waters, contacted by the Plant Industry Division regarding a feed manufacturer's license, and finally called for an audit by the IRS. Who next? OSHA, maybe. It's good for them to be diligent, but how much authority - or misuse of it should they have?"

Huggett has an alternative: he could plead poverty and the variance would probably be granted for that reason, but as he says "That's a hell of a way to run a business." He will survive financially if his unique blue-grass pelleting business has to close. But it's not for himself that he is pursuing his rights to a hearing. "I'd like to call other people's attention, but I have a sense that boundaries these fellows have and the ramifications it could have in the future. These things are creeping into our business environment slowly, surely, with the full weight of the power of the law."

POWER SHOULD BE RESTRICTED

Huggett is uncertain about the possible outcome of his hearing in November. He is grateful to his neighbors who will be appearing on his behalf and to the Michigan Farm Bureau for "being on his side" at the hearing. He thinks perhaps because his case is "a thorn in their side," he can look for some variances.

"But I strongly believe that, in the future, there should be some effort made through the Legislature, or through administrative decision by DNR themselves, to restrict the powers they are building - or it's going to have some frustrating effects on farmers - a lot of farmers."

The alleged pollution source is located in the middle of Huggett's property, a half-mile from the nearest residence.

Wallace Huggett . . . a concerned farmer.
Public concern has once again generated a front burner issue - the safety of double bottom oil and gas tankers operating on Michigan roads.

Due to icy road conditions last winter, there were more accidents involving double bottom tankers than normal, which prompted media attention and, in turn, public concern.

As a result, the Michigan Legislature appropriated funds and directed the state fire marshal's division to develop a program of inspection of these tankers.

State inspections of "hazardous cargo" double bottom tankers operating in Michigan thus began on October 4 and will continue until all of these vehicles are checked, according to Col. Gerald L. House, director of the Michigan State Police.

With an attempt to complete inspections by November 15, there will be strict enforcement of existing safety rules and regulations with inspections made at various bases or truck depots of firms operating these tankers.

Training of inspection personnel began on October 4 at the State Police Academy near Lansing. The teams included two State Police fire marshal division officers and an inspector from the Michigan Public Service Commission, in addition to 35 enlisted State Police officers. One of the double bottom tankers used in the training sessions was provided by Farmers Petroleum Cooperative, Inc., upon recommendation from the trucking industry.

All tankers not in compliance with the state safety regulations will have a "CONDEMned" placard attached by inspectors to both sides of the vehicles. The condemned vehicles will not be permitted to transport cargo. Those vehicles passing the inspection will have an "INSPECTed" placard attached to their sides.

Completion of the inspections by November 15 will be in accordance with an executive order of Governor William G. Milliken in order to assure protection of life and property in the transportation and storage of hazardous material in Michigan.

FPC Expertise Tapped for Tanker Checks

Using a Farmers Petroleum Cooperative tanker, Michigan State Police officers receive training for the statewide inspection of double-bottom tankers which began October 10.

FBS Co-op Vitamin Program

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Renew Your Farm Bureau Dues Today
Agriculture, Consumers and You

Young Farmers Host Handicapped

"I like everything," beamed a cheerful visitor to Sanford’s Jerseyland Farms near Parma, Michigan. The young boy was one of nearly 100 handicapped children and young adults from the Lyle Torrant Training Center in Jackson who were the guests of MFB Young Farmers, Neal and Janis Sanford on October 6. The farm tour was organized in cooperation with area representatives of the Jackson County Soil and Water Conservation District, Department of Natural Resources, Soil Conservation Service and the Cooperative Extension Service to provide the students with a learning enrichment experience and plenty of fun.

At the Sanford farm, the youngsters experienced the sights, sounds and smells of a dairy farm. For some "city kids", it was the first time they had seen any kind of farm. It was evident during the day’s activities that their learning disabilities have not handicapped the youngsters’ ability to respond with lively interest and excitement to the “happening” of a farm tour. While a few children were happily content to watch, many of the young people delighted at the opportunity to bottle feed calves and milk a cow with their own hands.

The weather was perfect; the farm was terrific and I had a chance to enjoy the tour, too," said Nancy Benson, member of the Torrant Center staff. "Some of the children went on a tour last year. Believe me, it was pretty hectic. But we've begun a new program recently, kind of like a “Big Brother or Big Sister” system. Students from our adult classes are helping a few hours each week in the classroom and at lunch.

Today, they have had a chance to spend more time with the younger children and it has been tremendously helpful. I guess you could say it has important benefits for everyone at the school. The young adults obviously enjoyed their new responsibilities as they guided their charges through the milking parlor and barns.

The tour ended with a picnic at the Sanford’s pond a short distance from the farm. Smiling faces and promises of another visit, possibly to include some angling at that ‘ole fishing hole’, were happy testimonials to the success of the farm tour.

"Home-Grown" is Theme of West Michigan Farm Fair

Informing the general public about Michigan’s agricultural achievements and farming in the west Michigan area is the goal of the West Michigan Farm Fair, sponsored annually by the Farm Bureau Women of District 4. The theme for this year’s Farm Fair, scheduled for October 27, 28 and 29 at the Woodland Mall in Grand Rapids, is “Home-Grown.” Featured will be displays by state agricultural and livestock commissions, individual growers, food processors, farm equipment dealers, as well as an old machinery display. Farm Bureau members from Kent, Ionia, Barry, Allegan, Ottawa and Montcalm counties will be involved in putting up displays promoting the various food products grown in the area. There will be live animals, taste treats, recipes and information sheets giving farming facts.

Every farmer should know a lender who really knows farming.

The Direct Marketing Division of the Michigan Agricultural Cooperative Marketing Association (MACMA) recently sponsored four information and product promotion meetings in advance of the November Member-to-Member sales. The meetings which were held September 26-29 in the Flint area, Grand Rapids, Grayling and Escanaba, provided county leaders with the opportunity to speak with the division manager, Mark Girardin, product suppliers and transporters regarding the total delivery system utilized by the MACMA division.

Also joining the county guests was Mr. Glenn Tyre, Manager Florida Agriculture Marketing, Citrus Division of Florida Farm Bureau. The Florida Farm Bureau organization has provided Michigan Farm Bureau members with citrus products since the inception of the program in 1978.

Visitors were extended to the county direct marketing committee chairs, county Farm Bureau leadership and the county Farm Bureau staff. Each meeting opened with a social hour and buffet dinner which featured the plentiful variety of meats, fresh frozen vegetables and fruits and a salad buffet. A5 big selling point offered by the MACMA organization through the member-to-member program. Supplier and management presentations acknowledged the past accomplishments of the program and outlined the potential for future growth of the Farm Bureau Member-to-Member marketing system.
Contributions to Ag-Industry, Community Bring Honors

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 the community. Recipients are selected for the quality of their farming operation and for their community involvement. The Farmer of the Week Award winners for September are:

Week of Sept. 5 — John Roosevelt, 34, who raises hogs and corn on an 87-acre farm near Decatur in Van Buren County. A Farm Bureau member since 1964, Roosevelt graduated from Michigan State University with a degree in Agricultural Engineering. He is a member of the Van Buren County Soil Conservation Board, the Keesler Township Planning Commission, and the local Production Credit Association Board. He is township chairman of the ASCS and serves on the County 4-H executive committee. Roosevelt and his wife, Virginia, have three children.

Week of Sept. 12 — Robert Mahis, 47, a member of the school board for Dundee Community Schools, and a grain and beef farmer. Mahis raises 300 beef cattle for choice market and farms 600 acres in Monroe County. A member of the Monroe County Tax Allocation Board, Mahis also serves as president of the County Farm Bureau. He is a trustee on the board of St. John Lutheran Church and has served on the Dundee Community Schools Board since 1968, currently serving as secretary of the school board. He and his wife, JoAnn have five children.

Week of Sept. 19 — Frank Schwiderson, 50, president of the Brimley School Board and a director on the State Farm Bureau Board. Schwiderson, a dairy farmer who farms 519 acres near Dafler in Chippewa County, milks about 30 cows and has a herd of about 80 heifer. Selected the Outstanding Young Farmer in the state by the Michigan Jaycees in 1961, Schwiderson has served on the Brimley School Board for 17 years, 15 years as president. He has served as a State Farm Bureau director for 10 years. He and his wife, Barbara, have four children.

Week of Sept. 26 — Donald Crumbaugh, 33, who farms 1200 acres of cash crops (beans, beets, corn, pickles, wheat and oats) near Ithaca in Gratiot County. Crumbaugh serves on the advisory boards of the Michigan Bean Commission and the Michigan Sugar Beet Growers. A member of the Gratiot County Farm Bureau, Crumbaugh also serves on the executive committee of the Michigan Grange in Breckenridge. He is a past 4-H leader. Crumbaugh and his wife, Linda, have two children.

The new governor of the Farm Credit Administration in Washington, D.C., Donald Wilkinson, will be the keynote speaker at the Michigan Association of Farmer Cooperatives annual meeting on December 9. Scheduled for the Hilton Inn, Lansing, the meeting will begin at 9:30 a.m. registration. MAFC members are encouraged to invite county extension personnel as their guests.

The morning program will feature a slide-tape presentation on Beautiful Scandinavia, the business session, and Dr. James Anderson, new dean of the MSU College of Agriculture and Natural Resources. The luncheon speaker will be Major General Y. MacEachin of St. Thomas Aquinas Church, East Lansing. Following the presentation by FCA Governor Donald Wilkinson, Michigan Farm Bureau legislative counsel Robert E. Smith will discuss "Michigan Legislature and Cooperatives."

MAFC Sets Annual Meeting for Dec. 9

The 58th Annual Meeting of Michigan Farm Bureau will be held November 30, December 1 and 2, 1977 at the Civic Center complex in Grand Rapids, Michigan. Registration of voting delegates and guests will begin on Tuesday, November 29. The Annual Meeting of Michigan Farm Bureau will be called to order at 9:00 a.m., Wednesday, November 30.

The Annual Meetings of Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. will be held at the same location on Tuesday, November 29. County representatives will want to be present at these important Annual Meetings of their Farm Bureau affiliates. The big "Product Show" will be open Tuesday afternoon and evening.

The annual Farm Bureau Banquet will be held Wednesday evening, November 30. An awards program and banquet will be held Thursday evening, December 1.

The purposes of the meeting include:

(1) Election of Members of the Board of Directors. Odd-numbered Districts will elect Directors for two-year terms. Also to be elected for two-year terms will be one Director-at-Large and one Director representing the Farm Bureau Women's Committee. One Director representing the Farm Bureau Young Farmers Committee will also be elected for a one-year term.

(2) Reports of Officers.

(3) Consideration and action on the recommendations of the Policy Development Committee to determine action policies of Michigan Farm Bureau for the coming year.

(4) Consideration of proposed amendments to the Bylaws, if any.

The Bylaws of Michigan Farm Bureau provide that each County Farm Bureau is entitled to at least two voting delegates, plus an additional delegate for each 100 members or major portion thereof in excess of the first 200 members of record August 31, 1977, not including Associate Members.

Sincerely,
Robert E. Braden
Administrative Director
William S. Wilkinson
Secretary

IT'S CITRUS TIME AGAIN!

"Florida's Best" citrus products and nuts as well as other traditional winter favorites are available for pre-Christmas delivery on orders received by November 15. Participating counties are ready and waiting to receive your order.

<table>
<thead>
<tr>
<th>ITEMS</th>
<th>SHIPPING UNIT</th>
<th>MEMBER PRICE</th>
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<tr>
<td>Navel Oranges</td>
<td>4/5 bu. ctn.</td>
<td>$7.65/ctn.</td>
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<tr>
<td>Early Oranges</td>
<td>4/5 bu. ctn.</td>
<td>6.65/ctn.</td>
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<td>Tangelos</td>
<td>4/5 bu. ctn.</td>
<td>6.00/ctn.</td>
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<td>Pink Grapefruit</td>
<td>4/5 bu. ctn.</td>
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<td>White Grapefruit</td>
<td>4/5 bu. ctn.</td>
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<tr>
<td>HI-D Orange Juice Conc.</td>
<td>24/12 oz. cns.</td>
<td>20.75/cs.</td>
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<td>HI-D Grapefruit Conc.</td>
<td>24/12 oz. cns.</td>
<td>18.00/cs.</td>
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<td>Apple Cider Cns.</td>
<td>12/10 oz. cns.</td>
<td>15.00/cs.</td>
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<td>Salt Roasted Peanuts</td>
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<tr>
<td>Pecan Halves</td>
<td>24/1 lb. cns.</td>
<td>3.50/lb.</td>
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<tr>
<td>Sharp Cheddar Cheese</td>
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<td>Medium Cheddar Cheese</td>
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<td>Colby Cheese</td>
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<tr>
<td>Yellow Popcorn</td>
<td>6/5 lb bags</td>
<td>1.25/bag</td>
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Black Light Screening
Detects Aflatoxin

Widespread reports of increased incidences of aflatoxin in corn this year has prompted Farm Bureau Services to more closely observe corn coming into their elevators.

Aflatoxin Bi, a liver toxin and carcinogenic, is produced by the fungus "Aspergillus Flavus." This mold grows on grain and feed when temperature and moisture conditions are favorable.

Though not too common over the years in Michigan, many reports have been circulated about southeastern corn being affected by aflatoxins and, more recently, in certain areas of the midwest. Fact experience suggests that it is more likely to occur where the crop has suffered severe drought stress and insect damage along with high field moisture at harvest.

A quick method for screening corn for aflatoxin contamination is by use of black light equipment. Many Farm Bureau Services elevators currently have black light equipment for detecting aflatoxin.

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" liquid 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.
Governor Miliken has announced his strong endorsement of a new soil science building at MSU as one of the 21 capital outlay projects to be included in the state bonding program passed by the Legislature last year.

This project has been supported by Farm Bureau for some years. Three or four years ago, the Legislature appeared to have a strong interest; however, because of other priorities at MSU, the construction has not begun. The project must be approved by the Department of Management and Budget and then approved a second time by the legislative Joint Capital Outlay Committee.

**Court Reform, Petition Drive**

"We need to get the courts out of partisan politics," Senator Derezinski said in an interview published recently in the Michigan Farm News. The Senator in a bipartisan effort to remove the courts from partisan politics asked Governor Milliken to set up an SRO to put the issue on the ballot in 1978. Other sponsors were Representatives VanderLaan, Bishop and Ziegler. The resolution carries out a policy that Farm Bureau has had for at least 30 years.

While there will be hearings on the issue throughout the state, it is obvious that the resolution will be bottled up and sit on the shelf because of making a decision at the polls. Farm Bureau is part of a coalition known as Michigan Citizens to Take the Courts Out of Partisan Politics. This coalition is now initially collecting to collect 400,000 signatures in order to put the issue before the people. This number is necessary in order to assure that 366,000 signatures will be valid.

Several organizations are supporting the effort. Some of them include the State Bar of Michigan, Michigan State Chamber of Commerce, Michigan Manufacturers Association, Michigan Council of Churches, League of Women Voters, etc.

The proposed constitutional amendment provides for the appointment of Supreme Court Judges and Judges of the State Court of Appeals. Presently, these judges are selected by "one of the strangest systems of selection" with the "greatest potential for abuse," so said one editorial.

Candidates for these offices, except incumbents, must obtain the nomination from a political party in order to get on the ballot. After he has convicted himself of political bosses, he then must run as a "so-called" non-partisan. Because the expense of running is extremely high, some of these candidates contribute from special interest groups and those who have the most to gain. For example, according to a recent Supreme Court Chief Justice, Thomas G. Cavanaugh, was rejected by the Republican Party Convention because he refused to engage in partisan campaigning in 1978. However, as an incumbent he could declare himself a candidate and win the election on his own. This example, however, clearly demonstrates the "dangers of political parties calling the shots for the state's highest court."

The amendment would create a 9-member commission of 6 professionals and three attorneys who would seek out only qualified people for nominations. The amendment provides for a list of 3 to fill the court's vacancy.

Once appointed, a judge would serve two years and then be subject to the vote by the people. He would run on his record. The people would either vote "yes" or "no" on whether to retain him.

Merit selection of Judges has been approved in some 20 to 30 states and has been successful. If the Judges' selection is to be non-partisan, the commission must take out of the present "wheeler dealer" political selection process. Governor Milliken is right to vote that judge must be maintained.

The amendment would accomplish this goal.

The petitions have been printed and will soon be distributed. Governor Miliken was the first to sign a petition saying, "the system can be improved by removing partnership from the judicial arena."

**Transportation Funding is Controversial**

For the past year and a half or more, the subject of funding highways, public transportation, public transit, mass transportation, buses, etc. has been most controversial.

One set of bills introduced early in the session would set up a single transportation fund, which would increase gas and other taxes, and then divert such funds that have always been earmarked for highway purposes into other modes of transportation including railroads, water, air, mass transit, etc.

Farm Bureau has traditionally opposed any proposal that would tax drivers of farm vehicles in order to pay for highways. They feel that farm vehicles are not taxed sufficiently to cover the cost of maintaining roads. Inasmuch as the effort to achieve a single transportation fund has failed, the coalition proposed a program which is presently being set up to be introduced into the Senate. Tom Brown (D-Westland).

This proposal recognizes the need for additional revenues to support highway and local road purposes.

The Motor Vehicle Highway Fund revenues would be increased by nearly $139 million. There would be an increase of 2 percent weight tax increase. From this amount, state, cities, villages, and townships would share in the funding, with counties receiving over $58 million. There would be included a special local road fund of 4 percent of the total county share to be added to local road revenues over and above the 2 percent increase across-the-board increase.

The package would also create a separate fund for general transportation, the purpose of which would be achieved from shifting 2 percent of the motor vehicle-related sales taxes to the fund. Presently, this would amount to over $74 million.

The Brown package would provide enough revenue so that counties and local roads will maintain their present level of maintenance along with additional funding which should prevent further spread of pollution on the roads. Specific elections for property taxes for road purposes.

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One rule that may cause problems for some kinds of vehicles that farmers use for harvest purposes is that "only a vehicle with a bin that is unsuitable for transporting goods other than farm crops" is eligible for the special farm vehicle permit. Many farmers in some areas of the state, have old decrepit trucks that are still usable and are used only during harvest. In order to keep the harvesting equipment operating.

A Department of State spokesperson has stated that they intend to give these rules the broadest interpretation possible. The reason the rule is written in this manner is the words "designed and used exclusively, etc." in the law. According to the Attorney General's Office, some types of trucks were not originally "designed for" the purpose of transporting farm crops. It may be necessary to introduce legislation to remove that word if it limits the application of the law.

Any farmer who is refused the special permit should let us know immediately so that we will have some justification for changing the law.

The law must recognize that the regular registration and licensing law does not require licensing of "implements of husbandry." An implement of husbandry is defined as every vehicle "used exclusively and employed for agricultural purposes and used exclusively in agricultural operations. These include those used for hauling, distributing, loading and unloading of feeds, fertilizers or sprays between a place of storage or supply and farms in a trailer which is "designed" for transporting farm crops between the field where produced and the place of storage, as prescribed by rules."

Since the passage of the law, it has been necessary to work out the rules and regulations. These have just been approved. The rules that each farmer should understand are: In order to obtain the special permit, there must be proof of ownership and the vehicle, proof of insurance and a completed application form that will be provided by the Secretary of State. The owner must sign a statement certifying that the vehicle is to be used exclusively and in good faith for transporting farm crops between the "field where produced and the place of storage." Photographs must be submitted illustrating the vehicle's features which indicate that it is "designed for" transporting farm crops.

One rule that may cause problems for some kinds of vehicles that farmers use for harvest purposes is that "only a vehicle with a bin that is unsuitable for transporting goods other than farm crops" is eligible for the special farm vehicle permit. Many farmers in some areas of the state, have old decrepit trucks that are still usable.
In the last issue of Michigan Farm News, the status of legislation dealing with energy and pesticides was reported. Since that time, significant developments have occurred.

ENERGY

The original energy plan proposed by President Carter was passed in September by the House as a single bill (H.R. 8444). However, when received in the Senate, it was reintroduced in the form of several separate bills each dealing with a single aspect such as deregulation of natural gas, utility rates, energy sources of energy. As this column is being written, the Senate has made significant changes in the proposed Carter energy proposal. Of major significance is the hard-fought but unsuccessful filibuster to continue regulating natural gas. Currently, the federal government places a price ceiling of $1.46 per thousand cubic feet (mcf) on natural gas sold in interstate commerce. Gas sold inside states where it is produced is not regulated, and sales there average between $2 and $2.25 mcf. Since 1952 when natural gas was first regulated, production has steadily declined in comparison to increasing demand because of the lack of financial incentive.

The filibuster lasted 9 days and ended after the Senate had spent a total of 14 days debating deregulation. During this time, there were 125 separate roll-call votes and scores of quorum calls surrounded by heavy parliamentary maneuvers. Following the end of the filibuster, the Senate approved by a 56-44 vote a Farm Bureau backed substitute which deregulates new, onshore natural gas in two years with the price of interstate natural gas being controlled at $2.48 mcf during the next two years. The substitute also provides for an agricultural priority.

In another significant action, the Senate Finance Committee voted to remove President Carter's crude oil tax and replace it with positive tax approaches such as tax credits and incentives. The proposed crude oil tax would have been levied on oil producers and rebated to the public or the energy finance social programs. Farm Bureau opposed the tax because it would not provide any revenue for oil producers to explore and develop new sources of energy.

The House Agriculture Committee has approved by a 44-0 vote, legislation to assist farmers in obtaining pesticides needed to control pests while providing reasonable safeguards against adverse effects on human health and the environment. Following the end of the session, there were four 1 lb. cellophane bags of Azalea Pecans available for $2.50. Pecans are ready-to-eat, or add to recipes for good people-pleasers. Packaged in see-through cellophane bags, cases of twenty-five 1 lb. cellophane bags of Azalea Pecans are easy-to-sell fund-raising items. Pecans are people-pleasers.

We went to an expert at Michigan State University to get energy-wise tips for poultry farmers.

Detroit Edison asked Professor Charles C. Sheppard, Extension Specialist in Poultry Science, Michigan State University, for advice on how to conserve energy on egg production installations.

Pesticides

The House Agriculture Committee has approved by a 43-0 vote, legislation to assist farmers in obtaining pesticides needed to control pests while providing reasonable safeguards against adverse effects on human health and the environment. The legislation would amend the Federal Insecticide, Fungicide and Rodenticide Act and incorporates nearly all of Farm Bureau's suggestions for dealing with overregulation of pesticides by EPA.

Estate Tax

Last year Congress enacted the Tax Reform Act of 1976 which included substantial amendments to update the Federal Estate Tax. However, the amendments included a change in capital gains tax liability which over the years if not changed will offset much of the tax liability which over the years if not changed will offset much of the grain made.

Under the capital gains, or carryover basis as it is commonly known, provision of the original law owners of property they inherited and later sold were subject to capital gains tax on the difference between the property value when inherited and when sold.

We went to an expert at Michigan State University to get energy-wise tips for poultry farmers.
Two state legislators believe a considerable amount of food imported into Michigan from other countries fails to meet Michigan's stringent standards against chemical contamination -- and are taking the first step to remedy the situation.

State Senator Richard Allen (R-Alma) and State Representative Charles Mueller (R-Linden) recently announced their intention to introduce legislation requiring that all foods imported into Michigan from other countries meet Michigan chemical contamination guidelines.

"Imports of food are currently allowed from areas that continue to use agricultural chemicals which have been banned in Michigan," they explained. "Moreover, testing for the presence of these illegal chemicals is either nonexistent or extremely sporadic."

Representative Mueller, a fruit farmer by vocation, cited a number of chemicals that are prohibited in Michigan, but legal in Canada, including Amitrol and "T" (Cytox), the chemical that caused the "cranberry scare" several years ago, and Red Dye No. 2 which is used in producing maraschino cherries, red apple rings, and other products.

"Presently, foreign fruits and vegetables move freely across the border into Michigan without any effort to determine whether these chemicals have been used in their production," he noted.

The legislation they are proposing for Michigan would require a certification program whereby foreign governments guarantee that products for export to Michigan are grown without exposure to the prohibited chemicals. It would provide for a regular program of random sampling and testing by the Michigan Department of Agriculture to assure compliance.

"The problem is two-fold," Senator Allen and Representative Mueller pointed out. "First, is the possible health hazard to Michigan consumers to chemicals whose safety has not been assured. Secondly, Michigan farmers are forced into an adverse competitive situation since they must produce products that meet high standards without using the prohibited chemicals." Senator Allen had previously introduced legislation calling for a study of this situation and freely admits that he was, at first, only looking for "a possible retaliatory measure to counteract Canada's economic boycott of Michigan beef.

"Michigan beef farmers, and I am one myself, have been incensed since January when Canada stopped the importation of Michigan beef using the PBB situation as an explanation," he said. "Beef from Michigan feedlots, the kind being exported to Canada, had never been a part of the PBB crisis. calves for these feedlots are generally imported from out-of-state and the chemical contaminant PBB had been incidentally mixed in a supplement generally used solely for dairy cattle."

"So Michigan beef feeders have been forced to sit helplessly by, suffering from a generally depressed market while wholesale prices in Canada are as much as five dollars a hundred higher," he added.

Senator Allen noted that Michigan offered a certification program to guarantee that Michigan beef was coming from non-PBB farms, but said Canada turned a deaf ear.

Governor Milliken recently joined in this effort to reopen the Canadian border to Michigan beef, sending sharp letters to Canadian as well as USDA, U.S. State Department, and FDA officials.

"When I started," Allen said, "I thought maybe we could just close the border for a few products on some false issue as they did to us. But, I am amazed to discover the degree of difference in standards. We have a real consumer issue here and intend to pursue it."

Monsma Land Use Bill Gets MFB Support

As concern for preservation of essential Michigan lands grows, support for land use legislation introduced by Representative Steve Monsma has broadened to include Michigan Farm Bureau, United Auto Workers, Michigan Municipal League, and the League of Women Voters. Speaking out in support of the Monsma proposal, Michigan Farm Bureau President Elton Smith called land use "the greatest environmental issue facing agriculture and all of society.'

He praised H.B. 4189 for the legislative provisions which would "protect locally designated essential farm land from unnecessary conversion." The land use proposal is characterized by local involvement in the challenge of finding an effective tool which will protect land areas deemed "essential."

The designation "essential lands" has been established in the Monsma bill to include four categories: land particularly suited to agriculture or forestry; lands which contain valuable mineral deposits; environmentally sensitive land and historic sites. According to Monsma, specific land areas are not named in the bill. The land use proposal sets up a procedure by which citizens through local government, a state commission, the Governor and the legislature will together determine which lands are essential and Farm must be protected. Lands not designated "essential" as defined in the four land categories will not be affected by the legislation and will continue to be zoned by local government units.

The Monsma approach to land use planning for the specific land areas begins with thorough study and deliberation at the township or city level to determine which lands should be declared essential.

Next counties will assemble what the cities and townships have done in order to determine what is essential land in each of the counties. A newly created state land commission will assemble the county designations of essential lands into a statewide program of essential land areas.

This proposed designation of essential lands will go to the Governor and then to the legislature. If both approve it, these essential land designations will go into effect and unplanned, reckless development will not be allowed on essential land.
Clinton Farmer Experiments with Organic Agriculture
Responds to Consumer Demand

By Mike Rogers

Worries about the environment, the safety of our food and the chemical residues in it, for the safety of our food has somehow turned “chemical” into a four-letter word and made people want something different for healthy. Although our safe, bountiful food supply was made possible by the scientific use of fertilizers and pesticides, many consumers are pressuring agriculture with demands for so-called natural, chemical-free foods. As a result, many farmers are finding themselves under economic and social siege to change their farming practices.

One successful fruit farmer and Michigan Farm Bureau member, John Beck of Clinton County, experimented with organic agriculture this past year. His experiences illustrate many of the problems and unexpected rewards of reduced chemical use.

Beck owns a pick-your-own orchard and cider mill about 25 miles west of Lansing. He relies heavily upon direct consumer contact to sell his products, so economics played a big part in his decision to try growing organic apples. “I’m not an organic food advocate myself,” says Beck, “but there are a lot of people who are. If you’re in business you should be catering to the customer and trying to please him. Where I’m located, well away from the cities, I feel that the profitable thing for me to do is build up a loyal trade.”

To attract the “organic food” trade, Beck abandoned the use of chemical pesticides. Instead he purchased and used the worth of predator insects such as trichograma wasps and lace wings. And in every orchard row he put pheromone traps, which attract insects with a mating lure.

But this insect control program was not entirely successful. About one or two percent of Beck’s apples ended up with worm damage—a potential disaster for a pick-your-own operation. When we discovered late in the season that we had worms, we were horrified,” he relates. “Even though it was only one or two percent, a customer is always wrong that he is going to bite through an apple and halve a worm. We thought that our customers were going to be really turned off.”

On top of that, he had a severe hail storm early in the year when the apples were the size of large marbles. “It took nicks out of them and really damaged them,” he says. Since Beck advertised that his apples had not been sprayed with pesticides, “my customers wondered if these marks and dings were from fruit insects, which of course they weren’t.”

As a result, he says, “my pick-your-own customers threw a lot of apples on the ground that really weren’t that bad. All in all that hail storm ruined the market value of my Spys.”

Ironically, Beck found that some people wanted apples that had been sprayed. “They just don’t want to look and sort” for apples in good condition, he says.

The worm problem also meant that he could not use his apples in his cider mill. State regulations, and his own conscience, would not allow him to put wormy apples in the cider. He ended up buying a supply of apples from another orchard.

Did he lose any money on his organic experiment? “Oh yeah, I did,” he says “but it’s not as bad as I thought. I’m trying to look at my volume sales this year and compare it to other years, and so far we’re running just about the same. I do feel that I may have lost some regular customers. I think that I’ve gained some organic — food customers.”

Overall, Beck says he learned a lot from the experience and will be making only a few changes next year. “I found out that there are some real benefits to going organic,” he says, “and I would probably be one of the last guys to think that way. I was fully a chemical man and I just depended on a full chemical spray program to do the job.”

He claims to have found one benefit in his fertilization program. Instead of using conventional commercial fertilizers, he used tankage, which is dried and ground animal-by-products. He also used mined phosphate from Florida and potassium from crushed granite.

“I tried to adjust my nitrogen per tree so I’d end up with the same amount, which took quite a bit more organic fertilizer. But I was real surprised. I can’t say what other trace elements were involved, but I seem to have the best tree health I’ve ever had. I’m just so pleased with the results this year that just for my own economic benefit, I think I will stay with the fertilization program. It wasn’t that much more expensive than the other type.”

But he will be making some adjustments in his pest control program. “I’m still going to use predator insects and the pheromone traps.” he says. “But I think I’m going to try three well-timed sprays at the most critical times instead of the normal ten or twelve sprays per year.”

He says he plans to use pesticides that break down with ultraviolet rays instead of chemicals that wash off with rain. He thinks that even with the modified spray program, he will keep 90 percent of his organic customers.

Beck notes that registration and testing requirements are making it increasingly difficult for chemical companies to produce agricultural chemicals. He fears that the expense may become so great that relatively small crops, like apples, will simply be ignored. “This is a real problem,” he says. “People in the fruit industry are really worried that in a few years, the chemicals that we’re using will wear out as the insects become accustomed to them. We’re really nervous about running out of good pesticides that’ll do the job. Just from an economic standpoint I think one of our only other recourse is to look more at organic—type farming.”

“I do think we still need chemicals,” he says. “There is room for chemicals. But in the long run, if we use them a little more wisely we’ll all be happier.”

FB Women Improve Leader Skills

If you are thinking about installing a wood stove in your home, shop or other farm building this year, Farm Bureau Insurance Group has a free guide that will help you.

The guide, called “Wood Heat—The Safe Way,” offers valuable information on the proper installation and operation of wood stoves.

It will help you determine which type of wood stove is best for you, where to locate it, and the type of chimney you’ll need. The guide also covers the types of problems you may encounter with your good stove and gives important safety tips.

With the abundance of wood on many farms, wood heat can be a very economical way to heat a home or farm building, but it can also be very dangerous. Following the tips contained in the free guide prepared by Farm Bureau Insurance Group will help you feel a lot more secure about using a wood stove.

For your free copy, fill out the coupon below and mail it to: Wood Heat, Communications Dept., Farm Bureau Insurance Group, 7373 W. Saginaw, Lansing, Mich. 48909.

Please send me copy (copies) of “Wood Heat—The Safe Way.”

Name

Address

Town State ZIP


Bonnie Carpenter (left) and Sue Preston, Branch County leaders, receive instructions from Larry R. Ewing, director of FB Women’s In-Formation & Public Relations Division, on the use of a slide projector. Speakers’ Bureau teams are introducing a new presentation on the use of agricultural chemicals and are looking for appearances before urban groups.

“Those who say women aren’t involved in Farm Bureau, just don’t understand what’s happening,” stated Jack Laurie, Michigan Farm Bureau Vice President in addressing the 1977 Farm Bureau Women’s Leader’s Conference in Mt. Pleasant.

The 140 women in attendance proved the truth of Laurie’s words. They reported on projects carried on at the county level. These ranged from mall displays to Consumer Movement. In relating a personal experience, Mrs. Beebe said, “I thought I was pretty smart, but I still was taken advantage of. I paid for something I didn’t receive and can’t get the reasonable service I deserve.”

Beebe pointed out the need for interest in consumerism. “It must be a reasonable movement. You must be involved to help make it so I encourage you to participate in local consumer groups. After all, farmers are consumers.”

Farm Bureau women are involved. The Leadership Conference is evidence that they want to be more involved and are capable of doing so.
Outstanding Young Farm Woman Contest and Discussion Meet. All Farm Bureau members are invited to attend this reception.

Something new this year; a joint Presidents' and Membership Campaign Managers' Banquet! This special event will take place Tuesday evening, November 29, 6:00 p.m. in the ballroom of the Pantlind Hotel.

The program will feature presentation of the "Fabulous 15" awards to campaign managers and President's Trophy awards to County Farm Bureau presidents.

The key county leaders in the winning spirit for the year ahead will be the "winningest coach in the nation," Robert Devaney, athletic director for the University of Nebraska, appearing through courtesy of General Motors.

Devaney concluded his illustrious college coaching career after the 1973 Orange Bowl game with a record 101-20-2. His 11 years as Nebraska coach included nine bowl trips, seven Big Eight titles, two national championships, two Outland trophies, a Lombardi trophy, and a Heisman trophy winner. He began his football career in Michigan as a player at Saginaw High School and Alma College. He coached at several Michigan high schools, and served as an assistant to Biggie Mun and Duffy Daugherty at Michigan State University.

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"Winningest Coach" Will Inspire Presidents, Membership Managers

**ROBERT DEVANEY**

**Wednesday**

**Busy Day For Young Farmers**

Young Farmer activities during the Michigan Farm Bureau Annual Meeting will be held Wednesday, November 30 in the Pantlind Hotel and Civic Auditorium.

Scheduled activities begin with the judging of the Outstanding Young Farm Woman Contest and Discussion Meet Semi-Finals in the Pantlind Hotel beginning at 8:00 a.m.

Following a luncheon for the Outstanding Young Farm Woman contestants and their spouses, judging of the finalists for the Distinguished Young Farmer and Outstanding Young Farm Woman Contest will be held at 1:30 p.m. in the Civic Auditorium.

The annual meeting of Farmers Petroleum Cooperative will begin at 3:00 p.m. At the conclusion of the meeting, around 3:30 p.m., a colorful and informative Product Show will open. This will occupy the full exhibit area in the Civic Auditorium and will highlight an entire line of farming supplies and marketing information. Other exhibits and demonstrations will include farm family living and farming practices.

During the exhibit hours, there will be prizes, factory representatives to answer questions, and Harry Jarkey, with his humorous auctions. The "crazy auctioneer" has been popular with Product Show participants for several years at the annual meetings.

A complimentary buffet dinner will be held in the exhibit area, followed by entertainment by "The Chords."

**THE CHORDS**

**Tuesday Evening**

"Winningest Coach" Will Inspire Presidents, Membership Managers

**ROBERT DEVANEY**

**Wednesday, A.M.**

**Commodity Sessions: Highlight New Concepts for Agriculture**

Two innovative concepts for agriculture will be presented during the 1977 Annual Meeting Commodity Sessions on Wednesday, November 30. Michigan Farm Bureau members will be given an overview of the Michigan Agricultural Services Association (MASA) legal defense program, Donald Sheppard, MASA General Manager, will also answer questions regarding the new program following his presentation.

Featured speaker during the two-hour session will be William J. Sheppard, Senior Fuels Analyst, Battelle Memorial Institute, Columbus, Ohio. The emphasis will be on energy derived from farm crops and waste products.

The Commodity Session will be held in the Pantlind Ballroom beginning at 10:00 a.m. on November 30.

**By Popular Demand**

**Koffee Klatceteria Back Again!**

The Koffee Klatceteria, a relaxation and information area sponsored by Farm Bureau Insurance Group for delegates at the MFB annual meeting, will again offer free refreshments and free state-wide telephone service to delegates and guests in Grand Rapids this year.

The Klatceteria, which will be located near the center of convention activity inside the Grand Rapids Civic Auditorium, will provide a continuous supply of free coffee, milk, donuts and apple cider for everyone at the convention.

Convention delegates will also have the use of three telephones in the Klatceteria, allowing them to call anywhere in Michigan free of charge. Delegates are invited to leave the Klatceteria phone numbers with family or friends so they can be reached in case of emergency. Farm Bureau Insurance Group employees manning the Klatceteria will forward any phoned-in messages.

The Klatceteria phone numbers are: (313) 454-7339, 454-8638, and 454-8636

In addition, the Klatceteria will offer a variety of displays and insurance-related information, including estate planning aids.

The Klatceteria will be open 8 a.m. to 4:30 p.m. November 30 to December 2.
**Nov. 29-30, Dec. 1-2, Grand Rapids**

**Wednesday A.M.**

**MFB Call to Order**

The Michigan Farm Bureau annual meeting will officially open on Wednesday morning, November 30, at 9:00 a.m.

Ellen R. Smith, president of the Michigan Farm Bureau, will address the delegates, reviewing the organization's accomplishments during the past year, and looking to the challenges facing agriculture in the future. At the Wednesday noon luncheon, Max Dean, Treasurer and Chief Financial Officer, will present the treasurer's report, and Robert E. Braden, MFB Administrative Director, will give his report. The resolutions session is set from 2:30 to 4:30 p.m.

Wednesday Evening

**Annual Banquet is Highlight**

The Michigan Farm Bureau Annual Banquet has become a highlight of the 4-day convention for members and guests and this year's event, Wednesday, Nov. 30, 6:00 p.m., will be no exception. "Dynamic," "fascinating," "spellbinding," have been some of the adjectives used to describe the presentations made by the speaker for the evening, George Walter, former park ranger, teacher and college dean, now pursuing a full-time speaking career. Known as a "teacher of teachers" at Lawrence University in Appleton, Wisconsin, one of Walter's life-long concerns have been young people and their own unique problems. Also in the spotlight this evening will be the recipient of Michigan Farm Bureau's Distinguished Service to Agriculture award, the Outstanding Young Farm Woman, the Distinguished Young Farmer, and the Discussion Meet award winner.

The Annual Banquet will be followed by a dance.

**Thursday Noon**

**Governor Will Visit**

Governor William Milliken's visit to the Michigan Farm Bureau annual meeting has become a tradition. This year he will speak to the delegates at the Thursday noon luncheon.

Also on the luncheon program will be presentations to "Agricultural Communicators of the Year," news media people who have been nominated for the honor by county Farm Bureaus for their outstanding coverage of agricultural activities and issues.

Resolutions will resume following the luncheon program and continue until 4:00 p.m. Districts 1, 3, 5, 7, 9 and 11 will then go into caucus for nomination of directors.

**Thursday Evening**

**FB Jamboree!**

Let's go Country! Don your jeans, your bibs, your buckskins and plaid shirts and join the fun at the Farm Bureau Jamboree, Thursday evening, December 1, 6:30 p.m. Enjoy a country meal in a country atmosphere, hear "Will Rogers" recognize county award winners, and be entertained by the well-known Squaretappers and a Blue Grass Band.

Top your evening off with a big square dance and visit with Farm Bureau friends at an old west saloon. A fun event to honor County Farm Bureau award winners — Don't miss it!

**Friday**

**Elections - Resolutions - Adjournment**

Resolutions will begin at 8:30 a.m. and continue until noon. For the first time in several years, delegates will attend a planned luncheon rather than being on their own. Election of directors in odd-numbered districts, one director-at-large, one director representing the Farm Bureau Women's Committee and one director representing the young Farmers Committee will take place during the morning session.

Consideration of resolutions will resume at 1:00 p.m. and continue through completion.
Marketing Outlook

Who's Right?

Farmers are less optimistic than the USDA concerning the outcome of this year's great apple crop. Rainy, wet weather has created a great deal of anxiety among farmers in Michigan and across the U.S. In Michigan, dry bean producers are seeing prices for quality beans jump as some fields are now being abandoned. The fields in some areas are extremely wet and farmers simply haven't been able to get on them with any consistency. Some mold has been noted in Michigan soybeans also.

Despite these conditions along with problems such as a stumble in corn, corn borers, dock strikes and decreased export demand, the USDA remains optimistic. Corn production estimates have again been increased to record levels, with one percent or 74 million bushels above the September forecast. Similarly, soybean production has increased by 3 million bushels to a record 1,647 million bushels.

The loser in either case will be the farmer! He will either have high prices for a crop he can't get out of the field, or he will have such a large surplus that prices and incomes will be severely depressed. For those who wanted to eliminate booms and busts from farming by instituting programs, regulations and artificial restrictions, maybe there's a lesson in all of this!

Apples to Europe

Unfavorable spring weather has caused a 20 percent reduction in Europe's dessert apple crop and has threatened to increase prices 25-30 percent above normal. The high prices would undoubtedly affect demand as consumers will shift buying to more plentiful and favorable priced fruits.

The "London Financial Times" has reported that expanded imports of both U.S. and Canadian apples will be needed to fill demand this year. Last year over 321 thousand bushels of apples were shipped to Europe from the United States.

Another boost for exporting came when the European Economic Community suspended its 14 percent tariff on apple imports.

Farmers --

Tell Them What You Think

Interested in telling the Commodity Futures Trading Commission (C.F.T.C.) what you think? Give them a call! They will be conducting a telephone poll from October 15 through November 30, 1977. The purpose of the survey is to answer such questions as:

-Do you or any of your ever forward contracted?
-If so, have you ever been involved in a default?
-If you have not forward contracted, is it because you fear default?
-Do you favor Federal Government Regulation to protect against default?

-Would you favor licensing, bonding, government backed insurance, or some other means of protecting against defaults?

The C.F.T.C. hopes to obtain more accurate, updated information to help determine how forward contracts might be regulated and whether any economic purpose would be served by bringing it under government control.

If your interested - calls will be received between 8:30 a.m. and 5 p.m. Eastern Time. The number is: (800) 424-9833.

Ground Beef Top Choice of Consumers

GROUND BEEF

I for one have not, or will not give up my love for steaks, roasts and other cuts from high quality beef, but the American people in general have been putting ground beef as their first choice. In fact, ground beef is the most popular meat eaten in the United States, according to the National Livestock and Meat Board.

Economics has contributed significantly to the rise in ground beef popularity. Other factors include the increased number of working wives who find ground beef faster and easier to prepare, and to a growing number of fast food restaurants. These factors could be questioned, but experts say, continues the Board, that patrons of the three leading hamburger chains consumed the equivalent of 2 million head of cattle in 1975!

It is predicted that the popularity of ground beef will continue since consumers have reacted positively to particularly more of this nutritious and convenient meat, the Board concluded. It appears that the high quality cuts will more and more be identified with the weekend meals and other special occasions important enough in hostemaker's schedule to warrant the time and effort of preparation.

The new nonsurgical technique for OVA Transplants

Nonsurgical embryo transplants may be the biggest news for beef producers and dairyman since artificial insemination. Nonsurgical collection of embryos was the first step in this new technique. The biggest limitation with the surgical procedure is that only a few collections can be made during a cow's lifetime. The new nonsurgical technique is not restrictive since no surgery is performed on the donor cows. Collection can be made simply and repeatedly, and on a regular hecality schedule.

The new method was developed by a small team of specialists at the great plains OVA transplant company near Lawton, Oklahoma.

Michigan Wine Has Stiff Competition

Despite a 1977 crop that is 50 percent of normal, those in the Michigan grape industry are predicting a bright future.

"The future is rosy," states Ken Nye, horticultural specialist for the Michigan Farm Bureau. "There is much enthusiasm, especially in the wine industry.

And the figures appear to substantiate Nye's claims. Of the 15 wineries in Michigan, six have been established in the last five years. This makes Michigan the fourth leading wine-producing state in the country, with an estimated two-million gallons made in 1976.

However, while Michigan wineries are making a lot more wine, they aren't selling as much as they would like. In 1976 under a million gallons, eight percent of the wine sold in Michigan, was made in the state, in 1964 two million gallons of Michigan wines were sold in the state, or fifty percent of the market.

This indicates the increased popularity among table wines at the expense of dessert wines, a trend that began in the late 1960's. At that time dessert wines were popular in Michigan and wineries responded to the demand, so much so that the state became known for its dessert wines, which have a tendency to be sweeter. In 1968, 1,991,335 cases of table wines were consumed in Michigan compared to 1,458,902 cases of dessert wines; two years later table wines caught up in Michigan. Now over one and a half million more cases of table wine are consumed in Michigan than dessert varieties.

The changeover to drier table wines began sooner in California and New York, putting Michigan winemakers at a competitive disadvantage. While other domestic wineries began using fewer American-type grapes (e.g., Concord, Niagara), and more French hybrids, the switch in Michigan came much later and at a less accelerated rate.

Ken Nye is encouraged that more French hybrids are being used in Michigan wines, but sees the need for increasing the number. "As soon as more of the wineries change over and start making the better table wines, we will see increased demand. I estimate that 500 acres of hybrids were grown in Michigan this year but that's less than three percent of the total grape acreage."

But increasing the French hybrid acreage won't automatically produce positive results. Nye explains, "Michigan is making a better wine than ever before, and yet the competition from California and New York remains stiff. We know that we need more of the hybrids, but we also know that we have to convince the consumer that Michigan can make a good wine."

Dairy Products Output

U.S. butter production in August totaled 78.2 million pounds, the highest level for the month since 1971. This was 7 percent below July, but 20 percent above August of 1976. Cheese output at 272 million pounds was down 4 percent from July and 5 percent under a year ago.

Non-fat dry milk production continued to run ahead of a year ago levels. In August, output totaled 101 million pounds, 52 percent higher than August 1976.

Grape harvesting was in full swing during the middle of September near Lawton in Van Buren County. Eleven percent of Michigan grapes are used for the production of wine.
Crime Prevention
Program is Progressing

Several counties are kicking off the Rural Crime Prevention program this fall and other counties will be starting in the spring. Photo at left shows the materials which are available for marking your property with your driver's license number. Contact your county Farm Bureau for further information.

FBS/FPC Member-Only Program
Features Battery Chargers

This month's Member-Only feature is a CO-OP 10-Ampere Battery Charger available at participating Farm Bureau dealers. The charger is designed for cars, boats, and farm equipment. It will recharge the average 6-volt or 12-volt battery at 10 amperes, bringing the battery to a full charge in 2 to 6 hours. It's easy to use manual charger, and is simply disconnected by hand when the battery becomes fully charged. The member-only price for this quality charger is $27.95.

Bill Rockey, Director, Energy and Hardware Department, suggests patrons get CO-OP battery chargers for Christmas gifts. They've been well received in past years. Farm Bureau Services and Farmers Petroleum are currently sponsoring a program for Michigan Farm Bureau members. It's the Member-Only program, where once a month advertised specials are offered to Michigan Farm Bureau members at participating dealers.

Future specials for Michigan Farm Bureau members may include hand tools, animal health products, premium seed, work gloves, nut and bolt assortments, boots and overshoes, or other popular items.

Here we are in the midst of yet another one of Mother Nature's challenges -- swim anyone?

It doesn't seem possible we are so near the "where did you leave your boat, zip up your coat, don't melt on the rug and please wipe your nose" season! The approaching winter was brought to my attention recently when my six year old lost his first pair of gloves of the season, the first day he wore them, of course.

Do you remember when the onset of winter meant the promise of some quiet time with a good book and some extra family time? Well, I don't know about you, but I'm afraid the fast pace of summer and fall shows no sign of letting up for a long time. It becomes even necessary for me to take a long look at my time to insure I use it with quality.

Farm Bureau is one of the ways I have always used my time wisely. Farm Bureau is the voice for agriculture in Michigan, and the nation, and I hope all of you became involved in some way this year at your county annual meeting. It is at these meetings where many of our concerns become policies for the coming year.

Speaking of annual meetings, would you like to meet some very informed and interesting Farm Bureau members? They will be at the state annual meeting this month in Grand Rapids, will you? If you are able to attend, be sure to talk with the contestants of the Young Farmer Discussion Meet and the Outstanding Young Farm Woman contests. I am sure you will be impressed with the great potential leadership these people possess for our organization.

Let's really get behind the many programs Farm Bureau has this year, and if we all work together, we can make a voice people will listen to.

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**Prices and Pricing**

Prices and pricing guide the production, distribution, and consumption of commodities. Farmers and handlers are nearly always faced with many possibilities when they make business decisions. They must decide what kind of farm or plant to buy or build; how big it shall be; and what, when, and where to produce, process, and sell.

Prices affect business decisions of producers, marketers, and consumers, and those decisions in turn affect prices. A pricing system facilitates the making of rational decisions by investors, producers, handlers, and consumers alike. By following a marketing system, a farm can sometimes earn the most income, or at least avoid losses.

Because there are so many different kinds of decisions to make, with alternatives for many, there are many kinds of prices and each type of price has certain functions to perform.

Prices guide the use of some productions even if no actual transfer of ownership occurs. A farmer can sell his corn or feed it to his hogs. His decision depends on whether he expects the future return from selling hogs will exceed the present cash return from selling his corn by a sufficient amount to cover the risks of deferred sale. In the purchase of farm supplies, buyers shift from one producer to the other or from one supplier to another in response to relative prices rather than to the personal qualities and resources used in production, both result from the interaction of supply and demand. If either supply or demand is absent, there will be no exchange and hence no transactions and actions of sellers. Demand reflects those of buyers.

The statement that supply and demand determine price is correct, but not very helpful in understanding pricing. Supply, in a particular market for a specific time, means the various quantities sellers will offer at each various price; usually, the higher the price, the more will be offered. Demand, in any particular market over a specific time period, means the various quantities buyers are willing to take at each of various prices; the lower the price, the more buyers will take.

Both supply and demand may be influenced by appraisals of future as well as current conditions. While the general factors of supply and demand lie behind the generation of all prices, the differences in the specific conditions for particular goods or services in particular markets lead to substantial variations in prices.

Distinction is made in price analysis among normal, long-run, and short-run prices. The normal price of a commodity would result if supply and demand conditions remain unchanged for a long period so that the rate of production would equal the rate of consumption.

If the supply that is offered comes from a fixed base of production, where farmers cannot increase the factors of production they use and where new farmers do not enter production, the resulting marketing price is called a short-run price.

If, however, farmers can increase their inputs of any and all of the resources they use, and if new farmers can enter production, the resulting price over a time period is called the long-run price.

Types of prices and pricing also vary with different levels of the marketing system. Prices are made and quoted at farm, roadside, local outlets, central markets, and in wholesale and retail channels. There are f.o.b. shipping points, f.o.b. plant, f.o.b. grower, and delivered prices. The different kinds of prices are determined by the particular type of market and pricing trend for the commodity in question.

Many of the prices one hears about are quoted, or nominal, prices. They may merely be bids or offers, or a trading basis quoted by an organized exchange. These prices alone reflect the actual market transaction or affect farm incomes.

**Prices**

Prices, as a general notion, are meaningful only in relation to a specific commodity, market, and time period. Published prices for a given day or year are often averages of the prices of many individual transactions.

Generally, the maximum farm value for the crop as a whole would be obtained by charging different prices for the same raw product in different uses. For some commodities such as lumber, wool, barley, and potatoes the non-competitive at the consumer level. Corn starch, corn meal, corn oil, and corn sugar or syrup are not directly competitive with one another, although they are all derived from the same product.

The different kinds of prices are determined by the personal qualities and resources used in production, as well as the actions and reactions of buyers and sellers to improve their income.

Middlemen as wholesalers and retailers, usually charge a higher price when they add to the price they pay, a margin to cover their costs of doing business and making a profit. This size of the margin or markup varies widely among commodities, markets, and over time. The competition faced by merchants also affects their margin. There is no unique set method by which distributors' margins are set. But the margin, however determined, is what the consumer has to pay for the services performed. This affects the amounts the consumer buys and in turn affects the amounts sold and the prices received by the farmer.

Prices change almost constantly. With no change in general price levels, the relative prices of farm products may shift. The changes may be due to changes in relative outputs or to changes in outputs and prices of competing and complementary products. They may also be due to changes in relative costs or other similar factors. There are fairly measurable long-run changes in the prices of some farm products relative to prices of other farm products. Those changes may be due to long-run shifts in tastes, incomes, technology, or output related products. Products of farm products also react only when relative general price levels are changed for a long period so that the rate of production will change for a minimum expenditure in terms of resources, a product of maximum value is exchanged, or if a given value of product is exchanged for a minimum expenditure in terms of value or resources.

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FBS/FPC Will Elect
Officers at Annual

The Nominating Committee for Farmers Petroleum Cooperative, Inc. will be reporting the following nominees to the Board of Directors at the Annual Meeting to be held on November 29:

- Harry Herbruck - Ionia County (Incumbent)
- Gerald Geiger - Huron County (Incumbent)
- Lawrence Metzler - Sanilac County (Incumbent)
- Calvin Reetz - Ogemaw County
- Roy Thompson - Mecosta County
- Robert Wenger - Barry County

Members of the Nominating Committee are:
- Karl Howard, Sanilac County, Chairman; Richard Woodhams, Clinton County;
- Harry Jarlce, the “crazy auctioneer,” will once again entertain the annual meeting delegates at the Product Show on November 29.

Now High Producing Herds Can Produce Even More Milk!

Farm Bureau Services Cooperative Research Farms has discovered a new way to increase milk production. Nu Pro Dairy Feed helps regulate soluble and insoluble proteins within the cows’ rations. Field tests show that regulated protein aids in producing even more milk in good dairy herds! Make more milk production your goal. Ask your Farm Bureau feeds man about Nu Pro Dairy Feed today. He’ll tailor a program to your herd’s needs.

*Patent pending
Experiment Station Opens

The Clarksville Horticultural Experiment Station, a new 440-acre research site, was officially opened September 29 near Clarksville in Ionia County. The station, Michigan State University’s newest outlying experiment station, will eventually centralize much of the developmental vegetable, ornamental and fruit crops research.

"The future development of this research farm is an important part of the improvement and development of the Agricultural Experiment Station’s statewide research network," said Dr. Sylvan Wittwer, director of the MSU Agricultural Experiment Station. Wittwer continued, "projects that are presently underway will allow expansion of research projects that are presently restricted due to lack of field testing sites.

Dr. James H. Anderson, dean of the MSU College of Agriculture and Natural Resources stressed the importance of having adequate support to all outlying research locations throughout the state, saying, "This network of research stations is the keystone of our programs which strive to bring research out of the laboratory and into real-life situations throughout the state."

Commemorating the station’s opening was a tree planting ceremony on the laboratory and into real-life situations throughout the research site will begin next spring with the planting of 20 acres of fruits and vegetables. Dr. Robert Stanley Powell (R-Ionia) and Senator Robert Vander Laan were Wittwer, Dean of the MSU College of Agriculture and Natural Resources, and Donald Dewey, acting chairman of the MSU Department of Horticulture, who presided over the planting.

Initial plantings on the research site will begin next spring with the planting of 20 acres of fruits and vegetables. Dr. Robert Anderson, MSU’s Horticultural Research Station scientist and coordinator of development for the station said, "If we can stay on schedule, we will have one of the best horticultural research units in the U.S. by the mid-1980’s."

When fully-developed, the Clarksville research plots will feature research on all kinds of tree fruits, small fruits, vegetable crops and ornamental plants.

"If your piggy bank had a hole in it, you’d patch it up so the money wouldn’t dribble out. So why not plug up a poorly insulated home, instead? With the high cost of energy a lack of insulation is a good way to freeze your way out of your piggy bank."

Don’t Freeze Your Way to Poor House: Insulate!

If your piggy bank had a hole in it, you’d patch it up so the money wouldn’t dribble out. So why not plug up a poorly insulated home, instead? With the high cost of energy a lack of insulation is a good way to freeze your way out of your piggy bank."

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Pack Your Bags for AFBF Annual Meeting Tours

LAST CALL FOR HOUSTON
RIO GRANDE VALLEY MEXICO

January, 1978 is a long way off, but Michigan Farm Bureau members who plan to attend the American Farm Bureau Federation Convention in Houston, Texas have some planning to do now. The convention will be held January 8-12, 1978, and there will be several options available for travelers to get to and from Houston, and two alternative side tours are in the making for those who wish to do sightseeing following the meeting.

Those who simply want to fly to and from Houston on special chartered airplanes will have the opportunity. However, reservations must be made by November 22 as this option is limited to 200 persons.

Following the convention, two tours are planned from Houston. One is a bus tour visiting many of the well-known areas of Texas and Mexico. The other is a tour to several areas in Mexico.

No matter what the selection, reservations must be made early since Houston will be in the peak of its convention season, and demand is already brisk for rooms at the luxurious Stouffer’s Greenway Plaza Hotel where the Michigan group will be staying.

For the 1978 convention, there are four possible options available and the reservation coupon is divided into sections to make the task easier. For the 1978 convention, the corresponding sections are (B) THE CHARTER FLIGHT WAY, (C) THE TEXAS-RIO GRANDE WAY, (D) THE MEXICO WAY, (E) TRAVEL ON YOUR OWN.

(CHARTER FLIGHTS)

The charter way is for those members desiring only to attend the convention and who will not be participating in either post convention tour. Travelers will leave Lansing by charter flight for Houston and return following the convention. (PLEASE FILL OUT SECTIONS (A), (B) AND (C).

(C) TEXAS-RIO GRANDE

For those selecting this alternative, separate flight arrangements will be made for Farm Bureau members who select this tour to Mexico following the convention.

Travelers will depart Houston January 12 for three nights in Mexico City where they will be staying at either the Aristos or Maria Isabel Hotel. Planned tours plus ample free time has been designated. Next will be one night in Taxco at either the De la Borda Hotel or Holiday Inn. The world famous Ballet Folklorico, and the Palace of Fine Arts will be visited enroute to the silver city of Taxco.

January 16 tourists will depart for three nights in Acapulco with reservations at the Fiesta Tortuga or Paralmo Marriotti. Highlights include the Spanish Fort San Diego, b HIVing by native beach boys, and a sunset cruise. Plenty of time is planned for shopping, swimming and sightseeing on your own. (PLEASE FILL OUT SECTIONS (A), (D) and (E).

(E) TEXAS-RIO GRANDE TOUR

Those Farm Bureau members desiring to take personal transportation to the Houston convention site MUST still make their hotel reservations through Michigan Farm Bureau to be assured of rooms in the Stouffer’s Greenway Plaza Hotel. (FILL OUT SECTIONS (A) and (E).

Those wishing to drive and participate in the Rio Grande-Texas tour should (FILL OUT SECTIONS (A), (C) and (E)). Those wishing to drive and participate in the Mexico tour should (FILL OUT SECTIONS (D) and (E)).

It is of utmost importance that reservations be made promptly. Rooms not reserved by November 21 must be released. If additional information is desired on the tours, write Kenneth Wiles, Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909, or phone 517-321-5661, extension 229.

(A) RESERVATION REQUESTS

Name(s)
Address
City State Zip
Telephone
County
Room With
Air Reservations From

BE SURE TO CHECK HOUSTON HOTEL ACCOMMODATIONS DESIRED IN SECTION (E).

(B) CHARTER FLIGHTS

Please enter your reservation for the following trip to the Houston Convention: Charter airplane from Lansing to Houston and return (check charter requested below).

CHARTER NO. 1 ( )
Departs Lansing, Saturday morning, January 7. Returns Wednesday afternoon, January 11.

CHARTER NO. 2 ( )
Departs Lansing, Saturday afternoon, January 7. Returns Thursday morning, January 12.

Total cost, including transportation, baggage handling, tips, transfer to and from hotel and the Michigan Breakfast on Monday, January 9 is $150.00 per person.

A $25.00 deposit per person should accompany reservation request, fully refunded in case of cancellation before November 23, 1977. Full payment due December 1, 1977.

(C) TEXAS-RIO GRANDE TOUR

Please enter your reservation for the post convention Texas-Rio Grande tour. We wish to leave from and return to:

Lansing ( ) $515.00 ( ) Saginaw ( ) $525.00
South Bend ( ) $512.98 ( ) Grand Rapids ( ) $525.00
Fort Wayne ( ) $512.98 ( ) Detroit ( ) $513.00
Brownsville ( ) $513.00 ( ) Houston ( ) $513.00

Commercial air reservations will be made for you from your city of departure, on Sunday, January 8, 1978.

A $75.00 deposit per person should accompany the reservation, and full payment is due by December 1, 1977. A $25.00 cancellation charge will be made if cancellations are made after the final payment date.

BE SURE TO CHECK HOUSTON HOTEL ACCOMMODATIONS DESIRED BELOW.

(D) MEXICO TOUR

Please enter your reservation for the post AFBF convention tour to Mexico with hotel accommodations as checked. The price includes transportation from the city checked to Houston for the AFBF convention and return, but does not include meals or the hotel in Houston.

Boarding At
Deluxe Hotel
Detroit $597.85 ( ) Lansing $510.32 ( )
Lansing $510.32 ( ) Grand Rapids ( ) $563.32
South Bend ( ) $512.98 ( ) Saginaw ( ) $577.32
Grand Rapids ( ) $456.32 ( ) Fort Wayne ( ) $509.32
Chicago ( ) $334.00 ( ) Houston ( ) $379.00

A $75.00 per person deposit must accompany the reservation request. Full payment will be due no later than 40 days prior to departure. A $25.00 cancellation charge will be made if cancellations are made after the final payment date.

BE SURE TO CHECK HOUSTON HOTEL ACCOMMODATIONS DESIRED BELOW.

(E) CHARTER FLIGHTS

Please make the following hotel reservation for your trip to the Stouffer’s Greenway Plaza (where the Michigan delegation will be staying).

Double Room ( ) rate range from $46.00 to $52.00 per night for persons
Single Room ( ) rate range from $38.00 to $42.00 per night.

If you are traveling to Houston by transportation other than the charters or tours mentioned above, please state what nights you will want your room for.

Mail this reservation form and deposit check to:
Kenneth P. Wiles
Michigan Farm Bureau
P.O. Box 30960
Lansing, Michigan 48909

Make checks payable to: Michigan Farm Bureau
IN GENERAL

The price index from the Crop Reporting Service showed a decline in prices received for farm inputs. Prices paid by Michigan farmers for their supplies appear to be coming down or staying the same. Soybean meal, hog feed, and beef cattle concentrates have all come down. Mixed dairy feed 16 percent protein was sharply down on the average. All poultry feeds are down. Liquid fuels have remained steady in price. Unquestionably, many farmers are in a serious economic squeeze with the cost of labor, machinery, land, fertilizer, fuel, and other farm inputs trending higher in price, or not giving much ground; but Farm Bureau dealers are being contacted now by Farm Bureau Services and Farmers Petroleum are pledged to hold prices down as much as possible.

FERTILIZER

Fall fertilizer for grain and planted corn has been slow because of the wet weather. Supplies are good at Farm Bureau dealers. Farm Bureau dealers are being contacted now by Farm Bureau Services for their fertilizer needs predicted through 1982. 10,000 tons of potash have been contracted for winter delivery by Farm Bureau Services and will be conveniently stockpiled on the Saginaw River location.

FEEDS

Dairy and hog feeds are in good supply and prices have been trending down. The demand for feeds, however, remains high and the Farm Bureau Services Battle Creek Feed Plant is busy supplying requirements. NuPro Dairy Feed continues to be a star performer with ready acceptance by dairy farmers trying it. NuPro enables dairy animals to produce more milk on the same amount of feed.

SUPPLY REPORT

By Greg Sheffield

The heaviest splitting wood. They are boon for folks burning wood. LP White Heaters, humidifiers, snow blowers, snow shovels, and other winter items are being stocked now. It's a good time to line up your supplies while the selection is still large. The White Heaters are clean burning gas heaters causing no vapors to irritate eyes. They are used in ventilated work areas such as shops, and wherever animals or people need heat.

Good buys are available in binder twine at all Farm Bureau dealers.

FARMERS PETROLEUM COOPERATIVE

A fall promotion opportunity with good buys and plenty of service is available for new heating oil customers.

Full Fertilization... Assures A Better Total Crop Profit

Fertility Helps Solve Crop Stress Problems

Test results from a leading midwestern university confirm that fertilization does affect crop stress. Under-fertilized crops tend to be thirstier crops. By the same token full fertilization helps crops deal with stress caused by overabundance of water. A program of Full Fertilization with quality Farm Bureau fertilizer is the best way to assure high crop yields and better profits.

Get Ready for Spring Now and Save

Your Farm Bureau dealer can work out a Full Fertilization program based on your soil conditions. You can order and take your fertilizer now to be sure you have the proper type and amount when you need it this Spring. You save dollars per ton because of our Winter discounts ... You save time with fewer planting delays.

Farm Bureau Means Total Service

Your Farm Bureau dealer is a pro. He has the knowledge, the products and the service to help you get better total crop profits. He carries the full range of popular and effective fertilizers — including Hurry-™ high analysis starter fertilizers, anhydrous, bulk-blends, and others. Ask the Farm Bureau people today ... and be ready this Spring!

Where Your Farm Comes First

Farm Bureau

FARM BUREAU SERVICES, INC
Ingham F.B. Publishes Book to Promote County Agriculture

By Jim Bernstein

"For quite a while I've seen the need to have something that shows what great things Farm Bureau members do."

Those are the words of Jean Scott, the secretary of the Ingham County Farm Bureau. What began as a dream for Jean and other Ingham County members has now become reality thanks to some hard work, cooperation, and a great deal of desire. The result of Ingham County Farm Bureau's perseverance is a 24-page booklet entitled "Farming in Ingham County." The booklet was presented at the county annual meeting on October 3. when county president Charles Wilcox presented a copy to County Commissioner Chairperson Debbie Stabenow.

Jean Scott says the project had been in her mind for a long time. "When people think of Lansing, the capital, Oldsmobile, and Michigan State. Not much agriculture comes to mind," she says. "We wanted to show the importance of farmers in this county."

With the approval from the county board of directors, Jean, Ingham County Information Chairperson Audrey Stoffer, and a committee of Farm Bureau members began collecting pictures, historical and economical information, and perhaps most importantly, financial contributions.

Once the vital data had been collected it was time to face the real challenge: writing the articles that would go into the booklet. "We began taking for granted that the general public is familiar with technical farm terminology," Mrs. Stoffer says. "By looking at the final product, it's apparent that problem was soon overcome; the articles are easy to understand, but not so simplified that they become insulting. Mrs. Stoffer adds, "We've had some very critical farmers read the booklet and approve.

The emphasis of the booklet is on the importance of agriculture in an urban area. Through pictures and tables, the purchasing power of Ingham County farmers is shown along with the wide variety of commodities grown in the county. And there's a special section showing the contributions Ingham County Farmers make in non-farm activities. "Farmers are totally involved in the community," says Audrey Stoffer. "Whatever anyone else does - volunteer fire departments, school boards, church groups, politics - farmers are also involved."

There's already been good response to the book from area news media, libraries, and research groups. And the Ingham County members have a plan to use it in their membership drive. Mrs. Scott says a new farm family read about the book in a local newspaper and wanted to know more about Farm Bureau. "It was a real joy to have something to show them," she exclaims.

It's also a real joy to be shown something like "Farming in Ingham County."

Young Farmers Gear Up for State Competition

"What Should Farm Bureau's role be in Energy Research and Development" was the topic for the District 1 Discussion Meet which was won by Bruce Foster of Berrien County. Foster will advance to the state Discussion Meet to be held at the MFB annual meeting, November 30.

Michigan Farm Bureau Young Farmers have been conducting county and district Discussion Meet contests during the last two months to select two representatives from each district to compete in the state Discussion Meet on November 30 at the state annual meeting in Grand Rapids.

District winners who will compete in the state contest are: District 1 - Bruce Foster (Berrien) and Steve Gazdag (Kalamazoo); District 2 - John Smoll (Branch) and Keith Preston (Branch); District 3 - Dale Lesser (Washtenaw) and Art Currie (Livingston); District 4 - Craig Schweitzer, James Fairbrother (Kent); District 5 - Al Anderson (Clinton) and Mike Borton (Clinton). District 6 - Jim Tereshchuk (Sanilac) and Gary Best (Saginaw); District 7 - Roger Schmidt (Oceana) and Jim Morgan (Osceola); District 8 - David Stoneman Gratiet; District 9 - Bob Naerebout (Missaukee) and Bob Gregory (Leelanau); District 10 - Roberta Beck (Ogemaw) and Bruce Chellis (Antrim).

The topics for the state semi-final and final competitions will be chosen from those which have been used at county and district levels, which include: What should Farm Bureau's role be in promoting the protection of personal property rights? What kind of organization do farmers want Farm Bureau to be in the future? What kind of financial assistance is needed for beginning farmers? What should Farm Bureau's role be in energy research and development? What should be the role of Farm Bureau in preventing the erosion of local government and local control of governmental activities?

The winner of the state Discussion Meet contest will receive an all-expense paid trip for two to the national finals at the American Farm Bureau Federation annual meeting in Houston in January.

Winner Will Go to AFBF

Round-up A Good Time for Yourself and your Side-kick - Attend the F.B. Jamboree, Thursday, Dec. 1, 6:30 p.m., G.R. Civic Auditorium.

Make Short Work of All Your Wood Splitting Needs

Farm Bureau Log Splitter - for many years of reliable service

Savage Log Splitter. Savage Log Splitter outstands the competition for safety, performance and durability. It's built to last. You can't find a comparable log splitter that is as strong as or more maintenance free. Ask us today. You'll be glad you did!

F.B. Jamboree, Thursday, Dec. 1, 6:30 p.m., G.R. Civic Auditorium.

See These Farm Bureau Dealers Today

Berrien Co. Farm Bureau Oil Co. 616-461-3531
Chesaning Farmers Co-op 517-845-3042
Farmers Petroleum 517-673-4203
Cooperative, Caro 517-224-7900
Farmers Petroleum Cooperative, St. Johns 517-345-0428
West Branch Farmers Co-op 517-697-5761
Farmers Petroleum Cooperative, Linwood 517-697-5761
Howell Co-op Co. 517-546-3960
Farmers Petroleum Cooperative, Breckenridge 517-842-3575
Farm Bureau Services, Pinconning 517-879-3411
Farmers Petroleum Cooperative, Cassopolis 616-445-2311
Farm Bureau Services, Mt. Pleasant 517-773-3670
State and National Leaders Praise Contributions of Farmer Cooperatives

(Above) Governor Milliken was presented a Michigan Livestock Exchange jacket by Exchange president David Morris of Grand Ledge prior to Milliken signing a Cooperative Month Proclamation last month at the capitol.

(Top Left) Representatives of various Michigan cooperatives were on hand for the signing of the proclamation declaring October as Cooperative Month by Governor William Milliken.

(Left) Secretary of Agriculture Bob Bergland, left, received the National Cooperative Month Public Service Award at a Cooperative Month Media Luncheon September 30 at the Press Club, Washington, D.C. David W. Fullarton, chairman of the National Cooperative Month Planning Committee and executive vice president, National Telephone Cooperative Association, made the presentation.

County Annuals Held Statewide

At Michigan's Expo '77, members of the Farmer's Union of Western Australia took a "busmen's holiday" with their Clinton County Farm Bureau hosts. For these farmers from "down under," like farmer's everywhere, up-to-date farm machinery is a dream and a necessity.

Colin Mann of Scarborough, Western Australia, and Ross Chappell, Lake Grace, Western Australia, are interviewed by radio station WRSJ, St. Johns. Mann serves on the Australia Wheat Board and both he and Chappell are members of the Farmer's Union of Western Australia. They were part of a group of 10 Australian farmers and their wives who visited Michigan in early October.

Expo '77
Farm Event Attracts 30,000 Visitors

Ivan Sparks of Saginaw County was one of the many visitors at the Safemark display during the recent Michigan Farm Expo. Sparks registers for the daily drawing for Safemark tires as Regional Representative Charles Buchholz watches.

County annual meetings throughout the state were in full swing in October. Above, members of Shiawassee County Farm Bureau consider county resolutions.
Israel—A land of history—the roots of civilization—the land of the Bible—the birthplace of Christ.

But Israel has also undergone a successful agricultural revolution and as a result has become a major agricultural center of the world, constantly increasing its production techniques. Israel is rich in avocados, strawberries and melons. It is a land of citrus, fruit, dairy, chickens, cotton and vegetable crops, as well as a major producer of flowers.

This February, you can see it all on a 10-day guided tour especially arranged and designed for the Michigan Farm Bureau.

TO: Larry Ewing, Michigan Farm Bureau
P.O. Box 39995
Lansing, MI 48909

I would like more information about the February, 1978 tour to Israel.

Name _____________________________
Address __________________________
City (Zip) __________________________
Phone _____________________________

“No-Fault” Program Available

A slide-tape program examining Michigan’s controversial “No-Fault” insurance system has been produced by Farm Bureau Insurance Group for presentation throughout the state.

Entitled “No-Fault: Promises and Problems,” the 13-minute program is available to Michigan Farm Bureau groups and any other organizations that might be interested.

The program explains how No-Fault works and points out the system’s advantages and disadvantages. One section of the program suggests changes that could make the No-Fault law more efficient and covers the No-Fault resolution passed by MFB delegates at last year’s annual meeting.

The slide-tape program cites case histories from the files of Farm Bureau Insurance Group to help illustrate the shortcomings of the No-Fault law.

If you would like this program shown to a Farm Bureau group or civic organization in your area, please return this coupon to: Communications Dept., Farm Bureau Insurance Group, 7373 S. Saginaw, Lansing, Mich. 48909.

A representative of Farm Bureau Insurance will bring the presentation to your meeting and answer questions from the audience.

Yes, I am interested in having someone from Farm Bureau Insurance Group show the No-Fault slide-tape program to a group in my area.

Name _____________________________
Address __________________________
City (Zip) __________________________
Phone _____________________________

Group that will see program __________________________

Date and time you’d like it shown __________________________

Return this coupon to: Communications Dept., Farm Bureau Insurance Group, 7373 S. Saginaw, Lansing, Mich. 48909.

Judging from their physical appearance, there was nothing unusual about the men who disembarked from the two Michigan State University buses. But as they approached their hosts, the strange sound of foreign dialects indicated that these were not 65 run-of-the-mill agricultural engineers.

The foreign agricultural engineers, all members of the Economic Community of Europe (ECO) and the Food and Agriculture Organization (FAO) had been in Michigan for a week beginning September 9. They had stopped at cash crop operations in Lapeer and Shiawassee Counties and a potato farm in Montcalm County. This was their last stop— the swine operation of Michigan Farm Bureau board member Arthur Bailey. Bailey received assistance in guiding the tour from his sons Curtis and Harlow. Earlier that Friday, the tour had stopped in Van Buren County to observe grape harvesting.

Prior to their week in Michigan, the engineers had attended the annual meeting of the ECO and FAO in Washington. It marked the first time the organizations had ever met in the United States.

According to a tour organizer, the main interest of the Europeans was agricultural mechanization. “Not only have they been looking at uses of various machinery and equipment,” said Dr. Ted Louden of Michigan State University’s Department of Agricultural Engineering, “they have also shown interest in the way it’s manufactured.”

Louden pointed out that most of the tourists were policymakers and administrators in the agriculture departments of their respective nations. “They are looking for ideas that might be applied in their countries,” he added, “although in some areas, like wastewater disposal, they are more advanced than we are.”

MFB board member Art Bailey (second from right) emphasizes a point for an agricultural engineer from the Soviet Union during a recent tour of Bailey’s Schoolcraft farm by foreign ag engineers.
The Michigan Jaycees and Farm Bureau Insurance Group have joined forces again this year in the search for Michigan’s Outstanding Young Farmer of 1977.

In communities throughout Michigan, the Jaycees and Farm Bureau agents will work together to select a local Outstanding Young Farmer Program winner who will then compete for statewide and national honors.

The Outstanding Young Farmer (OYF) Program recognizes farmers between the ages of 18 and 35 for their leadership, farm management, conservation and the community. This is the third year that Farm Bureau agents have endorsed the Outstanding Young Farmer Program with the Michigan Jaycees.

Nominations need not be Jaycee members, but they must be farm operators who derive at least 50% of their income from farming. Each Jaycee chapter in Michigan will select a local winner and four regional finals will be held at a farmer recognition banquet or similar local ceremony. Those not winning a local title will be eligible for the statewide OYF judging in December.

Statewide winners will be honored at the Michigan State Jaycees banquet in Livonia Feb. 11, and the top state winner will be named Outstanding Young Farmer for Michigan in Traverse City, the weekend of Feb. 18.

The OYF program is designed to bring about a better understanding of the importance of farming in communities throughout the state. Full information is available from the local Farm Bureau chapter or from the local FBIG agent.
ANNUAL MEETINGS

ANNUAL MEETINGS AND FARM SUPPLY SHOW
A GALAXY OF FARMING
SHOW PLACE

WHEN: November 29 & 30
WHERE: Grand Rapids Civic Auditorium
Grand Rapids, Michigan

MORE HAPPENINGS!
November 29: Free Evening Buffet Banquet, 6:00 PM Entertainment by "The Chords" and
Harry Jarkey "The Crazy Auctioneer"
November 30: More of SHOW PLACE '77
10:00 AM to 2:30 PM

SHOW PLACE '77
November 29 and 30
Grand Rapids Civic Auditorium
View multitudes of dazzling new farm product exhibits and
demonstrations on technological developments.
Talk with farm supply experts, too.

PLUS: Farmers will be able to order farm supplies direct — at special low prices for pick-up or delivery through your local co-op.
You must be at SHOW PLACE '77 to order!

See your local Farm Bureau Services or Farmers Petroleum dealer for more information about transportation, lodging, etc.

The Farm Bureau People welcome all our patrons to join us November 29 at 12:00 Noon for a complimentary luncheon banquet at the Grand Rapids Civic Auditorium. Then browse from 2:30 PM to 10:00 PM through Show Place '77 Michigan's biggest and best farm supply show.

ANNUAL MEETINGS November 29
Farm Bureau Services, Inc. 10 AM-12 Noon
Farmers Petroleum Co-operative, Inc.
2:00 PM-3:30 PM
Registration 8:30 AM in Lobby
Find out what your cooperatively-owned companies are doing and where they and you will stand next year!
you've got a lot of money under one roof

All the machinery you used for planting, cultivating and harvesting is stored out of the weather... probably all under one roof. Feed inventory, livestock or stored grain may also be protected under one roof or in a building complex. A real danger to all that personal property exists. Should disaster like fire or wind strike, much of your stored personal property could be damaged or destroyed. But you have a hedge against disaster... properly updated farm personal property insurance. Take a pencil and paper. Jot down the value of personal property you have stored or protected for the winter. Then call your Farm Bureau Insurance Agent to find out the reasonable cost for effectively insuring your farm personal property.

your greatest risk is now!

FARM BUREAU INSURANCE GROUP

FARM BUREAU MUTUAL • FARM BUREAU LIFE • COMMUNITY SERVICE INSURANCE