B Politics Threaten All of Agriculture

Michigan Farm Bureau is involved in the PBB controversy, but only to speak out to protect Michigan agriculture. This message summed up MFB philosophy during a statewide PBB information program held in Lansing March 16. More than 400 County Farm Bureau leaders attended the meeting, designed to consolidate the best current information on the PBB contamination issue.

When the PBB problem was first discovered, Michigan Farm Bureau decided to take a low profile so that the organization did not sound as if it was only speaking in defense of one of its family corporations,” MFB President Elton Smith told participants at the PBB meeting. “We're not going to take such a position now because the future of all of agriculture depends on how these levels will be set on the basis of scientific research or by political manipulation that ignores such research, as well as common sense.”

Alan Hoeting, district director of the Federal Food and Drug Administration, Detroit office, said that his agency announced two years ago that Michigan-produced beef was safe for human consumption. Since then, his office has made several contacts with news media to get this message across.

“People in the media just don’t seem to understand this fact,” Hoeting emphasized.

During a hearing of the House Public Health Committee earlier in the month, Dr. Albert Kolbye, associate director of sciences for the FDA's Bureau of Foods, said that his agency is convinced that there is no scientific evidence to prove that PBB tolerance levels were exceeded.

“The present Michigan food supply does not represent a danger to public health,” Hoeting emphasized. “There probably is not more than a combined seven or eight tablespoons of PBB in the bodies of the estimated 40,000 cattle that could possibly still have some PBB residue.”

Kolbye also explained that

MFB Young Farmers Tell Press They're Healthy In Spite of PBB

A poultry farmer, two dairy farmers, and a fruit farmer—all under the age of 30—called a press conference in Lansing to express their concerns for the future of Michigan agriculture in view of recent PBB-related legislative proposals.

Gary Nye, Hillsdale County dairy farmer; Don Gregory, Leelanau County fruit producer; Bob Rottier, Newaygo County dairyman, and Jerry Heck, Monroe County farmer with a 14,000 bird egg-laying operation, spoke to members of the news media at the Hilton Inn, where they were participating in a Michigan Farm Bureau sponsored “Leadership Conference.”

The Nye, Rottier and Heck farms had all been affected by PBB, received settlements for the livestock destroyed, and are back in business. Accompanying Gregory was his wife, Ann, and their 3-month-old breast-fed daughter. With Rottier was his wife, Nancy, seven months pregnant. They also have a 13-month-old son, described as “healthy and active” by his parents despite the fact that the mother had consumed quantities of milk with high PBB levels during her pregnancy.

Rottier said that “We've had no personal health problems in our family and we can't foresee any in the future.” When tested a year ago, Rottier had levels of .038 parts per million in his

MFB Young Farmers Bob and Nancy Rottier, tell reporters that they have had no ill effects from their exposure to PBB. They were interviewed after a press conference held by the Young Farmer organization to tell their story about how proposed PBB legislation would affect Michigan Agriculture.

(Continued on page 2)

Milliken’s PBB Stand Causes Consumers Undue Concern, Smith Says

The president of the Michigan Farm Bureau said that Governor Milliken’s action in the PBB issue causes consumers “unnecessary concern” for the current safety of their food supply.

Elton B. Smith, Calhoun County dairy farmer and MFB President, said: “I am disappointed that Governor Milliken, who has a long and admirable record of support for Michigan agriculture, disregarded the scientific testimony presented at the PBB tolerance level hearing on Monday.”

Smith was referring to the testimony of Dr. Albert Kolbye of the Federal Food and Drug Administration who told the House of Representatives Committee on Public Health that evidence shows that the present Michigan food supply does not represent a danger to public health. "For many decades," Smith said, "the FDA has earned the trust of American consumers to assure the safety of their food. Dr. Kolbye once again testified that the current .3 parts per million PBB tolerance level is based on scientifically sound health records of PBB and is the result of all the scientific testimony could have given Governor Milliken the opportunity to restore consumer confidence in Michigan farm products.”

The farm leader said that Milliken chose, instead, to urge Senator Donald Riegle to convince the FDA to lower tolerance levels. In a letter to Riegle, Milliken said he had directed Michigan Farm Bureau to work toward a PBB action level of .001 parts per million. Governor Milliken did not indicate how his action would be consistent with the present .3 parts per million PBB tolerance level.

(Continued on page 2)
The President
We Must Help Tell
PBB's Other Side

Words like "betrayal," "distortion," "slanted," "sensationalism" have become a common part of farmers' and agricultural leaders' vocabularies throughout Michigan in recent months. They are words used in frustration caused by the daily onslaught of "information" on the PBB tragedy.

Attempts to explain the "farmers' side of the story" on PBB are being made in several arenas -- the Legislature, where no fewer than three bills have been introduced relating to PBB tolerance levels; the courtroom, where the first claims case involving Farm Bureau Services is in progress; and the public media, where PBB news stories get front page attention.

Needless to say, many of the attempts are either failing or going unnoticed. To many members of the Michigan Farm Bureau, it would appear that the struggle to get the "other side" told is futile. I would say, at worst, it is an uphill battle.

Many of Michigan Farm Bureau's usual allies have seen fit to oppose our positions. The governor supports lower PBB tolerance levels for what I believe are political reasons. The news media, because of its very nature, dwells on the emotional and sensational rather than the scientific and logical. The Legislature also fails to utilize available data to make its decisions, bending instead to the pressure of emotion and politics.

As you can see, it's very easy to find fault with everyone else. But we in agriculture must shoulder some of the blame. In all honesty, we have not used our united voice to inform the media, the lawmakers, and the public on how we feel about the PBB issue, when we feel that way, and what we think should be done. After all, we are more directly affected than anyone.

In recent weeks, however, farmers throughout the state have been stepping up the communications pace through a series of "News Backgrounders." Meetings between farmers and news people in Saline, Kalamazoo, Big Rapids, and Bay City have all resulted in better understanding on both sides. News people understanding agricultural problems better, and farmers realizing the difficulty reporters face in getting and telling both sides of a story.

Similar success was seen at a news conference on March 3 in Lansing, involving members of our Young Farmer Committee. As if they had been appearing before the news media for years, four Michigan young farmers logically explained all the ramifications of the PBB issue from agriculture's viewpoint. Throughout that week, participants in the Young Farmers Leadership Conference met with legislators with a similar purpose in mind.

So far, we have barely scratched the surface. We must continue to contact our local news media, legislators and consumer friends in an all-out effort to retain current Federal Food and Drug Administration levels for PBB.

We have the scientific information that will support our position. We now need the active participation and leadership to disperse that information.

Elton R. Smith
(Continued from page 1)

(Continued from page 1) it would be virtually impossible to eliminate all traces of the chemical from the Michigan environment. The remaining levels are so insignificant that they present no health hazard, he concluded.

Jerry Burke, analytical chemist for the FDA, told the House Public Health Committee that it would be extremely difficult to test for PBB in concentrations of more than 0.5 parts per million, with any degree of accuracy. He estimated that there would be no margin for error at this level.

The FDA, Michigan Department of Agriculture and Public Health also noted that several independent analytical testing laboratories have said that if the PBB were to be reduced, it should be no lower than .05 parts per million. Even at this level, there is a 30 percent chance of the contaminating element found to be improperly identified, the FDA has pointed out.

Dr. B. Dale Ball, director of the Michigan Department of Agriculture, made an unscheduled appearance at the Farm Bureau PBB meeting, to explain his department's stand on the PBB tolerance levels.

"There is significant evidence that there is no need to go below the established tolerance guidelines of 3 parts per million," Ball said. "Even then, there was some question about how it was changed when it was changed from 1.0 parts per million. We were killing a lot of healthy animals because a few heads from each herd destroyed tested at the 3 parts per million level."

Dr. George Whitehead, deputy director of the MDA, explained the process in which the animals suspected of contamination were detected and destroyed during the PBB meetings.

"The state has totally exaggerated the facts when they have reported that thousands of animals have been destroyed from PBB exposure," he said. "There is no evidence that there was any PBB contamination, either."

Whitehead also pointed out that 29,000 routine random samples have been collected, with 4,045 meat samples taken especially to check for PBB by the MDA, the low number of samples was greater than the 3 parts per million became even fewer during two-and-a-half years' time.

In 1973, 98.3 per cent of the samples showed no PBB contamination," Whitehead explained. "On 11.7 per cent of the samples had some PBB contamination, but only 1.1 per cent of these were over the .3 parts per million level.

In 1976, 5.7 per cent of the samples had some PBB, of these, 50.2 per cent were above the .3 parts per million level."

Whitehead also noted that the MDA has not found any PBB contamination in eggs, poultry, dairy products, pork and beef products for some months now. He said that he had been dismayed to see this PBB focus on an issue that was severely twisted by the media.

To counteract some of the statements that has been spread by the media, Robert Braden, MFAE Administrative Director, proposed several questions for county Farm Bureau leaders.

Braden said that a move towards better public understanding on the PBB incident is to send letters to the editors of local newspapers. These letters will be printed and will provide a means for

(Continued on Page 14)

Smith
(Continued from page 1)

cooperate with the Senate Commerce Subcommittee on requests to review the process as it conducts hearings on the PBB problem later this month.

"This action creates confusion and worry to the consumer for the current safety of their food supply," Smith said.

"If decisions regarding this issue continue to develop based on emotion and political pressure -- rather than scientific facts -- Michigan agriculture will suffer. And when Michigan agriculture suffers, Michigan's entire economy suffers," he concluded.

(Continued from page 1)
Impressive List of Speakers Expected

MASA To Sponsor Ag Labor Conference

The Michigan Agricultural Services Association (MASA) will sponsor its first annual Agricultural Labor Conference on April 14 at the Hilton Inn, Lansing.

According to Donald Shepard, Operations Manager of MASA, the objective of the conference is to present the agricultural labor issues confronting Michigan agricultural employers in 1977. A topic of major concern to farmers and an impressive slate of speakers is expected to attract hundreds of Farm Bureau members to the conference. Participants will be given the opportunity to question each of the labor experts on the program.

Speakers will include:

Dr. Daniel Kruger, professor of Industrial Relations and associate director of Manpower Program Service, School of Labor and Industrial Relations, Michigan State University, whose topic will be "The State of the Farm".

Perry Ellsworth, executive vice president of the National Council of Agricultural Employers, Washington, D.C., will give "A Sneak Preview on Federal Agricultural Labor Legislative Front."

George Daniels, manager of Farm Employers Labor Service, an affiliate of the California Farm Bureau, will present "A Post Mortum on California's Proposition 14."

Senator John Welborn of Kalamazoo will speak on "Reforming Michigan's Workers' Compensation Program."

Allan Grant, president of the American Farm Bureau Federation, will speak on "American Agriculture and Labor Regulations."

The conference will begin with 9:00 a.m. registration, a buffet luncheon will be served around the Hilton Inn's swimming pool, and adjournment is scheduled for 3:30 p.m. Registration fee for MASA members is $6.00. A $16.00 fee will be charged to non-members and will cover MASA 1977 membership dues.

Shepard urges interested farmers to make their reservations early. Those who plan to attend the conference should contact MASA by phone or mail: MASA, 2737 W. Saginaw Highway, Lansing, Michigan 48909; telephone (517) 482-6121, Ext. 226.

At MASA Annual

Molin Explains New Compensation Philosophy

Michigan has failed to address the unique problems of farm employers who must pay workers' compensation, Keith Molin, director of the Michigan Department of Labor, told attendees of the Michigan Agricultural Services (MASA) Annual meeting held in Grand Rapids February 24.

"However, a new reform proposal sponsored by Governor William Milliken will insure adequate compensation and equal treatment of injured workers, but it would also relieve the hardships that our present system is imposing on Michigan employers," Molin pointed out.

Among other provisions, the governor's reform bill would eliminate the practice of charging minimum premiums which bear no relationship to the size of the payroll covered. It would restructure the employer coverage provisions to recognize the unique problems of casual and occasional employees.

"It will also eliminate the obvious inequities of the minimum provisions that the present law contains," Molin pointed out. Under the present disability benefit system, there is an obvious financial incentive for the employee not to work, Molin said. He gave one example of where an employer would receive a credit equal to $20 more during his disability than when he would be working.

"What is more, his compensation benefits are tax-free," the labor director added.

The reform act will also be designed to keep the cost of workers' compensation down. Even if we stand still, the costs of compensation will not," Molin pointed out.

Molin said the present law is unfair to farmers because it must absorb the cost when workers, compensation benefits go up. To help make compensation more reasonable, Molin said that the governor's reform bill would be aimed at legislating minimum employer coverage requirements which meet equal protection requirements, but which do not require workers' compensation for employers of casual or only occasional labor. The law would also eliminate the ability of insurance companies to charge arbitrary premiums to small employers.

Cash flow planning can actually help you make more money.

You probably have times when you need a lot of cash...and times when you have lots of cash coming in. But the two just never seem to come together at the right time! But when you know your farm's cash flow, you have a better idea of when you'll need a loan and how much you'll need to borrow. And you'll get the money in hand when you can do the most with it...which might even include taking some discounts that'll help cover the interest. Cash flow planning is important. See us...and we'll help you start.

Typical farm's cash flow

When your cash is short: Cash flow planning lets you get the earliest possible start in earning interest from short-term investments such as savings accounts, bonds, or commercial paper.

When you have extra cash: Cash flow planning lets you pay off farm at earliest possible date to keep interest on your loan.

Production Credit Associations of Michigan

Farming is everybody's bread & butter
Phosphate Bills Exempt Agriculture, Food Industry

H4015 and H4223 would ban phosphates for use in detergents for home laundry. Legislation was blocked last year that would have banned phosphate detergents for home use, including dairy farms, processing plants, restaurants, etc. Farm Bureau proposed that bill proving that there are no efficient cleaning substitutes to make it possible to meet health regulations.

The bill was amended to exempt agriculture, forestry and certain others. This years' bills, as introduced exempt agriculture, processors and other commercial users applying only to home use unless there is a further banning by D.N.R. rules. It is estimated that banning phosphate detergents for home use could cost the average family $5 to $20 more per year for substitute cleaners depending on what those substitutes are. Also less efficient and, it is claimed, shorten the life of clothing and washing machines by as much as 20 percent. According to Mr. Applegate, Michigan has a ban and the Indiana Farm Bureau adopted a resolution to work for its repeal.

The purpose of a ban is to prevent phosphates from getting into lakes and streams through sewage systems. One way of solving the problem is through a low-cost chemical treatment at sewage treatment plants. Recent testimony indicated that it is not technically possible to accurately test for phosphates. Should an animal become contaminated, there would be the possibility of again losing their herds.

Clarification of Farm Assessment Sought

Representative Dennis Cawthorne, (R-Manistee), recently requested an Attorney General's opinion on assessment of farm land, an attempt to clarify a provision in the law. The provision provides that local assessors shall consider "soil, zoning, existing use, present economic income of structures, including restaurants and present economic income of land when the land is being farmed."

The Attorney General's opinion received by Rep. Cawthorne is not conclusive, however, it removes all doubts that the PBB problem would cause major problems for those farmers who are now back in business with good herds that are producing well with no problems. (More than 625 farmers have received full settlement for their PBB problems.)

The State Tax Commission takes the position that a person's property and income shall be divided and certain veterans, blind, etc., have a more liberal program.

Household income is generally considered as all types of income including such things as unemployment insurance, workmen's compensation, welfare payments, etc. This year the Treasury Department ruled that health and accident insurance premiums paid for by the employer must be included in household income. Senate Bill 4 was introduced by Senator Snyder and 17 others to exempt such employee paid benefits. Before the bill was finally passed it was amended in order to add to those who pay their own accident or health insurance premiums to deduct them from the household income. This provision will be effective for the 1977 tax year.

The actual words in the new Wyoming
Legislative activity in the 94th Congress is gaining momentum. Numerous bills are pending and hearings have been held, or are scheduled to be held, on a broad range of agricultural issues. As reported in the March issue of Farm News, hearings began on new farm program legislation in mid-February and were extended into March. A total of 136 groups were scheduled to give testimony before the Senate Agriculture Committee. These included the Inter Religious Task Force on U.S. Food Policy, U.S. Chamber of Commerce, the American Association of Retired Persons, Georgia Citizens Coalition Against Hunger, Planteer's Peanuts and many agricultural organizations. These are only a few of the groups scheduled to testify and clearly indicates that extensive input from nonfarm interests will help shape any new farm program legislation.

The 1973 farm program replaced the old farm subsidy program with a formula plan. Farmers were to receive the "market price" for wheat, corn, cotton and other feed grains. Under this system the government set a target price for each crop. If the market price drops below the target price for the first five months of the marketing year, the government will pay the farmer the difference between the two prices. Farmers can still receive loans on their crops at rates below the target price, as long as they can keep the money and give the crop to the government if market prices drop below the target price by the time of the loan. With the exception of rice, target prices have not been paid on any of the crops.

The current farm program contains an escalator clause to adjust target prices to farm production costs. In order to be paid upon the index of prices paid farmers for production items, interest, taxes, wage rates and changes in the three-year moving average of crop yields. Farm Bureau has recommended that no change be made in this escalator clause under new farm program legislation. The reason for this position is that the escalator clause was not included in the 1973 legislation. When inherited and a date sometime in the future when the property is sold by the heir for $25,000. The property value was $25,000 when inherited and sold ten years later by the heir for $50,000. The estate tax was not paid on the $25,000 gain which would be taxed against the heir.

However, the new law will tax inherited property on the difference between the value on December 31, 1976 and the value when subsequently sold by the heir. For example, assume the value of the property was $10,000 on December 31, 1976 in the hands of the owner. Ten years later the owner passes the property to an heir with an appraised value of $25,000. Another ten years passes and the heir sells the property for $50,000 realizing a gain of $25,000 in his hands. The new law requires the heir to pay taxes on one-half of the $40,000 gain realized between December 31, 1976 and the time of sale by the heir 20 years later. Legislation in the form of H.R. 2674 has been introduced by Congressman Omar Burleson (D-Texas) and several others to repeal the capital gains tax on the appreciated value of property transferred by reason of the owner's death. Farm Bureau supports this legislation. No hearings have been scheduled by the House Ways and Means Committee.

Last year the Continental Illinois National Bank and Trust Company of Chicago announced a plan to offer $50 million in shares to an Ag-Land Trust Fund. Funds obtained from the sale of shares would be invested in working farms, as well as funds in the Midwest and Southern states. The farms would be managed by the bank and leased to farm operators in five year segments. Shares in the fund would be marketed by the Merrill Lynch brokerage firm to employees or profit-sharing trusts. The major
goal of the fund is stated to be capital appreciation. The secondary goal of the fund is to provide a five percent annual net return to three.

The House Agricultural Committee has held hearings on the proposed Ag-Land Trust Fund. The AFBF testified and expressed many concerns including the following:

1. The fund would change the pattern of farmland ownership in this country from local ownership by private individuals or small groups of individuals to absentee ownership by financial institutions or large corporations.
2. The fund would adversely increase land values which have escalated rapidly in recent years. It would also tend to raise the level of property taxes which are based on land values.
3. The fund would require farmers who are taxed on annual income to compete with tax exempt organizations.
4. The fund would establish a dangerous precedent to the question of who will control U.S. agriculture.

The ag-land trust proposal was subsequently withdrawn by the Continental Illinois Bank. AFBF had urged Congress to take whatever action might be necessary to prevent implementation of the fund or similar plans. A recent study of the fund by the Economic Research Service, U.S.D.A., concluded that the potential negative aspects of such funds in terms of their impact on land values and the opportunity for individuals to acquire land appear to out-weight any conceivable long-term stability of earnings to pension funds.

**Armstrong Outlines FBS Action on PBB Problem**

Don Armstrong, executive vice president of Farm Bureau Services, brought a few telling points on FBS' involvement in the PBB issue at the March 16 MFN meeting on that topic. Here's a summary of his comments:

There has been no coverage. From the discovery of PBB in late April, 1974, the Michigan Department of Agriculture and other state and federal agencies have been advised of all activities as they happened; provided freely and voluntarily records and reports. Farm Bureau Services has welcomed and requested inspections of all kinds at the state insurance commission and the Governor's office.

Approximately 900 claims have been received. There are approximately 170 claims that are not settled (these include 4 offers outstanding, 9 set for settlement, 59 rejected, and 58 low-level suits); about 100 have been listed insufficient cause for action. Six hundred twenty-five have been settled.

$38,200,000 has been paid out in claims byy Farm Bureau Services, Farm Bureau Services, Inc. and their insurance carriers. Many of the affidavits and medical records have been made available in the process of FBS' offer of technical assistance in preparing documentation of their claims.

Farm Bureau Services has offered binding arbitration for property damage suits involving P.B.B. All claimants and their attorneys have rejected this offer down thus far.

Even before it was legally established who was at fault, Farm Bureau Services negotiated with insurance companies to reach a settlement that affected farmers could get back into business. This philosophy is not common in insurance industry.

Farm Bureau Services in January 1976 agreed to an "out of court settlement" of its damage suits against Michigan Chemical Company for 9.8 million dollars and publicly pledged the entire

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**Testimony Given On Farm Program**

Albert A. Almy
Critical Issues '77 Series

Proposed Land Use Legislation Calls for Land Inventory, Commission

Attempts to enact land use legislation are nothing new in Michigan. However, one branch of land use legislation which House bill 4107 provides an alternative to any past land use legislation, says Alabama, Director of the Michigan Farm Bureau Public Affairs Division. This bill introduced by Representatives Anderson, Monsma, Larsen, Geake, Ryan, Cloydeller, Cushingberry, Padden, Bennane and Bullard is known as the 'land resources policy act' and calls for a system of setting up and requiring land use impact statements, much the same as environmental impact statements.

"This bill mandates that the Michigan Department of Natural Resources make an inventory of all land in the state in two years' time after the legislation has been enacted," Almy says. "The inventory must include the identification of all essential lands. The guidelines for the identification of each essential land use type must be established by the DNR."

An "essential land area" as defined in land use, undeveloped any "land particularly suitable for agricultural, horticultural, or forestry uses determined on the basis of soil, topography, climate, location, and other factors and which is reasonably adequate for the continued long range needs for the production of food and fiber."

Also included as "essential land" areas are any of the following categories or classes of land: undevelopable land for mineral use, fragile land such as submerged lands, wetlands, rare or valuable natural systems, wildlife habitats and lands surrounding them, irreplaceable natural areas, lands subject to flooding or high-risk erosion, and historic lands. Once the inventory is completed, a public agency must prepare an impact statement for a project that would carry out, license, permit or otherwise approve. A public agency means a state agency, county, city, village, regional agency, public district or other political subdivision.

When a land use impact statement is required, a copy must be sent to the local planning agency, the county planning commission, the designated regional planning commission, and the DNR. The county or regional planning commission may approve, disapprove or approve with modification the land use impact statement. The DNR reviews the final land use impact statement and gives approval, denial or require that it be rewritten.

The "public agency" will also be able to charge and collect a reasonable fee from a person proposing a project for the costs the agency might incur in preparing a land use impact statement for the project.

"This bill will be controversial for a number of reasons," Almy says. "The way the legislation is worded, the DNR would have veto power over projects an agency proposed to carry out, license, permit or otherwise approve. The major question is whether the state should have this kind of authority." Another potential problem area is found in Section 13 of the bill. It deals with the information that an agency can require for a land use impact statement. "This wording could result in the agency asking for information far beyond its capabilities to provide."

The implications are rather far reaching because theoretically any project could be killed by simply demanding too much information.

"The "reasonable fee" clause could also be used to discourage a person from ever proceeding in a project," Almy adds. Presently H.B. 4107 is in the House Committee on Urban Affairs awaiting consideration. If reported to the House floor, it will likely go to the House Appropriations Committee for approval before it comes to a full vote. The whole process could take two weeks or forever," Almy says. "It all depends on the input from the public and how the legislature views H.B. 4107 as a solution to land use problems."

The second land use bill, H.B. 4189, is essentially the same as substitute H.B. 4234, introduced by Representative Mastin in early 1976. Almy says this bill was allowed to die in the House Appropriations Committee last year.

According to representative Monsma, who introduced H.B. 4189, this bill is more simplified, clearer and shorter than the Mastin bill. He also says that it mandates only the development of a land use plan, whereas substitute H.B. 4234 made reference to land use plans, (Continued on page 7)

Critical Issues '77 Series

Rural Hospitals Need Aid, Input for Better Service From Local Communities

It's one of those middle-of-the-night emergencies that family doctors don't experience. Your daughter cuts her hand on a broken glass and you can't stop the bleeding. You don't have a phone to call the hospital, only to find that no one will answer the bell at the emergency room door.

This scene has not taken place much in rural Michigan, but there is a real potential for its increase. Rural hospitals are in a money and manpower crunch that sometimes limits the hours that the emergency room is open, the hospital administrator must look for ways to reduce these expenses. Irvin says. If there are not enough emergency cases to justify a 24-hour emergency room, staff or hours must sometimes be reduced.

Grants and contributions almost always go to urban hospitals, so rural hospitals must depend on the amount of revenue they can generate. With four or five bad years together, a hospital could go under.

Higher operating costs, including the expense of keeping up with increasing governmental regulations, often force the hospital to turn to the community for assistance.

"There really has to be some sort of trade-off," Greenawalt says. "The community really has to cover the increase expenses and the quality of health care they can receive from the hospital."

Health manpower shortages in rural areas are an even more serious problem. The shortage of physicians not only limits the amount of routine, medical care available, but affects the hospital's handling of emergency cases. "A small hospital can't afford to keep all physicians on duty and is limited to the community's health resources to call in when there are not enough emergency cases," Greenawalt explains. "Often times, such a hospital must wait until there are enough patients waiting for emergency room care before it can justify calling a physician."

The Michigan Hospital Association is also concerned by a precedent-setting court case where a doctor sued to keep his right not to have to answer emergency calls and won. Many physicians in rural areas are also older and tire of working in emergency rooms, Greenawalt says.

The community uses the emergency room for general health care once doctors' offices are closed for the day. Because of nursing shortages, rules that prohibit having enough nurses on hand, many small hospitals do not have a full-time nurse in the emergency room, Irvin says. Instead, nurses are "borrowed" from nursing floors.

Young Farmer Conference Highlights Groups 1977 Goals

Designed to acquaint young farm leaders with Farm Bureau, its goals and objectives and the involvement in county and state activities, 161 young farmers from throughout the state attended the March 1-3 conference held at Lansing Hilton Inn, March 2. Representative Monsma, who introduced H.B. 4234, told the participants during the March 2 luncheon with legislative leaders that, "It is extremely important for the agricultural community, small or big, to convey its views and ideas on issues to the lawmakers." The young farmers clearly illustrated their acceptance of leadership responsibility during a morning press conference which highlighted the March 3 sessions. Concerned about recent developments in the PEB issue, representatives of the Young Farmer Committee met with members of the press, radio and television.
MACMA Annual Cites Turnaround, Membership, Progress With P.A. 344 Suits

1976 was a “turnaround” year for the Michigan Agricultural Cooperative Marketing Association, MACMA President Elton Smith and General Manager Noel Stuckman announced at the association’s 16th annual meeting held February 24 in Grand Rapids.

“The record membership of 2,707 and the increased investment in financial strength in 1976 counteracted the decline that occurred during 1975,” Smith pointed out. “Among the new members of MACMA, a major purpose is to provide the maximum amount of member services with the funds available. In addition, this year’s increased membership, this turnaround has strengthened the entire organization.”

Stuckman stated that the upward trend will continue, since the market prospects for the 1977 crop are excellent. “We’ve developed the high prices and good production, the quality and the demand for high-quality fruit and vegetable products,” he said. “We’ve been able to offer regionally grown fruits, vegetables, and processed foods, which are controlling the market conditions during 1976 as the major element for putting MACMA in a much stronger position. This will provide MACMA with a more advantageous financial position.

“Our goals for 1977 are to increase our membership, improve communications between the members, committees, and the MACMA Board of Directors, and to improve the organization’s sound financial base,” Stuckman said.

More than 200 members and guests attended the meeting. Highlights included an update on the progress of litigation concerning P.A. 344 and a viewpoint of how consumers are now looking at the farmer. Also, Elton Smith, Don Nugent, Walter Frahm, Bob Rider, George Stover, Tom Greiner, George Portice, P.C. Morrison Jr., Larry DeVuyst, Arthur Bailey and Ken Bull were elected to the 1976 MACMA Board of Directors.

Jim White, attorney for the Lansing legal firm of Foster, Swift and Collins, told the annual meeting attendees that he feels MACMA is standing on extremely sound legal ground in the legal contest disputing the constitutionality of P.A. 344. While the Michigan Canners and Freezers Association (MCFA) is not. His firm has been providing MACMA with legal counsel on P.A. 344 matters.

“The recent Michigan Supreme Court ruling in the asparagus suit, which called for the Michigan Canners and Freezers Association to prove the unconstitutionality of the Act, places a tremendous burden on that organization,” White pointed out. “Essentially MCFA has to prove that P.A. 344 will do no good at all.”

Should their case be lost at the state Supreme Court level, White expects MCFA to take the matter to the U.S. Supreme Court. He does not expect any action to be taken on the Appeals Court litigation against the state of Michigan, and the more aggressive Michigan Legislature to repeal the P.A. 344 in 1976 expiration date that year.

“We hope that the P.A. 344 litigation will be ended at the earliest possible date so that effective marketing agreements can be made through it for their commodi ty markets in Michigan,” Smith said. “The P.A. 344 concept has to be expanded. Minority agricultural marketing groups have to become more united and more aggressive in the face of big business and big government.”

Expressing concern about food prices agreements for the consumer’s point of view was Mrs. Esther Shapiro, Director of the Consumer Affairs Department for the City of Detroit.

Land Use Bills Call for Land Inventory Mandate

(Continued from page 6)

land use policies, and land use programs.

According to Monsma, H.B. 4189 has four objectives or goals that can be achieved by the establishment of a Land Use Commission. This commission would be an independent body of the Michigan Department of Natural Resources. The goals would be to make an inventory of existing land uses and resources and a study of future land issues and problems. It would also study the development of land use goals, better coordination of governmental decisions and existing laws affecting land use, and the designation of essential land areas where certain types of development would be controlled. As in H.B. 4107, essential lands include those best suited for agriculture, forestry, mining and fragile land areas.

“The Land Use Commission would have the responsibility for the development of guidelines to identify essential lands for use by local governments,” Almy explains. “The local governments would have two years to develop their own land use plans. These plans would have to include designation of essential land areas.”

All the way through the procedure of developing a land use plan, the local governmental units could decide whether or not they should conduct the planning themselves or have another agency, such as a regional planning committee, do it. Also, townships could submit land use programs for their own boundaries. If the guidelines set up by the Land Use Commission were followed, that body would have to accept these land use plans prepared by the local units.

During the two years that the local governments have to prepare their land use plans, the Commission would have uniform controls over utility construction projects and projects undertaken by an agency or public corporation involving state or federal

(Continued on page 8)
MDA Says that Michigan Meat Safe At Present PBB Tolerance Level

In an unannounced appearance before the Michigan Live Stock Exchange annual meeting March 12 at Long's Convention Center, Lansing, Michigan, Agriculture Director B. Dale Ball told delegates that MDA's position on the PBB tolerance level remains the same.

"Our food is safe at .3 ppm," Ball said. "We've had two such hearings, and if anyone reads the records from those hearings, there's no way you can imagine there was a establishment of a necessity because the scientific evidence simply did not do that."

Ball said he believed that the PBB problem was behind the farm program. "The government is concerned," he reported on MDA tests which found no detectable levels of PBB in various fed products.

Ball also reported on PCP, which he described as a "much more serious problem than PBB," because it had been used throughout the United States in wood preservatives for over 35 years. Some governmental bodies could use PCP, Ball said, because it is lethal and could be fired "...so if I'm not around one of these days, you'll know what happened to me."

Ball joined the honor roll of appearance at the noon luncheon, Michigan Live Stock Exchange delegates went on record expressing their support of the Department of Agriculture Director through an official commending him.

In his annual report to delegates, MLE President David Morris said the MLE would seek appropriate amendments, is PBB legislation "we could live with, if we have to" on the theory that: that the tolerance level would be more realistically set at .05 rather than .02 ppm. He listed land use, farm program, inflation, and preservation of private enterprise as some of the concerns in the days ahead.

Land Use Bills Controversial, May Not Pass

(Continued from page 1)

Food News

Land Use Bills Controversial, May Not Pass

(Continued from page 7)

IRVIN CONSIDERS SHORTAGES in the rural emergency room a "growing and serious problem for many hospitals." Greenway feels that physician's shortage is one answer to helping keep the hospital emergency room open 24 hours a day. "There are people who are fully trained to recognize emergency situations," he points out. "Unfortunately, newly passed physicians who allow the guidelines would be shortages in both places. This is a real possibility, because more and more rural hospitals are looking for doctors or for better routine care."

Newayago County - John Patin, chairman, and Iosco County - Betty Robinson, chairman.

Reporting goal in the 1291-1500 category is Ottawa County - Eleanor Busman, chairman, and in the 1401-4500 area: Washtenaw County - Barb Trolt, chairman; and Leavenworth County - Larry Gould, chairman.

Joining the Saginaw Valley, Central and Southeast Regions in regional goal is the Thumb Region, making goal on March 3 and the Upper Peninsula reporting on March 17.

Legislators feel that the legislation would give the state control over every acre of land. This is not true, Amey emphasizes. The concept of H.D. 4189, is generally consistent with Michigan Farm Bureau policy on land use, "he says. However, as the bill itself has some faults, we feel that it needs to be substantially revised."

One of the bill's biggest faults is that the guidelines would be set up for identification of essential lands by the Land Use Commission are open to broad interpretation, Amey says. The Commission would have to decide whether a local governmental unit had followed the guidelines and reject the land use program if the commission felt that the guidelines had not been followed. The legislators showed the guidelines before the bill is considered further so that everyone would know right from the beginning what criteria must be followed to identify essential lands.

Michigan Farm Bureau people changes in the bill's definition of fragile lands.

"A whole broad area that surrounds a swamp, for example, could be declared essential to protect that swamp from encroachment," Amey explains. "This protective area could possibly be 500 acres of highly productive land. We're not trying to support this provision because it is too broad."

The bill requires that the Michigan Land Use Commission must be broadly representative of the public interest and the principal uses of the state. MFD feels that public members should represent agriculture and forestry. Forestry accounts for 50 percent of land area in Michigan and agriculture accounts for 33 percent.

(Continued on page 10)
Fifth Annual Soybean Day Highlights Production, Marketing Techniques

Producers Should Include Market Analyses in Production Costs

Producers should be willing to pay at least one dollar per acre for good market in-formation, a marketing association said at the 1977 Annual Soybean Day held March 1 in Flint.

"We felt that the overall effort was entirely successful," said Paul Kindinger, director of the Michigan Farm Bureau Soybean Producers Association and their guests were from this country.

"During the 1976 crop year, two-thirds of the Illinois corn crop was sold in the lower one-third of the price range," Gain pointed out. "There are more aware of market conditions, they could have improved the poor performance considerably.

"To be attuned to the markets, the producer must not only get daily quotations, but understand what influences the market on a long range basis.

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"To be attuned to the markets, the producer must not only get daily quotations, but understand what influences the market on a long range basis.
Co-op Strives to Keep Members Informed, Helps Promote Their Products

Keeping members informed and helping to promote their crops have been two key elements of the Co-Op Elevator Company of Pigeon's 60-year-long success story.

"We consider communication to be a vital function that a cooperative can provide for its members," says Ted Leipprandt, Co-op Elevator manager. "Our major tools to provide the most up-to-date market information are the Reuters commodity news service and classes open to customers." The Reuters teleprinter is located in a customer lounge at the elevator, so that members can find out what the latest market quotations are before bringing their crops to the co-op.

"This service has been a real plus," Leipprandt continues. "At $180 a year, we feel that it's the best way to provide what we feel is a necessary service at the most reasonable cost."

Even though the markets are more steady now, any number of factors can affect the current prices against the producer if he did not keep up with the market on a daily basis, the co-op manager says.

"We feel that it's important for the co-op member to stay on top of the market news," Leipprandt says. "Better education about the latest market quotations is necessary service at the most reasonable cost."

The classes also feature brokers from various firms to explain the markets and how grain marketing should be handled.

"Since the co-op started offering forward contracting programs, participation in them has increased fivefold," the co-op specialist says. "Better education about the market has helped patrons realize that this is a sound method towards better profits."

"We feel that it's important for the co-op's members to understand the potential for a life threatening situation. Therefore, we provide a new inpatient service for our customers."

Concern about future demand for their patrons' products has provided the motivation for Co-op to take an active part in promoting navy bean products. Pigeon is in Huron County, the state's number one navy bean producer. More than 60 percent of the co-op's members grow navy beans and sell them to that organization. In turn, Co-op markets the beans through the Michigan Elevator Exchange. Some of the beans reach the export market through this channel, but most are used in domestic canned and dry bean sales. Cooperative Elevator Company also operates one of the largest and most advanced navy bean processing plants in the state, Leipprandt says.

"We feel that a campaign to help promote navy bean products was one of the most useful things we could do for our members," the co-op's manager says.

The first means was to put up a display showing all the processed navy bean products, along with the raw commodity in the co-op's retail store. This gave the producers a first-hand look at how their crops were utilized.

Then the co-op began distributing a mailing sample box containing six, one-pound cans of canned beans and two, one-pound bags of dry beans during the 1976 Christmas season. The box, which can be purchased...

(Continued on page 11)

Don't Shrug Off Pesticide Warning Signs, Says Health Expert

If you've been handling chemicals in the field and start feeling dizzy, weak, nauseous, or "different" in any way, chances are that you are experiencing pesticide poisoning.

"Farmers have a tendency to disregard illnesses, so many times they disregard these poisoning warning signals," says Art Bloomer, chief of the Michigan Department of Public Health's Environmental Epidemiology Division. "We strongly urge that anyone with questionable symptoms after they have handled pesticides seek medical advice. No question is too dumb when your health is concerned."

In spite of repeated warnings, farmers are still mishandling chemicals and becoming poisoned, Bloomer points out.

"We keep repeating our messages because each generation has to become educated on pesticide safety."

The pesticide safety expert points out. "Even the most experienced farmer can still make basic pesticide handling mistakes."

"If the symptoms are extreme the farmer should contact his physician immediately. Organophosphate and carbamate compounds are the most toxic, so the potential for a life threatening condition is high," Bloomer says.

"In acute poisoning cases, every minute counts," Bloomer emphasizes. "If the symptoms are acute, the affected person should be taken to a hospital emergency room. It would take too much time to call an ambulance and wait for that vehicle to arrive at the scene. If there is some time, the helping person should contact the hospital so that they can prepare for the emergency."

It's also essential to bring along a container of the contents of the poison that the poisoned person has been using, Michigan State University pesticide safety experts say. The container should have enough knowledge of how to handle such a poisoning, the pesticide label must be intact, and treatment for poisonings. Some pesticide companies also have additional labels that can be posted on the misused places. This label should be brought instead of the container for safety of the helper.

If the symptoms are less severe, the physician should still be called. This type of poisoning is the kind that is usually less dangerous, Bloomer says. While the victim may think that he will feel better in a few days" without advice, repeated incidences can lead up to a life-threatening situation.

To prevent such situations from occurring, The Michigan Department of Public Health advocates several preventive measures. Besides the safe handling of farm chemicals, Bloomer says, "We feel that it's important for those using pesticides to carry health history information cards."

"All health disorders, including allergies, should be listed on that card. All the chemicals that the person routinely handles should also be listed."

Should the card carrier become poisoned to the point where he passes out or is unconscious, a series of steps that is essential to his treatment is readily accessible. Regular health checkups are also a sound protective measure, Bloomer says.

Many times, the physician...

(Continued on page 11)
MFB Women Plan Spring Rallies April and May

Plans for the Michigan Farm Bureau Women's 13th Annual Spring District Rallies, scheduled for April through early May show a striking similarity to the programs developed in the last districts, the programs for the one-day rallies reflect the involvement of the Farm Bureau Women in their communities, agricultural and legislative activities.

Ron Nelson, Michigan Farm Bureau Public Affairs Division, has been scheduled in Districts 2, 3, 4, 5, 8 and 9. In his presentation, Ron will outline the growing problem of rural crime. He has been working closely with the Michigan State Police in developing a program of action to respond to law enforcement and crime prevention needs for rural communities.

From Resource Management to needlecraft...
**Michigan Marketing Outlook**

**New Column Introduced**

**Market Intelligence—Q & A**

Q: What is the advantage of the futures market versus forward contracting with my local elevator?

A: This question pops up frequently at marketing seminars, especially when we discuss the futures market. My answer usually stresses the increased flexibility. The futures markets can provide a great deal more flexibility as compared to forward contracting.

Forward contract locks the producer into a definite commodity date and price, but the given commodity at some given date in the future at a guaranteed price. The producer promises to deliver a certain amount of his production at that price. The producer may also be used to make a similar commitment. When a producer sells short in the futures market he is in fact commits himself to make delivery of a given commodity at a given time and place at some specified price. Sound familiar? The difference however, is that the producer is committing his time and delivery date change his mind or terminate this agreement by paying the broker and buying a futures contract for the same month, etc. as the original one. This cancels the original commitment. Thus, the producer has the flexibility to change his position at any time up to the maturity date specified in the futures contract. The futures market provides the producer with the opportunity to profit from ‘basis’ movements. An option not available when tied only to a forward contract. Of course there’s nothing that says you as a producer can’t forward contract and use the futures market at the same time!

Send your marketing questions to: Market Intelligence, C/O Market Development Division, 7373 W. Saginaw Hvy., Box 30666, Lansing, MI 48906.

Weather is still a factor in the grain markets but its importance may have been diminished somewhat by recent winter storms and drought stricken areas of the U.S. Corn Belt. Areas such as Minnesota, etc. Areas all predicting a more normal weather pattern are still poor. But, some idea that some moisture relief has spread through Washington, Oregon, Iowa, Minnesota, etc. Areas that had hard hit by drought last year. Certainly, subsoil moisture conditions in many of these areas are still poor. But some weathermen are now predicting a more normal growing season for 1977.

Also, worldwide, weather conditions have been quite favorable since last fall. Again, many areas like Argentina which are severely affected by dry conditions last year, have recovered and are looking at substantial yield improvements over a year ago. The same kind of story can be told for the U.S.S.R., India, etc.

Thus, we look at the big picture, 1977 is shaping up as a good year from the standpoint of yields. The U.S. market with rather large carryovers of wheat and corn, should be in good shape supply wise even if we have bad weather this summer and crops that are slightly below average. Soybeans are the maverick right supply conditions and favorable export demand continue to provide a bright future for this crop. Export demand for corn and wheat is not as favorable and has continued to be rather sluggish. Combine this with the expected reduced feeding rates and we can see continued poor price prospects for corn and wheat.

It is doubtful that Secretary of Agriculture Bergland will be able to reach terms on an arrangement at a lower court level, in spite of each bill's pros and cons. The American Task Force has recommended that policies be changed within 60 days of market opening. But, the commission recently ruled that sugar imports are importers of sugar. It is therefore to be expected that the commission will recommend a reduction in sugar import quotes from the current 7 million metric tons to the 4.2 to 4.3 million metric ton level. Domestic sugar producers have been after U.S.D.A. officials some time to curb imports and remove sugar from its duty free status under the Generalized System of Preferences (GSP).

HB. 4189 Consistent with MFB Policy, But Needs to be Revised

(Continued from page 8)

It is only equitable that these major uses be proportionately represented on the Commission, Almy says.

MFB also feels that by rights the decisions of the Land Use Commission should be appealed at a lower court level than the state Court of Appeals, as H.B. 4189 calls for.

"It would be quite expensive and time consuming for an appeal to be entered in the state Court of Appeals, the state," Almy says. "It would also be easier to appeal such decisions at a lower court level, although there would still be the risk of a subsequent appeal to the Court of Appeals."

One part of the bill that MFB particularly favors is Section 14, which recognizes that taxes play an important part in land use decisions. "This says. In this section, the bill calls for a study and recommendations or proposals to provide tax and other forms of relief in areas where land use is restricted, and to provide tax and other incentives to encourage orderly and rational development in areas where development is to be encouraged.

"Such incentive plans are a key part of the MFB policy that the Michigan Farm Bureau supports," Almy declares.

In that spirit of each bill’s pros and cons, Almy does not expect any statewide land use legislation to be put into effect immediately.

In its 1977 resolutions, the Michigan Farm Bureau advocates that any state land use planning guidelines and local land use implementation must include the following:

a. That private property rights and the right of individual improvement be preserved.

b. Planning for land resources which are essentially local in character must be a responsibility of local government.

c. Enforcement of land use regulations and the settlement of conflicts must be a function of the level of government closest to the people involved.

d. Planning for land local resources must be permitted some flexibility to allow local planning bodies to adopt plans that reflect local goals.

A program in implementing sound land use programs should be developed at all levels of government and the private sector.

"We urge all Farm Bureau members to take an active part in land use planning at all levels of government,” Almy emphasizes. "If local land use control is to be maintained, it is imperative that local people accept the responsibility to plan the use of their local resources."

There have been a number of inquiries from Farm Bureau members recently, regarding the process by which Blue Cross—Blue Shield pays physicians. Some members are concerned also because they have been experiencing excess charges by their doctor above the payment made by Blue Shield.

In response to these inquiries, Blue Cross—Blue Shield has provided the following information.

**The VARIABLE FEE PAYMENT PLAN**

Michigan Blue Shield pays in full its determination of a reasonable fee for professional services covered by your contract. This determines whether constitutes a "reasonable charge", Blue Shield will take into consideration.

The customary fee which the individual physician most frequently charges to the majority of his patients for a similar service or medical procedure.

fees charged in a locality by physicians of similar training and experience for a similar service under similar medical procedure. Unusual circumstances or medical complications requiring additional time, skill, and experience in connection with a particular service or special medical procedure.

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The customary fee which the individual physician most frequently charges to the majority of his patients for a similar service or medical procedure.

The prevailing range of fees charged in a locality by physicians of similar training and experience for a similar service under similar medical procedure. Unusual circumstances or medical complications requiring additional time, skill, and experience in connection with a particular service or special medical procedure.
Supply Report

GENERAL - Farm supply buying by farmers started to pick up fast about the middle of March. This is putting a strain on dealers and facilities as predicted. Due to the heavy winter, uncertainties of pricing, and farmers looking to the new Secretary of Agriculture for commodity direction, many farmers delayed their usual winter purchases. Now there's a scramble for supplies. Fortunately, Farm Bureau dealers are well supplied and have been working with their farmer patrons on “Spring Ahead Sales.” Patrons, who committed themselves early for supplies, are not experiencing “outs” as frequently as others.

FERTILIZER - As early as February, it was announced fertilizer supplies would be short. Severe winter, and ensuing transportation problems, caused large reductions in natural gas supplies, and this in turn reduced nitrogen available to farmers. A great deal of catching up at the manufacturing level has assisted our reduction in supplies of urea, ammonium nitrate. Farmers placing firm orders for dry fertilizer with their Farm Bureau dealers have been faring well, however. Contact your Farm Bureau dealer at once if you still need fertilizer. Again, it's evident farmers who plan ahead with their Farm Bureau cooperative do better.

PESTICIDES - Pesticides on hand are being bought up quickly. Farm Bureau still has a wide variety of insecticides and herbicides at attractive prices. These adequate stocks are not expected to last. Regular patron purchases will deplete dealer stocks on hand and its doubtful that dealers will want to restock their inventories late in the season. There simply is no time left to reorder once stocks are out. The new Union brand Atrazine herbicide, a cooperative product, is very high in quality, very low in price, and was delivered to dealers in both 80/w (wettable) and 4L (liquid) formulations. Much of this superior product was ordered and bought up. Ask your dealer, however, if he still has some. It's your best buy.

FEEDS - NU PRO Dairy Feed seminars being held by Farm Bureau dealers across the state have been converting top dairy farmers to Nu Pro Dairy Feed. This new feed, a product of your cooperative, is up sharply across the state. A new Farm Bureau Complete Minerals Program is a first for Michigan. It covers virtually all common livestock mineral requirements.

LIQUID FUEL - The past winter months gave Farmers Petroleum the biggest year ever in supplying liquid fuel to Michigan farmers. We've been able to supply farmers through the cooperative system on many occasions when others could not. It's wise to sign up with a local Farmers Petroleum dealer. Along with your immediate planting needs, look ahead to next fall and winter heating requirements. Our Energy Cooperative, Inc. refinery has stood us in good stead on supplies. New patrons are coming in fast.

Who Is The Petroleum Products Leader In Michigan?

Farmers Petroleum Co-operative sells more products and has more services for Michigan farmers than any other petroleum supplier or auto accessory store. A recent independent survey proved this.

Farmers know they can depend on their Farmers Petroleum dealer for anything from anti-freeze to on-farm tire service. The service is fast and friendly, the Co-op products are top quality and prices are fair. If you're not a Farmers Petroleum patron right now, ask your neighbor about the good things we've done for him. We can do them for you, too. Ask the Farm Bureau people.
Section 208 Warrants Action By Farm Leaders

"Lost, yesterday, somewhere between sunrise and sunset, two goodyears, each set with 60 diamond minutes. No reward is offered for them gone forever."

Most of us at one time or another have heard or read the above quotation by Horace Mann. Yet we are all prone, at times, to forget that time and tide waits for no man. Particularly if we think "good old George" will do it or if we are inclined to think that it won't affect our pocketbook.

While the above may not be an accurate analogy of farmer's attitude toward the Federal Water Pollution Control Act of 1972, it does appear that many have failed to give it the serious thought necessary. People have received. Thus on the eve of the implementation of policies which will certainly affect all of us, in varying degrees, many have paid little attention to the Water Pollution Act.

AREAWIDE TREATMENT MANAGEMENT

Basically, Section 208 of the Federal Water Pollution Control Act requires each state to designate appropriate agencies to study area water quality problems and prepare and implement plans to control pollution sources. Governor Milliken has designated the Water Resources Commission as the state agency responsible for the conduct and coordination of water quality management planning for the state in accordance with existing regulations.

Also the states have been divided into 14 planning and developing regions. These regions, their name, and the counties involved are:

- Region I (SEMOG), Livingston, Oakland, Macomb, Washtenaw, Wayne and Monroe Counties.
- Region II (Jackson Area), Jackson, Hillsdale, Lenawee Counties.
- Region III (South Central), Barry, Kalamazoo, Calhoun, St. Joseph and Branch Counties.
- Region IV (Southwest), Van Buren, Berrien and Cass Counties.
- Region V (GIS-Flint Area), Shiawassee, Genesee and Lapeer Counties.
- Region VI (Tri-County), Clinton, Eaton and Ingham Counties.
- Region VII (East Central), Roscommon, Ogemaw, Iosco, Clare, Gladwin, Arenac, Isabella, Midland, Bay, Gratiot and Saginaw Counties.
- Region VIII (West Michigan), Mason, Lake, Osceola Newaygo, Mecosta, Montmorency, Kent, Ionia and Allegan Counties.
- Region IX (Northeast), Cheboygan, Presque Isle, Otsego, Montmorency, Alpena, Crawford, Oscoda and Alcona Counties.
- Region X (Northwest), Emmet, Charlevoix, Antrim, Leelanau, Benzie, Grand Traverse, Kalkaska, Manistee, Wexford, Missaukee Counties.
- Region XI (Eastern Upper), Luce, Mackinaw, Chippewa Counties.
- Region XII (Central Upper), Marquette, Alger, Schoolcraft, Delta, Dickinson and Menominee Counties.
- Region XIII (Western Upper), Keweenaw, Houghton, Baraga, Iron, Ontonagon, Gogebic Counties.
- Region XIII (West Michigan Shoreline), Oceana, Muskegon and Ottawa Counties.

PLANS

Because of the diversity of their areas and different approaches to areawide water planning and management, the specific plans for implementation of Section 208 will vary from region to region. However, any plan shall include but not be limited to the following:

- Provide a framework for long-term planning.
- Encourage total comprehensive planning, including economic development.
- Get into structuring between housing, and urban and rural programs.
- The full effect of Section 208 planning will be comprehensive land use planning for each state and the development of regulatory mechanisms to insure that land use does not harmfully affect water quality.

In some ways, communities will no longer be able to give zoning variances at will. The land use in every community in a Section 208 area will be measured in terms of its impact on water quality.

The act further notes that each Section 208 plan should also take care of for the next two decades:
- Identifying what kind of treatment plants will be needed to meet anticipated municipal and industrial treatment.
- Establishing construction priorities for those plants.
- Carrying out the regulatory program.
- It is also necessary to build, operate and maintain all facilities required by the plant.
- Identify what’s necessary to carry out the plan (including financing), time needed, and costs.
- A process to identify mine related sources of pollution; and procedures to control them.
- A process to identify construction related sources and procedures to control them.
- A process to control residual waters from the area that might affect water quality any process to control disposal of pollutants on land or sub-surface excavations within an area to protect water quality.
- Urban runoff.
- Septic tanks.

Planners in some areas are looking more closely at nonpoint source pollution because the control of it will be less expensive to control than more sophisticated plumbing or municipal or industrial facilities. Some planners have suggested a tax on fertilizers as a means to reduce its use, thereby eliminating pollution of streams when runoff occurs.

PARTICIPATION NEEDED

Public participation is now required. Farm Bureau members should participate at every opportunity, in discussions and public hearings and exert influence to whatever extent possible regarding the planning process.

Once plans are adopted it may be too late to make meaningful changes. Therefore, be sure to keep minutes slip away, let your local Regional Planning Committee know your views.
Blue Cross

(Continued from page 12)

Blue Cross and Blue Shield of Michigan.

bursery and reserves the right to make arrangements with you regarding his fee.

A prior agreement regarding your doctor's fee will be called the Blue Cross Blue Shield Reimbursement Agreement. If you sign the Prior Agreement, you will have full use of your doctor's services. Should he do so, he will follow the same procedure as does a participating physician and he will receive payment directly from Blue Shield.

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PRIORITY AGREEMENT

A prior agreement regarding your doctor's fee will be called the Blue Cross Blue Shield Reimbursement Agreement. If you sign the Prior Agreement, you will have full use of your doctor's services. Should he do so, he will follow the same procedure as does a participating physician and he will receive payment directly from Blue Shield.
Agricultural employers must provide the same worker’s disability compensation coverage for their employees as do non-agricultural employers. It’s the law.

Farm Bureau Mutual can help. Our agricultural worker’s disability compensation insurance programs are proven to work right for all types of Michigan farmers. In fact, a special program is designed just for Farm Bureau Members. “Safety Group” Worker’s Disability Compensation offers possible dividends ranging from 5% to 45% of annual premium. Last year alone “Safety Group” Worker’s Disability Compensation insurance returned $162,000, 15% of annual premiums, to policyholders.

If you employ any agricultural labor, remember the law. Your Farm Bureau Insurance agent can help.

WORKER’S DISABILITY COMPENSATION INSURANCE . . . ANOTHER INSURANCE PROGRAM THAT WORKS . . . FROM FARM BUREAU MUTUAL.

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