Government Programs Not Answer, Says Farm Bureau V.P.

A "depression market" is the price farmers are paying for their response to concerns about world hunger, according to John Laurie, Tuscola County dairy and grain farmer who serves as vice president of the 63,000 family-member Michigan Farm Bureau. "In the last two years, the American farmer has responded to concerns about world hunger and to assurances by government for a greater access to world markets," said Laurie. "And now, because of his concern, this same farmer is left with a depression market."

Producers of wheat, corn and other commodities throughout the United States are the victims of over-production, both here and abroad resulting in severely depressed farm prices. Laurie called the current farm price situation a "serious problem," but warned that government programs are not the answer.

"It is not surprising that some farmers, in this unbearable economic situation, ask for government target prices and loan rates. But we have only to review the history of such programs," he warned. "They perpetuate rather than solve the problem of low market prices. In the long run, this route is disastrous for agriculture. Laurie said there is a role for government however, in the areas of encouraging foreign market expansion and research and development of other feasible uses of grain, such as "gas-a-hol" for energy.

"In the long run," he said, "farmers themselves can influence their incomes by building stronger cooperatives and utilizing them more fully." The farm organization has actively lobbied for a comprehensive national marketing and bargaining law to provide producers with organized strength in negotiating prices for their commodities. In action last week, the Michigan Farm Bureau board of directors requested that the American Farm Bureau Federation establish a Farm Bureau owned and operated cooperative export market facility.

What's the Solution to Falling Farm Prices?

What's the Solution to Farm Prices?

Farmers know the answer to that question: farm prices are down. They're down to the point where grain producers are in an unbearable economic situation.

Farmers are anxious to find methods to reverse the trend. Consumers are confused because these low farm prices have not been reflected in their grocery bill totals. And government sees the situation as an opening for control of agriculture.

What CAUSED THE PROBLEM?

The answer, pure and simple, is over-production, not only in the United States, but in countries which were formerly eager customers for our grains.

What stimulated the over-production? That answer is not pure and simple. Government, social do-gooders, farmers themselves, were concerned about world hunger. The American farmer, in the last two years, answered the plea to produce, produce, produce to alleviate that hunger. The federal government assured farmers they would have access to world markets, a privilege they'd been denied prior to the '70s and so they responded to the opportunity with all-out production.

Profit was their motive - an opportunity at long last to realize a dignified living. They agreed with Earl Butz: profit is not a 4-letter word. So they produced and for a couple years, many, for the first time, realized a fair return for their investments and efforts.

"It is good," said the farmer and he produced some more. So did his neighbor on the next farm; so did his counterpart in neighboring states; so did his former foreign customers. Altogether, they produced more than the market could bear. And down went the prices!

What happened to the hungry? "Hungry" India is now selling wheat. What about those former customers? Russia, too, had a bumper crop. And what about good old Mother Nature? Concerns about a drought were replaced with concerns about a market drought.

ENTER STAGE LEFT: GOVERNMENT

The "saviour," our federal government, is waiting its cue. The climate is right; desperate farmers may issue the call for assistance in their plight. It stands ready with target prices, loan rates, controls, controls, controls.

It's a temptation to some farmers; government programs will stabilize farm prices. They'll stabilize them at the low price and market-oriented farmers see that as a real threat to the good health of agriculture.

Farm Bureau policy calls for a minimum use of price and income support measures. "It should be a national objective to avoid the need for such measures," the policy states. "If support programs do become necessary as a cushion against disaster, it should be recognized that this need reflects failure to achieve a sound national farm program."

The farm program most nearly meeting this policy is the House version currently being debated. The Michigan Farm Bureau and the American Farm Bureau Federation are supporting the provisions of the House Agriculture Committee's version of the bill.

The organization believes the role of government in agriculture should be to provide measures that will assure and improve farmers' access to domestic and foreign markets; programs to help farmers obtain needed crop and market information, research, educational assistance and credit.

WHAT IS THE SOLUTION?

The executive committee of the Michigan Farm Bureau board recognizes the seriousness of the problem and believes farmers are justified in their concerns regarding the present farm price situation. In a meeting at Farm Bureau Center in Lansing on July 14, President Elton R. Smith, Vice President Jack Laurie, and Third Member Larry DeVuyst wrestled with the problem. Concerned about pressures for government intervention, a press release to all media was issued (printed on this page), along with a submission to the committee on the Farm Price Situation.
Carter’s Energy Plan Will Cause Disastrous Results

The promise of solar energy to fuel this nation has kindled the hopes and dreams of many in the American public. As farmers, we recognize the potential of this renewable energy source. It is plentiful solar energy that produces every crop we grow. Of course, the power of the sun alone does not transform a seeded field into wheat, corn or soybeans. Gasoline, diesel fuel and a variety of petrochemicals complete the production picture for our fuel-efficient agriculture.

Farmers are aware of their dependence upon the stored energy in fossil fuels to achieve the tremendous production required to feed the consumers in the U.S. and the hungry millions around the world. But critical shortages of domestic energy in fossil fuels to achieve the tremendous production picture for our fuel-efficient agriculture. Gasoline, diesel fuel and a variety of petrochemicals complete the seeded field into wheat, corn or soybeans. Energy in fossil fuels to achieve the tremendous production picture for the consumers in the U.S. and the hungry millions around the world. But critical shortages of domestic energy in fossil fuels to achieve the tremendous production picture for our fuel-efficient agriculture.

In the wake of the 1972-1974 oil embargo will cripple the U.S. economy and further weaken our foreign policy position. In the wake of the 1972-1974 oil embargo will cripple the U.S. economy and further weaken our foreign policy position. In the wake of the 1972-1974 oil embargo will cripple the U.S. economy and further weaken our foreign policy position. In the wake of the 1972-1974 oil embargo will cripple the U.S. economy and further weaken our foreign policy position.

The Administration’s Energy Program also ignores this problem. Redeployment of wellhead and gasoline tax revenues through social welfare programs will not produce a single barrel of oil or a cubic foot of natural gas. Neither will price controls rates remain unrealistically low.

To me, one of the most significant aspects of our country is the right of “input” into our government. It is this right, I feel, which has enabled us to become the country we are today. As always, though, with rights we also have responsibility. In this case, we have the responsibility to provide the input necessary if we wish to have a say in our government.

One of the real strengths of Farm Bureau, in my estimation, is this same principle — policies are made by our Input. Quite often, such policies begin from a local concern discussed at a Farm Bureau Community Group meeting. The subject is discussed, the bugs removed, and a policy recommendation is then sent to the county Farm Bureau Policy Development Committee. This committee studies it, searches for more facts, and compares it to similar recommendations and policies already adopted. The committee may then reward or make changes in the recommendation or perhaps combine it with other recommendations which differ only in minor points.

If the county Policy Development Committee approves the recommendation, it then will be presented at the county annual meeting where it is discussed, sometimes amended, then adopted or not. If the recommendation applies to the county and is adopted, it then becomes official county policy. If it is adopted and concerns state, national or international issues, it is forwarded to the state Policy Development Committee where more studies, comparisons and investigations are made. The state P.D. Committee, upon approval of the recommendation, presents it to voting delegates at the Michigan Farm Bureau annual meeting.

Policies adopted there dealing with national or international concerns are forwarded to the American Farm Bureau Policy Development Committee. The same process takes place again, with recommendations adopted by voting delegates at the AFBP annual meeting becoming the policies of our national organization.

As members of Farm Bureau, the power of the organization is in OUR hands. We do not carry out the directives of a few people — but rather the ideas of many people like ourselves. Policies of Farm Bureau have to start from people like you and me. If we fail to accept the challenge to get our heads together to build strong objectives and directions for our organization — then it won’t get done!

Developing and executing the policies of our organization is our right; but remember, it is also our responsibility.

Policy Development and YOU

By Bunny Semans
Michigan Farm Bureau Queen

I made an effort this year to explain the reasons for the 4th of July celebration to my 6 and 7 year olds. In covering the whys and hows this year, I asked myself, such as: why did we want to have our own country? why did we choose a president instead of a king? how do you start a new country? — and other simple — to answer questions, I started rehearsing our country’s principles in my own mind.

To me, one of the most significant aspects of our country is the right of “input” into our government. It is this right, I feel, which has enabled us to become the country we are today. As always, though, with rights we also have responsibility. In this case, we have the responsibility to provide the input necessary if we wish to have a say in our government.

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MFB STATEMENT:

FARM PRICE SITUATION

Members Urged to Utilize Co-op Programs

Farmers have organized and built a strong Farm Bureau organization in Michigan and throughout the nation. Within the Michigan Farm Bureau organization are many programs including those of affiliate cooperatives are available to enhance farm income. These programs and services include:

1. MICHIGAN FARM BUREAU AND THE AMERICAN FARM BUREAU:
   a. Strong support from MFB and AFBF for development of a cooperatively, owned and operated export marketing facility;
   b. Legislative and legal action through MFB and AFBF to maintain uninterrupted access to foreign markets;
   c. Sponsorship by AFBF of foreign trade missions to explore and develop export markets. The MEE also sponsors such missions;
   d. Legislative support through MFB and AFBF for a national farm program with provisions to protect agriculture’s competitive position in the marketplace;
   e. Legislative representation through MFB and AFBF for a comprehensive national marketing and bargaining law. This legislation would provide producers desiring to use its provisions with organized strength in negotiating prices and other terms for their commodities;
   f. Legislative representation through MFB to establish a white wheat futures delivery point at Toledo. Currently, there is no delivery point anywhere in the nation for white wheat which decreases producer returns;
   g. Realignment of the MFB Commodity Division Program is now underway to strengthen the input of members in policy and related areas affecting their commodities.

2. FARM BUREAU SERVICES, INC:
   a. Operation by MEE of modern grain terminals at Saginaw and Ottawa Lake capable of serving the export market with Michigan grain and dry beans. Also, joint ownership in operation with other states of an export facility on the St. Lawrence Seaway at Toledo, Ohio;
   b. Maintenance by MEE of an up-to-the-minute market information hotline to assist producers with their marketing decisions;
   c. Cooperative Bean Marketing Agreement operated by MEE to provide participating elevators with an orderly marketing program for dry bean producers and a wheat marketing program operated by MEE with MEE assistance to provide effective, orderly marketing of wheat for both producers.

The committee reviewed existing programs and activities of the organization and drafted a statement to Michigan Farm Bureau membership, urging farmers to fully utilize programs offered by their cooperatives to maximize farm income.

What’s the Solution? (Continued from Page 1)

Farm Bureau leaders believe farmers’ concerns regarding the current farm price situation are justified. They feel much has been done, through the organization, to build programs designed to enhance farm income (see listing at left). However, there may be members who have other constructive ideas on how farmers can work cooperatively to solve the farm price problem.

The MFB board of directors executive committee urges you to consider the problem and share your thoughts on a possible solution.

What do YOU think?

Farm Bureau leaders believe farmers’ concerns regarding the current farm price situation are justified. They feel much has been done, through the organization, to build programs designed to enhance farm income (see listing at left). However, there may be members who have other constructive ideas on how farmers can work cooperatively to solve the farm price problem.

The MFB board of directors executive committee urges you to consider the problem and share your thoughts on a possible solution.

COMMENTS: -------------------------

Name
Address
Type of Farming Operation

(Return to: Michigan Farm News, P.O. Box 30960, Lansing, Michigan 48909.)

A line of credit: It’s like having many pre-arranged loans, just waiting for you. Then you can take advantage of tax planning purchases...or unexpected price breaks on feeders...or big discounts on large-volume purchases. We can help you determine how much borrowed capital your operation needs and can support. You needn’t borrow that much...but you will have a better idea of how far you can go, if necessary, in your financial planning. So come in soon! Talk with us about establishing your own line of credit.

Production Credit Associations of Michigan

Farming is everybody’s bread & butter
The people of the State of Michigan need and deserve office. The present system is important role, that we must have a system which assures quality. We need to get the courts out of partisan politics. "The Judiciary, more than any branch of government, needs highly qualified impartial people. Our present system allows for the selection of an unqualified person who can use the power of incumency to remain in office. The present system is sometimes like a beauty contest."

These were the words of Senator Derezniski in a recent interview in Lansing. "People have been told that judges at the state level are selected on a non-partisan basis. That certainly is not the case. They are nominated by the major political parties, or they may be appointed by the Governor, if a vacancy occurs. It's a political system," said Derezniski.

The proposed amendment would create a nine-member Judicial Nominating Commission. The Commission would consist of six public members and three practicing lawyers, chosen to be broadly representative of the total population of the state. The public members would involve. It would be bipartisan, with no more than five members from the same political party. Commissioners would be appointed by the Governor with the advice and consent of the Senate for a term of three years and could not serve for more than two successive full terms.

Should a vacancy occur within the Supreme Court or the Court of Appeals, the Commission would have to submit to the Governor a list of three nominees to fill the vacancy within 30 days.

The Governor would have to make his appointment from that list within 30 days. Should he fail to do so, the Chief Justice of the Supreme Court would select one of the three, by lot, to fill the vacancy.

At the general election nearest the expiration of two years from the appointment, the justice or judge would stand for election. At that time, voters could vote on whether or not to retain that person in office. If retained, the justice or judge would serve out the balance of the term. Thereafter that person would have to stand for election at the end of each term subject to a maximum of three terms.

Derezniski added, "We want and need input from the citizens of Michigan. A series of hearings on 'Resolution 0' will be conducted this fall. We want to hear from people throughout the state.

"The appointment of judges is not new. Several states now use this type of system. Federal judges are appointed and have been held in high regard and have been operating very effectively for many years," said Derezniski.

Derezniski then went on..."
Final PBB Legislation Lowers Tolerance Level to .02 ppm

By Robert Smith

During the final hours of the Legislature before recessing for the summer, a bill was passed. Passage came after hot debates in the Senate and House, with final agreement reached by a day-long House-Senate Conference Committee. The law is essentially the Senate Substitute Version of H.B. 4109. A conference committee made some important improvements. Major provisions as follows:

1. Lowers the PBB tolerance to .02 ppm (20 parts per billion).
2. Applies only to dairy cattle located on farms selling milk for human consumption and which have lactated and were born before January 1, 1976. The test "dairy cattle" does not include those born outside the state or those that have never been on a quarantined farm.
3. Provides for testing of milk through bulk tanks on each dairy farm. (The MDA has been doing this for some time.) If more than 5 ppb are found in the bulk tank test, the milk from each animal in the herd will be tested to find the animal or animals causing the contamination. Milk cannot contain more than 5 ppb based on a test of the whole milk. This is important because it is much less restrictive than testing milk on its fat content. Cows producing contaminated milk will not have to be destroyed, but they will be kept on the farm as long as the milk is not sold.
4. The only animals that will be required to be destroyed under the new bill are those that contain more than 20 ppb at the time of culling. They will be indemnified at fair market value.
5. All dairy cattle "culled for slaughter" must be tested by biopsy before being permitted to be sold. They will be destroyed if contaminated and the farmer indemnified at the "fair market value" on the date of appraisal.
6. With the approval of the producer, a biopsy is not required on culled cows if the milk has more than 5 ppb.
7. Cows culled during testing or after testing would be branded on the jaw.
8. Dairy cattle that are to be culled and found free of PBB will be certified and must be sold within 60 days through regular marketing channels.
9. The MDA is given the authority to request in the premises for testing purposes after 24 hours oral or written notice. The owner is required to assist by "confining and restraining" the cattle to be tested.
10. The farmer will be paid $10 for each dairy cow tested for the holding and main-

tenance of that cow during the testing period.
11. An owner must inform a buyer if the cow has not been tested and cannot contain more than 5 ppb in the whole milk. (This provision replaces the earlier con-

troversial and burdensome provision in the previous bill that applied to farms that had been quarantined.
12. The bill permits exemption from further testing whenever the Department of Agriculture finds that less than one-half of one percent of the cattle tested in an area contains more than 20 ppb of PBB and the Legislature gives its approval by concurrent resolution.
13. The bill permits a testing program by using milk tests from bulk tanks. It only destroys animals being culled for slaughter purposes. It is a "test-at-slaughter" type of bill. However, it will create some problems for all dairy farmers inasmuch as any animal that is culled from the herd must be tested before it goes to market.
14. It will absolutely assure the consumer that there is no possibility of any milk containing more than 5 ppb or meat containing more than 20 ppb of PBB being on the market.
15. Many Legislators of both parties including many who voted for the legislation agree that Michigan's food supply is completely safe and that there is no real need for the legislation except to "restore public confidence."

Many Legislators are to be commended in their efforts to "get all of the facts" through public hearings and testimony of dozens of recognized scientific experts.

However, in most cases, such information was not reported to the public.

An excerpt from Senator Allen's statement follows:

"There has been presented to our committee through all these deliberations no evidence that present levels of exposure have, under any experimental conditions, evoked any health effects in any species of animal. There has been no such evidence presented."

Senator Allen has a scientific background as a doctor of veterinary medicine and is a member of the Senate Agriculture and Consumer Affairs Committee.

We want to an expert at Michigan State University to get energy-wise tips on milk production.

Detroit Edison asked Dr. William G. Bickert of the Agricultural Engineering Department at Michigan State University for advice on how to conserve energy on milk production installations. His tips also will help you save on heating and electricity costs. We're passing them along to you.

Reclaim heat energy from milk. Heat energy from milk cooling systems can be used to heat milking parlors in winter instead of losing it to the outside air. Also consider installing a system to reclaim this heat to produce hot water for washing cows, milking machines, pipelines and tanks. The actual amount of hot water produced depends on the type of system, the amount of milk being cooled and other factors. Most systems provide 110 degree water and some systems provide water as high as 165 degrees.

Standard milk cooling systems need good ventilation. Make certain air drawn over the compressor unit is vented through a separate outlet to prevent heated air passing over coils. Inlet and exhaust outlets should be large enough to permit air movement for maximum cooling effect.

Keep compressor units clean. Dust and dirt inhibit heat transfer, making cooling units work harder and longer. Check at least once a month, especially in autumn and winter. Disconnect unit and use a vacuum cleaner, air or water jet to do a thorough cleaning job. Also check building vent fans to make sure blades and louvers are clean.

For other ways to conserve on the farm, write to the Agricultural Engineering Department, Michigan State University, East Lansing, Michigan 48824.
The 14th annual Michigan Farm Bureau Young People's Citizenship Seminar was held at Albion College, June 20-24 with 214 high school juniors and seniors from throughout the state in attendance.

Focusing on America's free enterprise system and her unique political structure, the students were provided the opportunity to view the basis of the American economic and political systems as compared to other countries where no similar system exists, especially in the Soviet Union.

Economy, is an absolute key in the free enterprise system in this country.

Appearing for the 14th consecutive year, since the first Citizenship Seminar was held at Camp Kett, Dr. Clifton Ganus, president of Harding College, Searcy, Arkansas, was the first of three key speakers to receive a standing ovation from the students.

FREEDOM IS VITAL

In addressing the seminar, Ganus stressed there are two things men really want in life - personal freedom and knowledge. Teaching them (under-developed countries) to use the land to produce more food.

Dr. Furbay noted later in the seminars that the Michigan Young People's Citizenship Seminar is the best anywhere in the United States.

FEDERALISTS WIN

Student political activities at the 77 Seminar were the most active in the Seminar's history, beginning with 100 percent voter registration and concluding with all but one of the 214 student participants voting in the general election. Students were divided on a 40-40-20 ratio among the Federalists, Anti-Federalists and Independents, respectively, thereby ensuring that neither the Federalists nor Anti-Federalists could win the election without the support of the Independents. With party platforms including such key issues as Peace, SeaFarer, welfare reform and unemployment, the Federalists won 10 of 12 offices with the support of the Independents.

Returning to the Seminar for the second year was Dr. Bob Rizer, Assistant Professor of Russian at Michigan State University. She was born in Czechoslovakia and emigrated to the United States with her parents in 1960 after having lived in Displaced Persons camps in West Germany. Appearing in a pair of blue jeans that were saleable in Russia for $200, she spoke on "What Would You Like to Know About Russia?"

MAKE OWN DECISIONS

Providing an enlightening insight into life in Russia, she stated that only 16 million of the 260 million people living in Russia belong to the Communist Party and "anybody who is anybody belongs to the Party, and the Party appoints the police, teachers, students. You will be what they want you to be."

Referring to Soviet elections, she noted that there is only one name on the ballot for each position and everyone must vote out of fear of losing their jobs and homes or bodily injury.

She concluded her prepared remarks before opening the session up to questions, by saying, "Whether it's good or bad, it should be your own decision, it shouldn't be anything that somebody else told you, and they (the Russians) envy America for all it has and the ability to do things.

BE ENTHUSIASTIC

Closing speaker at the Seminar was National FFA Vice-President Rick McDaniel who urged the participants to have a positive attitude and be enthusiastic in whatever they did.
ST. CLAIR FARM TOUR

Educational Experience for WJR Employees and Farmers

In a unique “Show and Tell” exercise to promote better understanding between farm and city people, St. Clair County Farm Bureau Women hosted a farm tour for Detroit’s WJR radio employees and their families on July 10. The tour was conducted at one dairy farm and three vegetable farms in the Imlay City-Capac area, with approximately 60 WJR employee families and county Farm Bureau members and their families in attendance.

The tour originated at the Richard and Carol Lauwers dairy farm. Guests were shown different types of equipment used on the farm with a comparison of the cost of equipment at the time of purchase and what the replacement cost would be. While at the Lauwers farm, they were also provided the opportunity to observe milking.

Following lunch, there was a wagon ride to three vegetable farms. The first vegetable farm visited was the Richard and Carol Lauwers dairy farm. Main crops viewed at the Lauwers farms were sweet corn, parsnips, turnips and dry onions which are raised on 425 owned and rented acres. Louis Campbell, now retired, still does the marketing for the business and has marketed vegetables at Detroit’s Eastern Market for 51 years.

The next stop was at the Ray Muylaert farm. The Muylaerts raise red and white radishes during the summer and hot house rhubarb in the winter. Unlike the other farms on the tour that use a large degree of specialized equipment, the Muylaerts use hand labor.

The final stop on the tour was the Arnold Ruhlig farm. In July their main crop is head lettuce which is sold through the Detroit Eastern Market. In the fall, potatoes are the Ruhlig’s main crop.

The owners of all the farms visited during the day are members of St. Clair County’s Bureau-Cats Community Farm Bureau Group.

Station employee Oscar Freuette commented that the tour was “just great – really educational and interesting.” Mrs. Freuette won a five pound bag of Pioneer sugar for correctly identifying a sugar beet.

The idea for the tour evolved from a visit last year by four WJR station employees who toured some Lapeer County farms and stopped at the Lauwers farm for lunch. Interest was shown at that time of another tour, so last spring the St. Clair County women contacted the station and arrangements began for the July tour.
Agriculture, Consumers and YOU

Cooperatives are the subject of recent public and legislative attention. Why this resurgence of interest in cooperatives which have been operating since the early twenties? One of the reasons is the increasing number of consumer cooperatives. The success of cooperative food stores, credit unions, nursery and day care centers, has encouraged a new generation of consumers to try their hand at "cooperating".

It's an innovative and exciting adventure in consumer independence to be involved in the development and operation of a member-owned organization which is responsive to the special needs of its membership.

The cooperative newcomers include art galleries, craft "boutiques", housing and food cooperatives. Art and craft cooperative outlets promise a greater return for the artist than through wholesalers. Several models of housing cooperatives are providing alternatives to traditional landlord-tenant situations. Luxury, elderly, working family and neighborhood improvement cooperatives tailor housing facilities and services to meet member requirements.

This generation of cooperatives has also seen the upsurgence of food cooperatives as a practical, businesslike approach to spending the consumer food dollar. Like their counterparts, food cooperatives offer an alternative. It is not within their scope, nor intent, to replace traditional food markets and stores or retailers. Nevertheless, reducing the number of intermediate food handlers, cutting the producing-consumer price spread while providing good quality food is at the heart of the food cooperative story. The structure is as diversified as the member-owners served by the various cooperatives. The community, food co-ops and food cooperatives to work together does exist. The need for food cooperatives may not be able to buy much product yet, but they are growing rapidly and are interested in the future of such reciprocal cooperative ventures.

The restless cooperative spirit is the establishment of farmer cooperatives in the 1930's is reflected in these fledgling organizations. The cooperative story is: changing: renewing itself in the 1970's.

Cherry County visitors were seeing red throughout the National Cherry Festival at Traverse City, July 6-12. Spectators along the July 8 parade route sported cherry bright ready-to-wear and cherry confections were the undisputed specialty at picnics, smorgasbords and local dining establishments.

The tourist industry in the area flourishes year-round and peaks with the nationally known festival. No longer merely a harvest celebration, the National Cherry Festival has taken on a dazzling holiday atmosphere attracting tourists to the festival's summertime activities and the natural beauty of the Grand Traverse Bay area.

Area growers, processors and their families lend their active support to the success of the events. Festival Executive Director, Dorothy Walkmeyer praised the agribusiness for their continuing spirit of cooperation. "Without the agribusiness community, the Cherry Festival simply could not exist. We count on their support, not only monetarily, but also for the tremendous help and effort they give so generously."

Michigan Farm Bureau members, Art and Jo Alexander and Bob Underwood are among those area growers who take time during the busy harvest season to conduct Cherry Orchard Tours as part of the festival events. At Southview Orchards, overlooking the scenic bay area, Art McManus explains the value of this public relations activity. "Although we have a great many more visitors during the festival week, the orchard tours go on all through July. It gives us the opportunity to exchange first-hand information with these consumers." Guests to the family owned orchards come from the state's eighty-three counties, Canada and around the United States.

"Of course, the Cherry Festival has not been a strictly agricultural celebration for a long while, but," emphasized McManus, "unless we are actively involved and visible through the community organization or as individuals, we may be missing the chance to introduce the agricultural viewpoint aside some consumer misconceptions about commercial farming operations in the fruit industry." Aboard the brightly painted, tractor-pulled wagons, the visitors listen as Art described the fruit varieties, machinery costs. Stopping frequently for questions, McManus displayed the knowledge and experience gained through a life-long involvement in the industry as he responded to the sometimes tough questions from the group.

"These folks are consumers, who are genuinely concerned about what's behind the prices they pay in supermarkets and, in many cases, about the use of agricultural chemicals," says McManus. The tours, he adds, are "the best advertising we have for agricultural hard-sell. In the friendly festival mood, children and adults enjoy the opportunity to sample the ever-ripe fruit along the way and snap souvenir photos of the panoramic view that Southview Orchards offers."

Invariably, it is a good experience says McManus, and the visitors will often return year after year during the festival to visit the farm market or enjoy the fun of harvesting their own hand-picked cherries through the orchard's U-pick operation.

Tennessee Visitors Learn About Cherry Production

For the vacationing Robert Alexander family of Memphis, Tennessee and Michigan Farm Bureau staff writer, Connie Lawson, their meeting during the National Cherry Festival can only be described as "serendipitous." The old stand-by, Webster's dictionary defines "serendipity" as the "gift of finding valuable or agreeable things not sought for." Indeed, this mutually agreeable and unexpected encounter enriched the weekend events for the visitors and the life-long Michigander.

In addition to the fun of introducing out-of-state visitors to favorite Traverse City "haunts" and the picturesque towns which stretch along the Grand Traverse and Leelanau county shorelines, the Farm News writer found the Alexanders were equally interested in the economic base of Michigan's agriculture. "The work, incredible adventure in con-

term investment factors I've seen today, make the supermarket price of 90c to $1.00 a can for processed cherries much more realistic," summarized the Memphis businessman-vacationer.

Earlier Jo Alexander had expressed concern for the use of agricultural chemicals. In discussing her own reaction to the information offered by McManus regarding the careful, but needed, use and application of fertilizers and pesticides, she felt that she better understood the importance of pest control to obtain maximum yield from each tree. "Of course, I cannot change my mind overnight, but I do see that the control of insects and disease is of paramount importance. Without adequate protection we might not find the basic ingredient of home-baked cherry pie a scarce and costly luxury for the consumer."
Chippewa Community Groups Active in Centennial Event

There has been a tremendous amount of Farm Bureau interest in the community group effort put forth to make the Pickford area centennial celebration, August 14, a success. The final report by Hattie Lockhart, Chippewa County Farm Bureau Information Chairman, contains a logo contest to design the button which will serve as admission to the event.

The week-long event will climax many activities carried out throughout the year, building toward the centennial celebration. A logo contest was included a logo contest to design the button which will serve as admission to the event.

The week-long event will climax many activities carried out throughout the year, building toward the centennial celebration. A logo contest was included. The winner was an original design of Lockhart, Chippewa County Farm Bureau Information Chairman, which has been put on plates aid organization emblems, and has been put on plates and other souvenirs. One group of entering women enlarged the logo and put it on a quilt which will be used during the celebration week. An ice statue contest this winter featured a log cabin, a horse and buggy, a Farm Bureau emblem, and an ice statue of Lockhart, Chippewa County Farm Bureau Information Chairman, and the winner - a logo design of the Munuscong Belle which has been put on plates aid organization emblems, and has been put on plates and other souvenirs. One group of entering women enlarged the logo and put it on a quilt which will be used during the celebration week.

Mrs. Lockhart, on behalf of Pickford area residents, extends an invitation to FARM NEWS readers to attend the centennial celebration. The week will open with a community picnic, Monday, August 14, at 2 p.m. and a singaparade at 7 p.m.

The Townline Community

New Rates Could Save Farmers Money

The Michigan Public Service Commission recently approved a Farm Service Provision as part of the Detroit Edison Domestic Service Rate. This Provision states: "Customers taking service under this rate schedule, in addition to normal household load, will be permitted to use energy purchased for various farm operations, may elect to take service under this Farm Service Provision. Customers who qualify for and elect this provision will be charged 4.15 cents per kWh, plus fuel and purchased power surcharges, and will be permitted to make adjustments for all energy purchased. To qualify for this provision a customer must certify in writing that he is a full-time operator of a farm."

Domestic Service Rate Farm Customers whose purchases exceed an average of 1,500 kWh per month may save money by changing to the Farm Service Rate. Further information on this provision is available at local Detroit Edison offices.

There is only one uncle Jim O'Neal - often imitated - but never equalled.

Send Check or Money Order - No C.O.D.'s. Address $1.00 to Total Amount for Handling and we pay postage - FREE CATALOG INCLUDED. Uncle Jim O'Neal, Box AMF, Arcadia, Michigan 91006

PAGE 2
State Police Issue Causes Complications

The Michigan Legislature is now in session toward the end of September. The State Police budget will contain provisions to preserve the Detroit Freeway patrol or whether this will be given to the Sheriff's Department, or whether Wayne County will be given a million dollar grant for their own use. This has become one of the complicated political issues. The State Police issue resulted in the passage of a $127 million supplemental bill for the current year from being signed. The Senate has again introduced a bill calling for a $127 million budget back to be used as a bargaining tool.

FB Active on Wetlands Issue

HB 4329 has been most controversial. However, after a long impasse the House Conservation Committee heard the bill to be a substitute bill. The Michigan Farm Bureau has been very active in this issue, and the substitute will not pose any problems for agriculture and farmers. It requires that the proposed wetland management program be developed after a statewide inventory of wetlands. The program would then have to be submitted to the county Board of Commissioners for review and comment. Each landowner on whose property a wetland is identified for proposed inclusions in the plan would also be contacted. Public hearings would be required and any wetland management act could become operative only if approved by the Natural Resources Commission and the Legislature.

State Budget Nears $8 Billion Mark

The General Fund Budget will amount to $3.8 billion for the coming year. When other state spending is added, the total state budget will be the $8 billion mark. This includes federal grants and legislative earmarks, and constitutionally earmarked funds such as for highways, schools, aid, etc.

Some specific budget items include $778.2 million General Fund budget for the K-12 schools. When earmarked funds are added to this amount, plus a small amount of federal aid, the total K-12 budget will be $1.26 billion. The Social Services budget will be $2.9 billion of state money. When federal funds are added, the total will be $2.35 billion. This is not as high as anticipated because the workload has either increased or has not increased as rapidly as expected.

The third largest budget item is mental health which totals, with state and federal funding, $383.7 million. The Department of Human Resources Commission and spells out the responsibilities of the Agriculture Advisory Committee.

Labor Committee Urges Support for MI-OSHA Amendments

The newly-appointed Michigan Farm Bureau Labor Advisory Committee held its first meeting in Lansing on June 21, and took action on several items, including recommendation for a Federal Services program for MASAs members. A recommendation was made that this new program is currently underway and recommendations will be presented to the Federal standard. It would further provide that a new federal standard for a new subject could be incorporated by reference or could be promulgated as a new state standard. HB 5044 would amend the MIOSHA Act to provide that a state standard could not be more restrictive than a federal standard covering the same subject. These bills are short, but are extremely important and will become an issue in the fall session. Representative Gast and all legislators would appreciate hearing from readers as to their views and experiences.

Occupational Safety Standards Commission. Legislation has been introduced to require agricultural representation on the Commission and spell out the makeup of the Agricultural Advisory Committee.
National Notes

Chemical Disaster Bill is Stalled

Last March a Subcommittee of the Senate Commerce, Science and Transportation Committee held hearings in Michigan on the PBB disaster. The hearings were chaired by Senator Donald Riegle with Senator Carl Levin present as a member of the Subcommittee. The announced purpose of the hearings was to find out what form of federal assistance might be needed to help those affected by the PBB disaster to resume normal operations and what Congress should do to help avoid similar disasters in the future. Michigan Farm Bureau presented testimony at the hearing held in Lansing.

Following the hearings, Senator Griffin introduced separate bills to deal with chemical disasters including the PBB incident. During Senate Commerce Committee debate, however, the bills were merged into a single piece of legislation—S. 1531—by a subcommittee of the Committee. When S. 1531 was reported to the full Senate for consideration, victims. The federal government would pay up to 75 percent of state grants to persons harmed by chemical disasters, and would later try to recover damages from those determined to be responsible for the contamination. Farming operations would be eligible for the indemnity payments. The bill would make the indemnity payments provision retroactive to January 1973 and stipulates that PBB victims would have first priority in administration of the fund. A total of $150 million would be authorized for the indemnities over a three year period beginning October 1, 1977.

Second, the bill would establish a federal chemical-disaster response team to respond to chemical emergencies similar to that currently used to investigate major airplane crashes and assist crash victims. The federal chemical-disaster response team would consist of representatives from the Consumer Product Safety Commission and Departments of Labor, Agriculture, Health, Education and Welfare and Transportation as well as state and local officials, toxicologists and other technical experts. The Environmental Protection Agency would set up and provide support services for the multi-agency team.

Third, authorizations under the Toxic Substances Control Act would be increased. The fiscal year 1978 authorization would go from $12.6 million to $50 million and the fiscal year 1979 authorization from $18.2 million to $100 million.

After S. 1531 was reported to the Senate Commerce Committee, a jurisdictional dispute resulted with the Senate Environment Committee which claimed that it has authority over legislation dealing with chemical emergency response teams. This jurisdictional dispute resulted from an earlier bill—S. 1330—which would have established a similar chemical emergency response team being referred to the Senate Environment Committee. When S. 1531 was drafted, the Commerce Committee incorporated the substance of S. 1330 in the new bill. A spokesman for the Senate Environment Committee has indicated that if the panel does not get to review the response team provisions, it will continue its efforts to block floor action on S. 1531 or move to strike the provision during floor debate. Of much surprise to many, additional opposition to other parts of S. 1531 has emerged from unexpected sources. The Environmental Protection Agency and other environmental groups are opposing the bill on the grounds that government assistance to chemical disaster victims will encourage carelessness in the chemical industry and that EPA does not have the capacity to administer expanded authorizations under the Toxic Substances Control Act. Other arguments against the bill cite shortages of trained personnel such as toxicologists and chemical abstractors. It is unusual to see environmental groups opposing legislation to protect the environment and government agencies opposing legislation which would increase funds to administer a program.

District P.D. Meetings Set

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Invited to attend the meetings will be Co-County Presidents, Policy Development Committee Chairman, Women’s Committee Chairman, Commodity Committees, and a representative from each of the Community Groups. The exact location and time of the meeting is being announced by letter to those individuals.

The purpose of the District Policy Development Meetings will be to discuss and provide information on several issues that will face agriculture in 1978 and which should be covered in Michigan Farm Bureau policy. There will be adequate time for questions. Representatives from the Public Affairs Division and Market Development Division will be present to help discuss the issues.

How Laws Grow

As Legislator Introduced It
As Committee Reported It
As House Amended It
As Senate Amended It
As Passed Into Law
As Agency Understood It
What The Budget Allowed
What The Taxpayer Wanted

Courtesy North Carolina Farm Bureau News
Michigan Farm Bureau's-regarding increasing costs of indicated their concern health care insurance. They 1975 adopted a resolution which states that the organization leadership in assuring should take "a position of rural health care." adequate and affordable concern, the MFB board of directors appointed a "State committee, representing plus the Women's Committee were charged to evaluate the and the board of directors, current Blue Cross-Blue care, Blue Cross payments supported this approach at the state level. Perhaps it provide equality with those at the state level.

BUREAU CONTINUE TO OFFER HEALTH.CARE SHIELD OF MICHIGAN.

3. ECONO PLAN RATES BE DETERMINED BY THE UTILIZATION OF ECONO PLAN SUBSCRIBERS ONLY. The Econo Plan will remain a viable low cost alternative to Farm Bureau members because the cost differential will remain significant. For example, Econo rates (monthly, semi-private) for a family, under the "cluster" rate with all subscribers, will be $75.48, while the "experience" rate as a separate group is $37.94.

4. MANAGEMENT BE AUTHORIZED TO NEGOTIATE WITH BLUE CROSS BLUE SHIELD REGARDING THE POSSIBILITIES OF

TAKING A SERVICE FEE FOR THE SERVICES FARM BUREAU PERFORMS AT BOTH THE COUNTY AND STATE LEVELS.

The committee conducted a survey of county Farm Bureau to determine the cost of administering the Blue Cross Blue Shield program. The survey indicated that office counties spend 15 percent and non-office counties devote 50 percent of their time and efforts administering BC-BS programs. The expense to Michigan Farm Bureau is also substantial, and the committee concluded that at least a portion of these expenses should be reimbursed by Blue Cross Blue Shield. Farm Bureau members who served on the Health Care Study Committee were: Jan Vesburg, District 1; Howard Haven, 2; George Robb, 3; Steve Carlson, 4; Junior Brownfield, 5; Carl McCormick, 6; Carl Fuehring, 7; Lyle LeCranton, 8; John Gallagher, 9; Eugene Fleming, 10; chairman; Ruth Poole, 11; Ethel Fulton, MFB Women's Committee; Claudine Jackson and Walter Frahm, MFB board representatives.

**Healthcare Committee Studies coverages and Costs**

Voting delegates at Michigan Farm Bureau's 1975 annual meeting indicated their concern regarding increasing costs of health care insurance. They adopted a resolution which states that the organization should take "a position of leadership in assuring adequate and affordable rural health care."

In response to the member concern, the MFB board of directors appointed a "State Health Care Study Committee." Members of the committee, representing each Farm Bureau plus the Women's Committee and the board of directors, were charged to evaluate the current Blue Cross Blue Shield program, review alternative health care plans, and analyze the cost of each to Michigan Farm Bureau.

After over 500 hours of comprehensive study, the committee submitted four recommendations to the MFB board:

1. **MICHIGAN FARM BUREAU CONTINUE TO OFFER** Coverage through Blue Cross Blue Shield of Michigan.

Four other commercial insurance companies providing health care plans were contacted by the committee. Only one agreed to work with the committee and then refused to present a group plan or quote rates.

Bureaus were not interested in MFB's group business for a number of reasons, including reluctance to underwrite a large group due to inflationary trends in health care services.

Both area rating and age rating approaches were considered, but the committee decided that the disadvantages of each outweighed the advantages and that the total group concept is most equitable.

Additional benefits to the current BC-BS plan were also considered by the committee, including Prescription Drugs, Medical Emergencies and Voluntary Sterilization. The Prescription Drug rider was rejected because of additional costs to subscribers, and the committee did not feel there was sufficient need for Medical Emergencies and Voluntary Sterilization coverages.

It was decided to retain the Master Medical program as a benefit to Farm Bureau subscribers.

EPA Standard Halted

Michigan Farm Bureau legislative leaders who participated in the Washington Seminar earlier this spring heard Congressman Robert Traxler (D-8th District) express concerns regarding proposed environmental Protection Agency dust emission standards for which included active participation of the American Farm Bureau Federation and Farm Bureau Services' and specified expensive equipment requirements for loading and unloading stations and rack dryers. Industry spokesmen estimated that if all facilities had to comply with the federal regulations, the cost would be over $200 million. Initially, elevators would pay for the costs involved, but they would then be passed on to the farmer and ultimately the consumer.

Over 500 hours of study were invested before the committee presented its recommendations to the MFB board of directors.

Break for Farmers?

Health and Dental Care Exemptions. Senator Robert Young (R-Saginaw) has introduced S.B. 783 to permit fringe benefits are not introduced. Inasmuch as fringe benefits are not taxable, it is only fair that introduced. Inasmuch as fringe benefits are not taxable, it is only fair that the farmer who serve on the Farm Bureau Federation and Farm Bureau Services' grain manager, is certain "they'll be back advantage to travel longer distances for the larger farm tires." The high quality products, low cost, cash-only program, are beginning to prove their effectiveness in Michigan," he reports. Greenawalt urges Safemark Committees in all participating counties to evaluate the participation by their members and the successes achieved in less than one year of operation.

**Safemark:** You don't have to be "big" to be successful

Safemark: You don't have to be "big" to be successful in the Safemark Group Purchasing program, reports Gene Greenawalt, Operations Manager. In fact, just the opposite may be true. Records indicate that states participating in the Safemark program most successfully are those with a limited number of members available to be served by each dealer.

New York, with an average of only 185 members served per dealer, was the leading state in the Safemark program in 1976. Purchases there averaged $138.73 per member. The second state was Arizona with 118 members per dealer and purchases by members on an average of $101.86. Maryland came in third with 402 members per dealer, purchasing an average of $99.44, and Vermont was fourth with 133 members per dealer and average purchases of $91.09 for the year.

"The facts point out that Safemark dealers who serve a limited number of members perform the most successfully in the program," states Greenawalt. "Farm Bureau members do not have to travel long distances to purchase car tires or small truck tires. It is economically advantageous to travel longer distances for the larger farm tires."

You don't have to be "big" to be successful in the Safemark Group Purchasing program.
The South Hollywood Community Group, Berrien County, held their summer picnic at the Redington Township Bicentennial Park. Bill Nace and Floyd Merrill had the honor of roasting the weenies to go with the planned supper. Everyone brought items to be auctioned off. Items included red raspberries, fresh garden peas, black raspberry jelly, homemade rolls, plants, popcorn, a towel, pottery, paper plate holders, etc.

Many Community Groups made recommendations for conserving energies, but Ben Avery, Grand River Group, Clinton County had the most novel at this point. He said he conserved energy by sitting in a rocker and not rocking.

A special thanks and sitting ovation was extended to George and Clara McManus by the Twin Bay Community Group, Grand Traverse County, for the use of their property for the Annual Campout. The steaks were especially delicious cooked on the new grill, custom built and engineered by George McManus. Prior to the picnic the members enjoyed a canoe trip down the north branch of the Boardman River. A rescue attempt by a brown Chevy pickup driven down the river was successfully completed.

Jim and Judy Gremel have been selected to represent Quite-A-Bunch Community Group, Huron County, on the Sebewaing Action Council for a period of two years. The Council’s primary function is to conduct the Annual Sugar Festival.

The Jeddio Community Group, St. Clair County, recently had a special guest, Deputy Mills of the St. Clair County Sheriff's Department, showed slides and talked on crime prevention. He stressed precautions to be taken to prevent burglary. He elaborated on “Operation Identification” and urged everyone to use the electric marker the Sheriff’s Department has to mark items which might be stolen.

The final tour stop was the Schnaidor dairy farm of Louis Schneider. This modern, efficient operation not only was seen by the city visitors, but also by thousands of people who watched the late news on WILX-TV that night. A crew from the station spent a good part of the day taping the tour and much of the Schneider farm. The many children on the tour were entertained by dogs, kittens, and day-old calves.

After a delicious dinner at the Fowler Conservation Club, the group watched the food price film. The message of Congressman Litton was clear: farmers have not been doing a very effective job of telling their story. While the American farmer continues to produce the most wholesome food in the most efficient manner known to the world, he has many times neglected to explain the reasons he can do this for non-farmers.

That neglect may be prevalent in many places, but in Clinton County, Farm Bureau members have been most active in telling the story of agriculture for five years. The continued success of the Rural-Urban Day indicates that the story will be re-told for many years to come.

**RURAL-URBAN**

**Clinton County Scores Another Success**

By Jim Berenstein

About 50 people met at the Clinton County Farm Bureau offices under overcast skies, and, of course, the prime topic of discussion was rain — or the lack of it — in Clinton County. It had rained steadily in the Lansing area overnight, and the farmers did not hide their jealousy. But the lack of rain is not the only problem farmers are having now, and the ones in Clinton County did an effective job of explaining this to their city friends.

First stop was the St. Johns Co-Op, which was pretty busy taking wheat from the recently completed harvest. There the urban visitors learned that wheat prices for farmers are about two dollars a bushel these days; in 1947, wheat prices were $2.40 a bushel. It was a perfect case of the figures speaking for themselves.

Next stop was the farm of Morris Gove, a cash crop operator whose efficiency was exemplified as he spoke to the group. Morris had his figures ready right down to the penny. Very basic in his approach, he explained his cost of production for each of his commodities — corn, sugar beets, beans, alfalfa, and for the first time, sunflowers. Again, the figures did the talking.

Gove had on display much of his equipment — six tractors, a combine, and a plow, among others. And, of course, the jaws dropped when the prices were quoted.

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That neglect may be prevalent in many places, but in Clinton County, Farm Bureau members have been most active in telling the story of agriculture for five years. The continued success of the Rural-Urban Day indicates that the story will be re-told for many years to come.

**Rep. Stockman Introduces “Common Sense” Legislation for Agricultural Employers**

A law intended to prevent unscrupulous individuals, who arranged for transportation of migrant workers from job to job, from needlessly endangering their health low interpreted by the Department of Labor to include agricultural employers who exchange labor with their neighbors.

When farmers in southwest Michigan read, in their local media, an article entitled “Growers Who Loan Out Help Need Tax,” and learned that the Farm Labor Contractor Registration Act applied to them, the result was confusion and concern. Many of them who had migrant workers on their farms did occasionally exchange labor with their neighbors, but it was news to them that, by doing so, they were considered a farm labor contractor and could be found in violation of the law if they were not registered as such.

“It’s a ridiculous situation when a farmer, on a day when he doesn’t have any work for the 50 or 60 workers housed on his farm, cannot provide this help to a neighbor who needs it,” said Donald Shepard, Operations Manager of the Michigan Agricultural Security Association (MASA). “Exchanging farm labor just makes good sense. It’s good for the workers and it’s good for the agricultural employers. The employer makes the best use of the migrant workers, the migrant workers are in good condition, and the workers are allowed the opportunity to make the maximum income while working in Michigan.”

Congressman David Stockman of southwest Michigan has introduced legislation that should make it easier for farmers to exchange farm labor. His proposed amendment to the current Farm Labor Contractor Registration Act would allow farmers living within 25 miles of each other to exchange workers without having to register as a labor contractor.

Since hearings on this proposed amendment will not take place until August and September, there is no hope of having it become law until next season. So, although Stockman’s amendment would give farmers relief in the future — there were real concerns about the current season.

Once again Congressman Stockman came to the rescue — by requesting, and receiving, a letter from the Department of Labor which indicates the Department is not interested in pursuing small, individual farmers, as far as the FLRCA is concerned, who exchange labor with their neighbors. The letter also states that such investigations, before being initiated, have to be cleared with the national office of the Department of Labor.

“We are pleased with Representative Stockman’s efforts in this area,” reports Shepard. “His amendment is just another example of common sense legislation and we feel it warrants the support of farmers in Michigan and throughout the country.”

**Smaller Fruit Crop Strengthens Prices**

Cold weather in May delayed marketing of early season deciduous fruit this year. Light rains in California also slowed ripening and harvesting. It now looks as if the summer’s harvest of early season deciduous fruit (excluding dried prunes) will be 10% to 20% smaller than last season’s, but three percent larger than 1975.

Supplies of freestone peaches will be slightly above last year’s crop in most locations. Early shipments were down from last year. As supplies of fresh summer fruit increase, prices will decline. Excluding canned fruit, prices should average above last year’s level.

Smaller supplies combined with late harvest dates have pushed wholesale prices of most processed fruit moderately above last year. With the smaller crops in prospect and higher cost of processing, wholesale prices of canned fruit will continue to strengthen.
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 Breakfasts 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 23 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 for the convention. The reservation coupon is divided into sections to make the task easier. For the 1978 convention, the corresponding sections are:

(B) CHARTER FLIGHTS

(C) TEXAS-RIO GRANDE TOUR

(D) MEXICO TOUR

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)).

For those selecting this alternative, separate flight arrangements will be made. Following the convention, the air conditioned bus tour will leave Houston on January 12. Stops include Houston; Corpus Christi; King Ranch; Brownsville; Matamores, Mexico; Rio Grande Valley; Laredo; Neuvo Laredo, Mexico; and San Antonio. Departure back to Houston is January 17 for connecting flights home.

If going by air (FILL OUT SECTIONS (A), (C) and (E)), if traveling on your own (FILL OUT SECTIONS (A) and (E)). Note: Charter plane cannot be selected for persons going on post-convention tours.

D (MEXICO TOUR)

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 Paraiso Marriot. Highlights include the Spanish Ford San Diego, highdiving 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 (TRAVEL ON YOUR OWN TO HOUSTON)

These 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 (A), (D) and (E)).

It is of utmost importance that reservations be made promptly. Rooms not reserved by November 23 must be reserved. If additional information is desired on the tours, write Kenneth Wiles, Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909, or phone 517-325-5661, extension 228.

(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 Stouffer’s Greenway Plaza Hotel 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 12, 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 per person
( ) Saginaw - $525.00 per person
( ) South Bend - $512.85 per person
( ) Grand Rapids - $525.00 per person
( ) Fort Wayne - $512.85 per person
( ) Detroit - $531.00 per person
( ) Houston - $319.00 per person

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 in the AFBF convention tour return, but does not include meals or the hotel in Houston.

ACCOMMODATIONS REQUEST

Boarding At ____________________________________________
First Class ____________________________ Deluxe Hotel __________
( ) Detroit - $507.85 ( ) Grand Rapids - $513.32
( ) Lansing - $519.32 ( ) Saginaw - $557.32
( ) South Bend - $551.85 ( ) Chicago - $556.32
( ) Grand Rapids - $570.32 ( ) Houston - $592.32

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) HOUSTON HOTEL ACCOMMODATIONS REQUEST

Please make the following hotel reservation for me at the Stouffer’s Greenway Plaza (where the Michigan delegation will be staying):

Double Room ________________________________
Single Room ________________________________

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
London, Paris, Amsterdam, Venice
Included on “Farmfest” Europe Tour

By popular demand, another European tour is offered to Farm Bureau members, October 17-November 1. Billed an Autumn “Farmfest” Europe Tour, the trip features visits to Great Britain, The Netherlands, Germany, Italy, Switzerland and France.

In May, 44 Farm Bureau members participated in a similar tour and recently held a “reunion” to exchange memories and share color slides and movies of the trip.

Mrs. Ralph Carpenter of Jonesville, describes some of the experiences of the group: “Cologne Cathedral seen in the morning was impressive, but Notre Dame and Westminster Abbey were more beautiful; maybe because we saw them by reflected light at night.”

“Our ride down the Rhine gave us views of terraced grape arbors seeming to be going straight up the hillsides with a peak at old abandoned castles high above us.”

“A . . . afternoon found us visiting a farm auction - calves going as high as $1,000 for breeding stock.”

Mrs. Carpenter was equally enthusiastic about other activities on the tour, and summed it up: “It was truly a wonderful trip.”

A day by day itinerary of the “Farmfest” tour is outlined here. To make for breeding stock.”

-summed it up: “It was truly a wonderful trip.”

A day by day itinerary of the “Farmfest” tour is outlined here. To make reservations, use the coupon in the accompanying ad.

ITINERARY
Day 2 - Welcome to Europe! You can relax for the afternoon in preparation for your welcome dinner. A London stage show that was a “reunion” to share memories of the trip.
Day 3 - You’re off today on a half-day sightseeing tour of the city. London is like a collection of villages, each with its own charm and character, and you will discover them all as you visit Trafalgar Square, Piccadilly Circus, Paul Mall, Buckingham Palace with the Changing of the Guard (if held), Whitehall, Parliament, Hyde Park, St. Paul’s Cathedral.
Day 4 - Is free to do as you please: take a boat ride on the Thames River, visit the Tate Gallery, or Madame Tussaud’s Wax Museum; enjoy the outdoor markets, or just relax in any of London’s numerous pubs.
Day 5 - Bid farewell to Great Britain today as you begin your drive through the countryside to Harwich. Here you board your ferry, taking you across the English Channel to the Hook of Holland. Upon disembarkation, your coach will be waiting to transfer you to Amsterdam. Enroute you will stop for brief sightseeing at the Hague.
Day 6 - After breakfast this morning, you will have an excursion to Aalst, North East Forder Region, cheese factory and diamond factory.
Day 7 - Leaving Cologne, you will board your motorcoach for a cruise through the Rhine River Valley.
Day 8 - After breakfast, you will board your motorcoach to Frankfurt-on-the-Main, with the evening at leisure.

AGENCY RESPONSIBILITIES
REFUNDS AND CANCELLATIONS
CANCELLATIONS AND REFUNDS: Cancellations accepted up to 30 days prior to departure with full refund for cancellation within 30 days of departure is one hundred dollars per person. This charge is assessed to defray costs of refunds and handling costs and to partially offset the loss of business expense due to departure cancellations, and cannot be obtained. In case the cancellation charge as stated above is insufficient to meet claims against Howe Travel, the balance will be charged directly to the participant involved. Cancellation of the tour by the tour operator is permissible only by reason of labor disputes beyond the control of the operator, including but not limited to government action, strikes and acts of God. In the event of cancellation the operator, the operator’s liability shall be limited to a refund of all payments made by the participants.

RESOURCES
Howe Travel and its agents act only as agents for the passenger with respect to services provided passenger by others, including, but not limited to, airlines, hotels, restaurants, sightseeing, transportation or other services of the tour operator and its agents, or on behalf of airline, are not responsible or liable in any way for any injury, loss, damage, delay, or inconvenience arising out of or in connection with any default in any way by any airline or operator, or by any other person as a member of the tour. The tour operator and its agents reserve the right to refused or change itineraries on any tour or tours. The tour operator and its agents shall not be responsible or liable for any injury, loss, damage, delay, or inconvenience arising out of or in connection with any default in any way by any airline or operator, or by any other person as a member of the tour. The tour operator and its agents reserve the right to refused or change itineraries on any tour or tours services other than those contained in this brochure. The services of any IATA and ASTA member may be used in the performance of these tours and participants to any extent in activities that are not under the control of the tour operator and its agents.

MICHIGAN FARM BUREAU
Travel Department
2640 Lahser Road - Suite No. 9
Southfield, Michigan 48034
(313)354-6493

AUGUST, 1977
FARM NEWS
PAGE 15

AUTUMN “FARMFEST” EUROPE TOUR
October 17—November 1, 1977

15 NIGHTS AND 16 DAYS IN LONDON, AMSTERDAM, COLOGNE, MUNICH, VENICE, LUCERNE AND PARIS!

(See itinerary in accompanying story.)

OCTOBER 17—NOVEMBER 1, 1977
15 Nights/16 Days
$159.00 PER PERSON (BASED ON DOUBLE OCCUPANCY)
$73.00 SINGLE SUPPLEMENT

YOUR AUTUMN “FARMFEST” EUROPE TOUR INCLUDES:
• Scheduled economy class air transportation via Pan American World Airways from Detroit to London, and return via Air France and Pan American Airways to Detroit.
• Superior tourist class hotels with private bath and/or shower throughout Europe for 14 nights (first night in flight).
• Farm visitation to six (6) farms.
• Sightseeing, farm visits and all transfers as outlined in the itinerary conducted by a professional multi-lingual travel guide using private, deluxe motorcoaches.
• Day ferry from Harwich to the Hook of Holland.
• Rail transportation from Lucerne to Paris.
• Semi-pension meals throughout Europe (Continental Breakfast and Table D’Hote dinners). Exception: Dinner is not included in London and Paris on the 3rd, 4th, and 15th evenings.
• Special features as outlined in the itinerary.
• Tips and taxes: Hotel service charges, state and local taxes, baggage and hotel gratuities.
• Services of a professional multi-lingual travel guide throughout Europe.
• Services of a Howe Travel Host throughout.
• All necessary travel documents, including but not limited to travel itineraries and travel information.

Not included:
• Passports, health documents, items of a personal nature, insurance, gratuities to Inter-European drivers and guides.
• Rates based on 40 persons or more traveling.

Make check or money order payable to: HOWE TRAVEL

$200.00 minimum deposit per person. Final payment due 35 days before departure. Please print, and if more than one couple, attach a separate list with complete information as below.

FULL NAME (Include first name(s))

STREET

PHONE

STATE

ZIP

DEPARTURE CITY

□ smoking or □ non-smoking section of plane □ single occupancy.

If individual, and not requesting a single accommodation, name of person sharing room.

Return this reservation immediately to assure space. Rates based on double occupancy. Single accommodations available. Rates for children under 12 on request. Tour prices are based on rates and tariff in effect as of June 9, 1977. Howe Travel reserves the right to adjust tour prices in event of rate and tariff changes over which it has no control.

Here are some of the Michigan Farm Bureau members who endorsed Europe tours and the group recently held a "reunion" to share memories of the trip.
**New Bill Would Grant Appeal Rights**

A new bill, HB 5998, recently introduced, provides that property owners have the right to appeal directly to the Michigan Tax Tribunal, for 1977 only, without having to appear before Local Boards of Review in the event they have been improperly assessed for home maintenance and repairs which were exempted by the new law last year. The exemption was $4,500 per year on home remodels and maintenance, but the State Tax Commission created a great deal of confusion by instructing local assessors to ignore it. The Attorney General rendered an opinion upholding the exemption in December.

**BC-BS Announces Rate Adjustments**

Blue Cross and Blue Shield of Michigan has announced rate adjustments for Farm Bureau subscribers to be effective August 30, 1977. Specific increases in rates for each category of enrollment are indicated in the chart shown below. These rates reflect Michigan Department of Commerce regulations.

Blue Cross and Blue Shield advises the principal factors influencing the rates for members are the continuing rise in hospital and doctor costs and the increased utilization of services.

As far as Farm Bureau members are concerned, the major portion of the rate increase resulted from the higher utilization and cost of hospital services. The increase accounted for almost all of the increase for the basic plan coverage.

Currently enrolled member-subscribers should have received personal rate notification from Blue Cross and Blue Shield, which shows the new rate for the next twelve month period.

<table>
<thead>
<tr>
<th>Semi-Private Rates</th>
<th>Effective 8-30-77</th>
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<tbody>
<tr>
<td>1 Person</td>
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<td>$12.91</td>
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* Multiply this monthly rate by 7 to arrive at the quarterly amount you would pay.

**Gay Paree is Climax of Europe Tour**

(Continued from Page 15)

Gay Paree will appear before St. Mark's Square and its 11th Century Cathedral, ending with a visit of the glass-blower's showroom. Then you are on your own to take pictures of the Doges Palace and the Bridge of Sighs, which will never be empty.

Day 10- This morning your sightseeing tour of the city will include St. Mark's, St. Paul's Church, the Franciukre, and the Olympic Village with its 932-foot Olympic Tower. After your independent lunch, you will board your motorcoach for an excursion into the countryside of Munich to visit a couple of farms.

Day 10 - En route to Munich, farm visits have been planned for you. Leaving Munich, the beautiful German countryside will be lovely. You will take a relaxing trip by coach for an excursion into the countryside of Munich to visit a couple of farms.

Day 10- En route to Munich, farm visits have been planned for you. Leaving Munich, the beautiful German countryside will be lovely. You will take a relaxing trip by coach for an excursion into the countryside of Munich to visit a couple of farms.

Day 12 - After a leisurely breakfast, you will board your motorcoach for a drive by the opera house, the famous lake into Switzerland. Your first stop will be the Riveria-like resort of Lugano, continuing your journey, you will drive through breathtaking Alpine scenery on the St. Gothard Pass. The picture book city of Lucerne is your day's destination. Lucerne is considered the "Swissest" of all Swiss cities.

Day 13 - Your morning sightseeing tour of Lucerne includes the 14th Century covered wooden bridge over the Reuss River. Your tour then takes you through picturesque Lucerne, including the Lion Monument, then on to visit a farm and a cheese factory. After your visits you will return to Lucerne for the afternoon.

Day 15 - After breakfast this morning, you will say goodbye to Europe as you coach to the Airport for your return flight home.
FBS-FPC Plan Member-Only Specials

Farm Bureau Services and Farmers Petroleum Cooperative have announced they are now in the planning stage of special member-only buying opportunities on popular items, according to Ron Sprinkel, Vice President of the Farm Supply Division serving both companies.

Members will be alerted to these buys in the columns of the MICHIGAN FARM NEWS and information will also go to local Farm Bureau membership offices. The program aims to build more membership interest in Farm Bureau Services and Farmers Petroleum Cooperative dealerships; so, members can get still more benefits from their membership.

Stores carry a wide variety of merchandise covering hardware, automotive, garden and farm seeds, lawn and garden fertilizer, dog foods, as well as exciting new products as they hit the market.

NU PRO Dairy Feed

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

Sheep Tour Features

Member Farms

A tour of four Southeastern Michigan sheep farms was held July 9, sponsored by the Michigan State University Cooperative Extension Service. Three of the four farms toured were Farm Bureau members' operations.

One member farm visited was the Ken and Sandy Bortel farm in Tecumseh. This is a part-time operation on 141 acres, with 82 registered Corriedales and 12 registered Suffolk ewes. Lambing is in September, October, January and March.

In Manchester, Luke and Barbara Schable's farm was toured. This family operation of 137 acres has 150 grade Corriedale ewes, 200 feeder lambs, 51 feeder steers and 400 chickens.

The third Farm Bureau member's farm visited on the tour was that of Alton and Arlene Grau in Chelsea. Their operation consists of 180 acres, lambing out 150 ewes and farrowing eight to ten sows twice a year. Typical of the operations throughout the state, those attending the tour had the opportunity to discuss individual operations and were provided as insight into the future of the industry.

FB Life Gets A-Plus

The Farm Bureau Life Insurance Company has received a policyholder rating of A+ (excellent) from the A.M. Best Company, a private organization that monitors the insurance industry.

The A+ is the highest policyholder rating a life insurance company can receive. Last year, the A.M. Best Company gave Farm Bureau Life a rating of A (also excellent). Achieving the top A+ rating was one of the targets in Farm Bureau Insurance Group's long range Corporate Plan. In addition to this achievement, Farm Bureau Life's financial classification has jumped from Group 9 to Group 10, which indicates an increase in policyholder surplus funds.

A.M. Best bases its policyholder ratings on the following factors: 1) competent underwriting, 2) cost control and efficient management, 3) adequate financial reserves, 4) adequate resources to absorb any unusual shocks to the insurance company, and 5) soundness of investments. These tests, according to A.M. Best, emphasize the stability of a company or association and indicate its long term ability to discharge its responsibilities to policyholders.

FB Life

Where Your Farm Comes First

FARM BUREAU SERVICES, INC
Marketing Outlook

Wheat Producers’ Options Include MFB Wheat Marketing Program

What should I do with my wheat? This is a question commonly being asked by farmers these days. Well, if you haven’t already priced it through forward contracts or the futures market you do still have some options. Those options include:

1. Selling to the local elevator for harvest price.
2. Storage in commercial storage for later sale.
3. Storage on-farm for later sale.
4. Feeding it to livestock.
5. Government loan.
6. Farm Bureau Wheat Marketing Program.

In many instances farmers are choosing the first option. They look at the bleak forecasts for wheat prices, the monthly storage costs, interest on borrowed money, and in some cases, a elevator drop charge on top of normal handling charges and simply figure it’s the best option.

Storing wheat in either commercial or on-farm facilities is a gamble this year. There are circumstances which could move wheat prices higher before year’s end. But at best, the price rise is not expected to be as dramatic as it has been in the past couple of years. Plus, you’re really betting on pretty big IF’s. And, should that “if” fall through, you’re stuck with the additional charges.

Wheat can be successfully fed to most livestock. However, it is generally used as a substitute for corn. Since corn is also an inexpensive feed source at the present time, most farmers aren’t switching very rapidly to feeding wheat.

Government CCC wheat loans may look more attractive this year to some producers but farmers should be aware of some changes made in the program since the early seventies. Here are a few quick points:

First, there is no connection between a 1977 wheat loan and the reeseal program. Should the CCC decide to have a reeseal on 1977 wheat each producer would have an opportunity to get into the program. Another change made since the early seventies is that the loan mature the last day of the eleventh month after the loan is made. Loans used to all mature at the same time regardless of when they were taken out. Also, you now need to collect a reeseal obligation for loan at the time of grain stored in a commercial elevator that you have paid the storage for the loan period or at least have made arrangements to do so.

Previously the ASCS deducted the storage costs from the loan proceeds and paid the local elevator.

The fee for the farm-stored grain that you put under loan is $10 plus 1% per bin for each bin over one in which grain is stored. Interest rates for 1977 loans are 6 percent. The loan is repayable in one year. Not all farmers may have the ability to pay an additional $2.23 per bushel, national average. However, you should check with your county ASCS for the local rate.

You can now transfer the wheat to another storage facility under the new rules. To do so you must get reeseal concentration and trust agreement with a CCC approved warehouse. Forms are available at the ASCS office.

Finally, your marketing options for 1977 include the Farm Bureau Wheat Marketing Program (commonly referred to as the wheat pool). This offers producers an opportunity to have someone else market their wheat for them. The requirements for participation are simple:

1. Be a Farm Bureau member.
2. Sign a wheat marketing agreement at your county Farm Bureau office.
3. Deliver your wheat to a participating co-op elevator before August 15th.

You will then receive an advance payment check shortly after delivery. Your final payment check will be mailed to you next spring when all the wheat is sold.

If you would like more information regarding the wheat program, contact your county Farm Bureau office.

Storage for Record Crop is Concern

Where will we put it all? This is a question being asked by farmers, grain dealers and even government officials. Corn production is now forecast at a record 6,321 million bushels while wheat production is pegged at 3.7 billion bushels. Add this to existing stocks of 2,351 million bushels of corn and 1,100 million bushels of wheat, and we could be facing a problem of monumental proportions.

Grain storage is a chronic source of worry in any big production year. But this year the trade people are openly skeptical about the adequacy of storage facilities. One of the problems is that they aren’t sure exactly how much grain storage space there is. Certain storage facilities such as elevators, warehousing and terminals are pretty well accounted for. The real question mark is on-farm capacity. Many states have no official estimates of how much on-farm storage is available.

With wheat and corn supplies tight and prices down, many farmers are pondering new or additional storage facilities. Most people would like to have a storage in a better position to store their own grain. This would relieve pressure on commercial facilities and give the farmer better control over the marketing of his crop.

One of the most talked about programs for creating additional on-farm storage capacity is the one offered by the government loan program. The government loan program for 1977 was announced by Secretary of Agriculture, Bob Bergland on March 4 of this year. At that time the interest rate on such loans was lowered from 7 1/4% down to 6 3/4%. Additional changes include:

- The county ASCS committee will determine the need for storage based on two years production. One year’s estimated production is used in determining the need for drying equipment.
- The amount of down payment was reduced from 30 down to 15 percent.
- The costs of materials and labor for concrete work and electrical wiring may now be included in figuring the loan.
- The allowable outstanding balance on previous installations was increased from $25,000 to $50,000 for eligible producers.
- The county ASCS can now approve loans for amounts of $50,000 and under.
- The interest rate will remain constant over the term of the loan.

These changes, plus the five-year payback period, are designed to make the program more attractive to farmers. Some farmers will be able to add significantly to their storage capacity through this program.

This is however, only one means of adding to your storage capacity. Money will also be available through traditional commercial channels. Only the borrower can decide which program best fits his needs and philosophy.

MFB Adds Marketing Specialist

Michigan Farm Bureau Market Development Division has announced the appointment of Dale Kuenzli, Michigan Grain Marketing Seminar was held June 29 at Lansing's Hilton Inn with 95 interested farmers in attendance.

With a full slate of speakers on the day’s program, those attending heard talks on President Carter’s energy proposals as they relate to grain drying, worldwide market outlooks, the new farmer program and alternative marketing strategies.

Opening the Seminar were Dr. Larry Connor and Dr. Steve Gradwohl of Michigan State University’s Department of Agricultural Economics, who outlined President Carter’s energy proposals and their effect on grain drying habits. Connor remarked that, in regards to the LP gas outlook for this fall, there will be a minor increase in price and that with increasing prices for energy, alternative energy sources for agriculture are imminent.

Harsh outlined four steps for evaluating an on-farm storage project which included: designing the system correctly so that it matches volume needs, catch drying capacity with harvest capacity, have a master plan, and plan for the future. Harsh also remarked that Michigan is at a disadvantage compared with other states in regards to grain

Marketing Seminar is Well - Attended

Marketing Outlook.

Dale Kuenzli, manager of the Bean Department of Michigan Elevator Exchange, spoke on wheat, Kuenzli noted that the winter grain crop is higher this year and that there is a greater demand for wheat by longshoremen. He remarked that the government farm program and the market system depends on crops and the philosophy of farmers, and the new farm program could provide an additional market, with the possibility existing next year of farmers selling more wheat to the government.

Dr. Paul Kindinger, Director of the Market Development Division, addressed the seminar on how the new farm program will effect marketing strategies proposed by the Senate proposals. Kindinger remarked that the government farm program and the market system depends on the flexibility of farmers and the philosophy of farmers, and the new farm program could provide an additional market, with the possibility existing next year of farmers selling more wheat to the government.

Dale Kuenzli, manager of the Bean Department of Michigan Elevator Exchange, presented an overview of the 1977 Market Outlook. Speaking on wheat, Kuenzli noted that the winter grain crop is higher this year and that there is a greater demand for wheat by longshoremen. He remarked that the government farm program and the market system depends on crops and the philosophy of farmers, and the new farm program could provide an additional market, with the possibility existing next year of farmers selling more wheat to the government.

(Continued on Page 22)
orders for dealers will be designed that allow savings for farmers.

New Dog Power dog feed, very popular with patrons in the 25-lb. bag size, is now available at dealer locations in convenient 50-lb. sizes.

The NU PRO Dairy Feeds line has been expanded with a new formulation, NU PRO 14 percent Dairy Feed. It’s fed just as Farm Bureau 14 percent dairy feed; giving outstanding results on the milk production of cows which are already high producers.

Things to watch for: New animal livestock blocks are planned. Also, a Feeds Manual on the best methods for dairy farmer feeding programs is being delivered to dealers. Farmers can consult with dealers who have the Feeds Manual.

SUPPLY REPORT
By Greg Sheffield

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.
No Fault: Promises and Problems

When Michigan's No-Fault Automobile Insurance program celebrates its fourth birthday in October 1977, the State Supreme Court may still be arguing over how many candles it wants to blow out.

After nearly four years, the law continues to receive mixed reviews. In a recent article, we focused on basic provisions of No-Fault and the consequences afforded Michigan insureds. Now we'd like to take a step backward, examine the intent of the law as it was enacted, and try to assess its accomplishment.

The Promise of No-Fault
In testimony before the Michigan legislature prior to the enactment of No-Fault, the then Commissioner of Insurance in Maryland, three standards — promises, if you will — of No-Fault:

To compensate injured under the former system without regard to who was at fault.

To reduce or eliminate "nuisance" liability suits for minor or non-serious claims.

To reduce or eliminate inefficiencies of the tort "at-fault" system, such as the adversary relationship between insurer and injured party, court congestion, litigation expense and overhead expense.

Without question, the new law is fulfilling the primary objective of No-Fault, which is to provide adequate recovery of injury losses for all accident victims. In the first two and a half years of No-Fault, more than 300,000 persons were injured in Michigan auto accidents and about 4,000 were killed. Among the injured and the dependents of the fatalities, the No-Fault protection was almost universally well-received.

Companies have stressed prompt payment. In most instances it has been made shortly after receipt of proof of doctor and hospital bills, income loss, and replacement services. Dependency benefits have also been paid quickly. Under the former system, compensation was often delayed by litigation to determine who was legally liable.

"Prior to No-Fault," Michigan Insurance Commissioner Thomas Jones told a gathering of attorneys recently, "as many as one-third of all accident victims were uncompensated. No-Fault is structured so that no one is unprotected."

The No-Fault benefits have been particularly important for those who have many thousands of dollars of hospital-medical costs. Under the old system, these costs would not have been met by modest auto insurance medical coverages or health insurance. Those who experienced extended work loss under the former system generally had insufficient — if any — coverage. Today, the critically injured are assured prompt payment for all necessary medical treatment and rehabilitation. All costs are borne by their own auto insurer. Initial treatment and lifetime care costs for injured individuals have been reserved by insurers in amounts ranging up to $500,000 each, or more. Many of these reserves may have to be adjusted upward to reflect inflationary pressures.

A New Ball Game
The change in the property damage coverage has had a much different effect. When the Legislature took away the right to recover from an at-fault driver, it created a totally new ball game. And the new ball game has become very unpopular with a lot of Michigan motorists.

As we pointed out in our last No-Fault article, collision insurance is available in three forms. Regular Collision Insurance pays for damage to your vehicle, but you pay the deductible amount. Broadened Collision pays for the damage to your vehicle, including your deductible in those cases where the other driver is at fault. Limited Collision pays for damage to your vehicle only if the other driver is at fault.

FBIG files provide several graphic examples of situations where insureds have found aspects of the No-Fault property protection provisions disconcerting. One motorist, not wanting to pay the cost of collision insurance for his 16-year-old automobile, found his right to collect for property damage under No-Fault, had been taken away, even though he was legally an accident in which the other driver was clearly at fault. Even more frequent is the complaint of those carrying Regular collision coverage and discovering they cannot collect the amounts of their deductible even when the other driver is at fault. As might be expected, FBIG files contain many letters from insureds, many of whom were "rear-ended” while waiting for a stop light to change. They were forced to pay their deductible because they did not carry Broadened collision coverage.

The Supreme Court agrees with the lower courts that property damage liability must be restored, the party肇事者 pays. Otherwise, Michigan’s legislature may reconsider the question.

Lots of Red Ink
Another aspect of the No-Fault picture concerns its effect on the price of auto insurance. In Michigan, it’s a problem for motorists carrying No-Fault insurance, combined with such costs as medical expenses associated with running an insurance company, and to provide a measure of future security. At present, insurance companies are paying out more money for auto insurance claims and operating expenses than they are receiving in the form of premium payments. And that ultimately is translating into higher automobile insurance rates for motorists throughout Michigan.

One reason for the red ink is the "pooling" concept with the collected premiums of insureds used to pay the shared losses, normal operating expenses associated with running an insurance company, and to provide a measure of future security. At present, insurance companies are paying out more money for auto insurance claims and operating expenses than they are receiving in the form of premium payments. And that ultimately is translating into higher automobile insurance rates for motorists throughout Michigan.

In effect, the liberal Personal Injury Protection benefits, combined with such weaknesses in the No-Fault wording, gives an aggressive plaintiff the best of two worlds — and in the process imposes a serious burden on other motorists. In the words of one: "The more an injured person can be paid under this system, the more will others ultimately must pay for these increased costs."

Another villain in the insurance cost picture is inflation. Following the interim decrease in the frequency of accidents during the height of the energy crisis, Michigan motorists are now back at their old bad habits. The increased frequency of accidents in 1973 and 1974 offset the effects of the continuing inflationary spiral and artificially held rates down. Now the consumer is getting a double-barreled blast as auto insurance cost pressure. And since there is no limit to the amount an insurer may have to pay for medical expenses under No-Fault — and no limit to the time an injured person can be under medical or custodial care, these costs can and do run into the hundreds of thousands of dollars in individual cases.

In our next and final No-Fault article, we'll turn our attention to the position shared by FBIG with respect to the future of No-Fault. We'll examine the resolutions adopted at the last annual meeting of Michigan Farm Bureau delegates; the reasoning behind the resolutions; and what we hope to do in reflecting the needs of the more than a hundred thousand customers insured through FBIG.
The Why of It

With the passage of the Williams - Steiger Occupational Safety and Health Act of 1970, Congress clearly stated that it was government’s intention “to assure, as far as possible, every working man and woman in the nation safe and healthful working conditions.”

This law, which became effective April 28, 1971, applies to all labor, including farm labor. There was a provision in the Act which allowed states to develop and administer the Act within their boundaries. It was felt by many that a Michigan Occupational Safety and Health Act would be more sensitive to Michigan industries than the federal OSHA standards.

Thus in October, 1972, under a state plan approved by the U.S. Department of Labor, MI-OSHA (Michigan Occupational Safety and Health Act) became effective. Responsibility for administering the Act rests with the Michigan Departments of Labor and Public Health.

The purpose of MI-OSHA is to provide job safety and health protection for Michigan employees through the maintenance of safe and healthful working conditions.

REQUIREMENTS

MI-OSHA requires that each employer:
1. Furnish to each of his employees conditions of employment and a place of employment which is free from recognized hazards that are causing or likely to cause death or serious physical harm;
2. Comply with promulgated rules and standards and with orders issued pursuant to the Act;
3. Post notices and use other appropriate means to keep their employees informed of their protection and obligations under the Act, including the provisions of applicable rules and standards;
4. Notify the Michigan Department of Labor within 48 hours of any fatality, or the hospitalization of five or more employees suffering injury or illness from the same accident.

MI-OSHA requires that each employee:
1. Comply with promulgated rules and standards and with orders issued pursuant to MI-OSHA;
2. Not remove, displace, damage, destroy, or carry off a safeguard furnished or provided for in a place of employment, or interfere in any way with the use thereof by any other person.

UNIQUE OCCUPATION

Farming is a unique occupation in many ways. Few other industries are as closely governed by Mother Nature, the biological process, market fluctuations, and the whims of those who have little or no knowledge of the profession.

It is also unique in the fact that those involved in the occupation of farming live, work and play in the same area. This has some distinct advantages, but also some drawbacks. Farmers have little or no control over the weather, and its effects on their farms and their crops. Whether a farmer is in the process of growing, living, working or playing when he has an accident — if it happens on the farm, it becomes a farm accident.

Consequently, farming has gained the reputation as the third most hazardous occupation in the country, ranking just behind construction and manufacturing. This could be one of the reasons why so many among the farm population question the effectiveness of MI-OSHA.

Farms are not exposed to safety. Farmers are very concerned about the safety of their homes, their farms, and the working environment because it is their health, their safety, their livelihood. Those who are familiar with the farming industry express doubts. They are concerned that compliance with regulations currently being proposed will be extremely costly and difficult to meet. One of the reasons for this concern is that the proposed standards will set a precedent for “retrofit.” That is, they will apply to all machinery used regardless of its age or make. Another reason for concern is that the standards simply are industrial standards and little if any attempt had been made to determine if they are actually applicable to agriculture.

Michigan Occupational Safety and Health Act

This act could materially assist both farm employers and employees by:
1. Providing technically competent people to evaluate and then recommend procedures and standards and regulations to correct the hazard.
2. Providing in-depth research which will provide information to determine the status of the situation today and identify those areas which are hazardous.
3. Ensuring that when regulations are written, that they are feasible, that they apply to an area where there is a hazard, that they correct that hazard, and that they are enforceable once they are put into effect.

REQUIREMENTS

MI-OSHA requires that each employer:
1. Furnish to each of his employees conditions of employment and a place of employment which is free from recognized hazards that are causing or likely to cause death or serious physical harm;
2. Comply with promulgated rules and standards and with orders issued pursuant to the Act;
3. Post notices and use other appropriate means to keep their employees informed of their protection and obligations under the Act, including the provisions of applicable rules and standards;
4. Notify the Michigan Department of Labor within 48 hours of any fatality, or the hospitalization of five or more employees suffering injury or illness from the same accident.

MI-OSHA requires that each employee:
1. Comply with promulgated rules and standards and with orders issued pursuant to MI-OSHA;
2. Not remove, displace, damage, destroy, or carry off a safeguard furnished or provided for in a place of employment, or interfere in any way with the use thereof by any other person.

UNIQUE OCCUPATION

Farming is a unique occupation in many ways. Few other industries are as closely governed by Mother Nature, the biological process, market fluctuations, and the whims of those who have little or no knowledge of the profession.

It is also unique in the fact that those involved in the occupation of farming live, work and play in the same area. This has some distinct advantages, but also some drawbacks. Farmers have little or no control over the weather, and its effects on their farms and their crops. Whether a farmer is in the process of growing, living, working or playing when he has an accident — if it happens on the farm, it becomes a farm accident.

Consequently, farming has gained the reputation as the third most hazardous occupation in the country, ranking just behind construction and manufacturing. This could be one of the reasons why so many among the farm population question the effectiveness of MI-OSHA.

Farms are not exposed to safety. Farmers are very concerned about the safety of their homes, their farms, and the working environment because it is their health, their safety, their livelihood. Those who are familiar with the farming industry express doubts. They are concerned that compliance with regulations currently being proposed will be extremely costly and difficult to meet. One of the reasons for this concern is that the proposed standards will set a precedent for “retrofit.” That is, they will apply to all machinery used regardless of its age or make. Another reason for concern is that the standards simply are industrial standards and little if any attempt had been made to determine if they are actually applicable to agriculture.

Michigan Occupational Safety and Health Act

This act could materially assist both farm employers and employees by:
1. Providing technically competent people to evaluate and then recommend procedures and standards and regulations to correct the hazard.
2. Providing in-depth research which will provide information to determine the status of the situation today and identify those areas which are hazardous.
3. Ensuring that when regulations are written, that they are feasible, that they apply to an area where there is a hazard, that they correct that hazard, and that they are enforceable once they are put into effect.

ACTION NEEDED NOW

Every farm owner should let the Department of Labor know their concern regarding the manner in which MI-OSHA regulations are being put together. This can be done by writing; Bureau of Safety and Regulations, Department of Labor, State Secondary Complex, Box 30015, Lansing, MI 48909.

Likewise farmers should ask to be placed on the mailing list so they will receive notice of the time, place and date of public hearings regarding agricultural standards. This can also be done by writing to the address given above.

Regulations presently proposed, as well as those under consideration, will affect every farmer regardless of his type of enterprise. The manufacturing industry must manufacture equipment which complies with those regulations. So farmers are going to pay for that whether they are poultry farmers, dairy farmers, or whatever type of farm they operate when they buy a new piece of equipment.

Working together, farmers and farm employees can get rid of many nit-picking rules. They can also help determine sound safety regulations that improve the work environment on Michigan farms. If they do that, it will be a major victory for both employers and employees.

CRITICAL AREAS

Farmers would look objectively at a safety regulation which would indeed correct a hazard on a farm. The place where they are concerned is that it appears that MI-OSHA is simply generating regulations for the purpose of generating regulations.

There are some critical safety areas on farms. Would it not be in the best interest of farm employers and employees if these were identified? Are farmers wrong in expecting an agency charged with “providing job safety and health protection for Michigan employees” to determine what agricultural hazards exist before adopting standards?
**AGRICULTURAL MANURE PUMPS** handle long, short, or no straw. Big capacity vertical, SCHULER CYCLE MIX BY BLENDER BOXES for stationary or portable use local or far away weighing. Call or write for Literature and list of distributors. Address: WANG Machinery, 415 N. Consider St., Springfield, Ill. 62701. Phone (217) 546-5608.

**HARLEY ROCK PICKERS, Rock Pickers, Rock Pick Technique.** By Howard B. Heard. 6130 North Belt St., 313-734-4771. ETL certified. No. 305. 12" width. 16" depth. 3-ton capacity. $295.00. Jerome Porter, R No. 1, Alto 49002.

**FOR SALE:** Wheat and Oat Straw. LeRoy Keinath. R No. 1, Hillsdale, Michigan.

**FOR SALE:** Fork Lift Truck, 6000 lb., 144" lift, P.T.O., $3,200.00 firm. John Deere portable use. SCALES for stationary or mobile use. Very versatile. SCHULER CYCLE-MIX or P.T.O. Combine. Excellent condition.

**FOR SALE:** 1 Co-op 5 ton wagon Gear, no weighing. Call or write for literature and list.

**WANTED:** From 600 to 4,000 Ford Tractor pens for newborn calves. Write for prices. Rudolph Szewczyk. R No. 3, Paw Paw, MI. Phone (616) 657-5003.

**FOR SALE - New Zealand White Rabbits.** Price and information. Phone (7-3t.25p). deactivated; 12th of Month. Mail classified ads to: Michigan Farm News. P.O. Box 980, Lansing, MI. 48917. Publisher reserves right to reject any advertising copy submitted.

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McDonald Dairy, which presently owns processing plants and distribution branches across the state, was established as a dairy in Flint in 1931 and as a dairy farmers cooperative in 1943 and is currently owned by 1,020 dairy farmer members.

Keith Burden, vice president in charge of milk procurement and producer-member relations, has retired from McDonald Cooperative Dairy Company after 41 years of service.
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.