Should Farmers Remain “Neutral” in Politics?

MFB Considers ’78 Political Action Program

“Labor is effective in the Congress because they do things you can do, but choose NOT to do - such as political action and campaign financing,” Congressman Ashbrook of Ohio told Farm Bureau leaders at a recent meeting in Washington, D.C.

Observations such as this, plus a growing concern to have agriculture’s ‘friends’ elected so the industry can remain viable, have caused Michigan Farm Bureau leaders to consider a more aggressive political action program.

They are proceeding with caution. Much as they envy labor’s political clout, the tactics used to gain that strength and effectiveness are against their philosophy, both as individual farmers and as Farm Bureau members. The objective is to find a method that will retain freedom of choice and still be politically effective.

In April, the Michigan Farm Bureau board of directors approved the appointment of a Political Action Committee (PAC) to develop and recommend a political action program for 1978. Named to the committee were: Larry DeVuyst, Owosso; Mike Pridgeon, Ithaca, chairman; Bill Spike, Ashbrook of Ohio, Fremont; and Bob Rottier, Fremont.

One of the first steps the committee took was to survey county boards for their input. This month’s discussion topic for Community Groups will provide more guidance for the committee. A questionaire, also included in this issue, will be sent to all members of member-input for the recommendations PAC makes to the board of directors.

“ARE YOU ENJOYING YOUR NEUTRALITY?”

PAC held its first meeting on July 25 at Farm Bureau Center, where they heard suggestions from American Farm Bureau Federation specialists on how to conduct a successful state political action program. Committee members also took a look at the political action programs of the Ohio Farm Bureau Federation and Pennsylvania Farmers’ Association.

Four state legislators were invited to express their views on Farm Bureau’s political activities. Senator Richard Allen (R-Ithaca), Representative John Mowat, Jr. (R-Adrian), Representative Paul Porter (D-Quincy), and Elliott Smith, administrative assistant to Senator Anthony Derezinski (D-Muskegon), presented their appraisals of farmers current political influence and their potential clout in the legislative arena.

The concept of political action might be better understood if we were to think of it in terms of citizenship,” suggests Michael Pridgeon. “Every citizen in this country, because of our governmental structure, has the opportunity to become involved in politics. It’s just good citizenship to take advantage of that opportunity.

Within Farm Bureau, a program such as this - or any program - cannot be successful unless it has support from the counties - good, solid support,” said Pridgeon. “The decision to go ahead in this new political role will be based upon how the members feel and whether the grassroots member is ready to get involved.

The work of the Political Action Committee is still underway and a final recommendation will not be presented to the MFB board of directors until all the political and legal ramifications of the proposal have been carefully evaluated.

“First of all,” cautions Chairman Larry DeVuyst, “any recommendations this committee makes, if they are approved, will have an effect upon the entire Farm Bureau organization for many years. Therefore, we are going to move slowly and be extremely cautious before we do make a decision, because we want to make sure it will have positive benefits for the organization and for agriculture.”
FARM NEWS
SEPTEMBER, 1977

Farmers Reluctant to Share Views on Low Farm Price Solutions -- But Government Has Ideas

(Editor's Note: In last month's FARM NEWS, the Michigan Farm Bureau board of directors executive committee urged members to share their ideas for finding solutions to the current farm price problem. With a potential of nearly 62,000 responses — more if other members of the Farm Bureau family had ideas — only SIX "What do YOU think?" replies were received.

We share some of the ideas these six Farm Bureau members have regarding the problem and remind you that it isn't too late for your input. Perhaps the conclusions of those in government -- also printed here -- will spur your input.)

"IT'S OUR OWN FAULT" — "I think government should stay out of farming completely: I mean NO farm program. Farm Bureau leaders should have enough guts to make a farm program and sell our grain overseas and leave the government out... Everybody waits to see better off if there had been a surplus. Fight fire with fire." — Gratiot County cash crop producer.

"CUT PRODUCTION" — "Cut production until we get the price we want. No other business produces a surplus and says profit is going to be." — Bay County cash crop producer.

"PRODUCE GASOHOL" — "AFBF and MFB promote the production of alcohol from grain (obtained from Farmers Union)." — James Hyatt, labor writer for the WALL STREET JOURNAL.

"DON'T BLAME THE FARMER" — "Don't blame the farmer. This should have been looked into years ago. If we had an awful lot higher taxes and anything else we need for farming, we would have been here. A 10 percent usage of alcohol could help the energy and grain situation and also the national balance of payments." — St. Clair County grain farmer.

"FIGHT FIRE WITH FIRE" — "I think if every Farm Bureau member would call on 10 percent of his land for five years, we could beat this surplus. Fight fire with fire." — Bay County cash crop producer.

BERGLAND BELIEVER IN MARKETPLACE, BUT... Secretary of Agriculture Bob Bergland is a strong believer in letting the marketplace work, "but he will not tell farmers to plant fence-row crops unless he knows there are markets for that production," John C. White, deputy secretary of agriculture, said recently.

"At the same time, if supply is far out of relationship to demand that it jeopardizes farmers' income, he will announce a set-aside program. "We can tell you right now that if he announces a wheat or corn set-aside, it's going to be tough." — Hillsdale County dairy and crops farmer.

The USDA spokesman noted that the Department realizes the absolute necessity of exports for farmers to have a better income and will be using every program available.

NO ALTERNATIVE FOR GOVERNMENT INTERVENTION: TRAXLER

Congressman Bob Traxler presented his message to the MSU Farm Management Tour luncheon by phone because he was needed in Washington to vote on the farm bill.

Traxler said he didn't like government intervention in agriculture, but it was his opinion that there was no alternative. "I don't want to stand by and see rural America go bankrupt," was his reason for going along with high government support prices.

"Government intervention isn't the entire solution," he said. "We need to remember what happened in the '60s. It is my hope that government programs will only be necessary this year and next."

Will Farmers Remain "Minnows" in Political Game?

"Farmers are like minnows swimming with sharks in the political game." That's how Congressman Ashbrook of Ohio described our impact in the political arena compared to the effectiveness of organized labor.

Not a very encouraging observation, is it? Yet, it's very astute. Fear, especially here in Michigan, a strong labor state, where the voice of agriculture has been weakened by the restructuring and subsequent elections.

The 1978 elections are looming on the horizon and it is time for farmers to re-evaluate some of their traditions as they pertain to political action. Traditionally, we have maintained the stance of being NON-partisan in our development of policies on issues and Bi-partisan in action supporting those issues. It is on this basis that our policy development -- policy execution process operates. However, we must consider that our bi-partisan efforts will be useless if we do not have people in office who understand and support agriculture.

Agriculture and farmers who comprise the industry must be more aggressive and visible in partisan politics if we are to maintain our strength in the legislative and regulatory arenas. I'd like to share with you some of the comments which were made at a recent meeting in Washington of the AFBF Labor Study Committee. Several influential legislators, reporters and government agency people there spoke about the influence labor unions exert over political issues and the stance of being NON-partisan in our development of political action. Traditionally, we have maintained something about it — or nearly any other issue — without reapportionment and subsequent elections.

"Farmers and their organizations have to get into the political business, including campaign financing, to offset the effective program that labor has built up over the years." — Senator Hatch, Utah.

"Labor is effective in the Congress because they do things you CAN do but choose NOT to do — such as political action and campaign financing. Farm Bureau can be more effective if they became more active or if they are not active politically, then you are going to be observers rather than participants. Farmers are minnows swimming with sharks in the political game." — Congressman Ashbrook, Ohio.

"Labor's power is based on its grass roots efforts in the business of politics." — James Hyatt, labor writer for the WALL STREET JOURNAL.

"Unless business and agriculture wake up to reality and decide to get into the political arena all the way — Congress will continue down the same road it has been heading — and it is not the road you say in your policy booklet you want to go.” — Congressman Michiel, Illinois.

It is not unusual to hear a member say: "Farm Bureau should stay out of politics," yet in the next breath proclaim: "Farm Bureau ought to do something about the growing power of labor unions." There is no way Farm Bureau can do anything about it — or nearly any other issue — without getting into politics.

The decision for Michigan Farm Bureau to effectively help farmers become active in partisan politics does not rest with your board of directors, or the newly-appointed Political Action Committee. The decision rests with you, the members. I strongly urge you to seriously consider the matter and share your viewpoints on the questionnaire which is included in this issue of the FARM NEWS. I believe it will be one of the most important decisions you have made.

Elton R. Smith

Below Tolerance The most ego-shattering experience for an editor is to receive a call of time and effort building an article that will "move" readers — and then nothing happens. Didn't anyone read it? Were the words strong enough to motivate? Could there really be a lack of faith that farmers could accomplish something positive through action? These are some of the questions your FARM NEWS editors asked themselves when only nearly 62,000 responded to the question, "What do you think of the farm price problem?" That's a pathetic .0005% of the membership! We were all excited that this unique organization of ours is directed from the bottom-up, with opportunity for member-input on vital issues of concern. Yet, when those opportunities arise our response is below tolerance level...

We sincerely hope our encouragement, in the last issue to write letters regarding the proposed safety regulations for agriculture and MI-OSHA's methods, spurred more action than our latest effort (it's not too late). And we hope the several opportunities for member-input in this issue of the FARM NEWS will raise the sad "batting average" member... currently on the scoreboard.

If those in agriculture continuously sit back and "let George do it," they're going to find that "George's" decisions aren't the best for their industry.

On the other side of the scale... the FARM NEWS made it in the "big time," quoted in the DETROIT FREE PRESS! In its "Tipoff" column, the writer quoted our description of "Pete" as a long-standing farmer member and former member of the board.

The poor, unformulated writer failed to recognize that it would have been news if the MDA had named an agricultural leader who was NOT a Farm Bureau member... someone a person would be hard to find!
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STOP THE PRESSES!

(Edited’s Note: This late-breaking news item illustrates how farmers, working together through their organization, can have a positive impact on issues which affect their industry.)

MASA Scores Victory for Agriculture

Following presentation of MASA’s recommendations to the Occupational Safety Standards Commission on August 19, the OSSC took the following action:

- Withdraw their approval of three standards—one on conveyors, one on personal protective equipment, and one on face and eye protection—and sent them back to the Agricultural Advisory Committee for reconsideration.

- Did not consider four other proposed standards to which they were to give first approval, and sent these back to the committee.

- Directed the Department of Labor to reconsider current participating members of the Agricultural Advisory Committee, expand that committee to include representatives of agricultural employers and agricultural employees, and include professional people who can act as resource people for the process of putting together safety regulations for agriculture. The Commission asked MASA to provide names for consideration to the Advisory Committee.

- Ordered the Department of Labor, upon completion of appointment of the committee members, to arrange a joint meeting of the OSSC and the Agricultural Advisory Committee for the purpose of defining responsibilities and assuring an effective, efficient process of developing safety standards for agriculture.

- Agreed that public hearings on proposed standards should be held in the winter months so farmers could participate.

- Directed the Department of Labor to publish notice of such hearings in farm publications which reach the farming community of Michigan.

Don Shepard, MASA Operations Manager, who presented the recommendations, is optimistic that the Commission’s actions will result in more practical, feasible, effective safety regulations that will improve the work environment for agriculture. He credits the “victory” to the action of farmers who participated in the hearing last September and who wrote letters in response to concerns outlined in the July issue of the FARM NEWS—and also to the attitude of the Commission members.

“They are people who are deeply concerned and want to perform their responsibilities as outlined by law to the best of their ability,” Shepard said. They want to provide safety guidance that will be effective and that will be good for the farm family and the employee.

“Today those feelings were finally put into action,” Shepard reported following the August 19th meeting. “I believe our presentation was simply the item that tipped the scales in favor of agriculture.”

MASA Asks for Withdrawal of MI-OSHA Standards

The 1,000 agricultural employers who make up the membership of the Michigan Agricultural Services Association “laid it on the line” to the Occupational Safety Standards Commission on August 19.

At the Commission’s meeting in Detroit, MASA Operations Manager Donald Shepard submitted several recommendations, including withdrawal of three proposed regulations for agriculture regarding conveyors, face and eye protection, and personal protective equipment. MASA also requested the Commission to demand an investigation, conducted by the Attorney General’s office, to verify that Act 154 (which sets up MI-OSHA) has been followed to the letter in the promulgation of current agricultural safety regulations.

The lack of agricultural representation on the Commission received harsh criticism from MASA, especially in view of the fact that it is the number two industry in the state, with 27 percent of Michigan’s citizens deriving some portion of their incomes from agriculture. Shepard made several recommendations in regard to this situation:

- Request the Governor to expand the OSSC to 11 members, with one representing agricultural employees and one representing agricultural employers;
- Take action to see that agricultural employers are appointed to the Agricultural Advisory Committee who are representative of labor-intensive enterprises, such as fruit and vegetable production;
- Take action to see that all types of agricultural employees are represented on the Agricultural Advisory Committee -- full-time, seasonal migrants and local seasonal.

MASA also requested the Commission to assign a qualified farm Extension safety specialist as a resource person to the committee to help assemble facts which will lead to proper identification of hazardous areas on the farm and intelligent development of MI-OSHA safety regulations.

Shepard also asked the Commission to direct the Department of Labor to publicize public hearing notices in publications which reach the farming community of Michigan, and to hold these hearings at times that do not conflict with heavy work seasons for agricultural employers.

A one-year “lead time” for educational efforts before the publication of a final agricultural standard and its enforcement was recommended by MASA.

Shepard assured the Commission that MASA does not oppose safety regulations that will constructively improve the work environment for agriculture; however, its members believe they should be feasible and enforceable, apply to an area where a hazard exists and correct that hazard.

Cash flow planning can actually help you make more money.

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

Typical farm's cash flow

When you have extra cash:

Cash flow planning lets you
accurately predict when and
how the situation will change.
So you can confidently
negotiate payment terms to
fit your anticipated cash flow.

When your cash is short:

Cash flow planning lets you
accurately predict when and
how the situation will change.
So you can confidently
negotiate payment terms to
fit your anticipated cash flow.

Excesses

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Excesses

Production Credit Associations of Michigan

Farming is everybody’s bread & butter
"OUR FIRST SUBJECT TO-NIGHT IS ABSENTEEISM!"

Attend Your County Annual

County          | Date       | County          | Date       |
---------------|------------|-----------------|------------|
Alcona         | October 17| Menominee       | October 13|
Allegan        | October 20| Midland         | October 11|
Alpena         | October 13| Missaukee       | October 4 |
Antrim         | October 11| Monroe          | September 27|
Arencac        | October 13| Monticarl       | October 12|
Barry          | October 6 | Montmorency     | October 28|
Bay            | October 25| Muskegon        | October 11|
Benzie         | October 10| Newaygo         | October 13|
Berrien        | November 2 | Northwest Mich. | October 12|
Branch         | October 10 | Oakland        | October 20 |
Calhoun        | October 11 | Oceana        | October 17|
Cass           | October 27 | Ogemaw        | October 12|
Charlevoix     | October 5  | Oscenla        | October 12|
Cheboygan      | October 6  | Otango         | October 25|
Chippewa       | October 4  | Ottawa         | October 13|
Clare          | October 15 | Presque Isle   | October 12|
Clinton        | October 11 | Saginaw        | October 20|
Copper Country | October 9  | St. Clair       | October 4 |
Eaton          | October 6  | St. Joseph      | October 10|
Emmet          | October 16 | Sanilac        | October 5 |
Genesee        | October 18 | Shiawassee      | October 10|
Gladwin        | October 4  | Tuscola         | September 27|
Granil          | October 15 | Van Buren       | October 29|
Hiawathaaland  | October 12 | Washtenaw      | October 5 |
Hillsdale      | October 27 | Wayne           | October 11 |
Huron          | October 19 | Wexford         | October 18 |
Ingham         | October 5  | MFB             | Nov. 28-30, Dec. 1-2|
Ionia          | October 17 |                 |            |
Iosco          | October 19 |                 |            |
Iron Range     | October 5  |                 |            |
Isabella       | October 11 |                 |            |
Jackson        | October 6  |                 |            |
Kalamazoo      | October 11 |                 |            |
Kalaska        | October 6  |                 |            |
Kent           | October 4  |                 |            |
Lapeer         | October 13 |                 |            |
Lenawee        | September 22 |             |            |
Livingston     | October 1  |                 |            |
Mac-Lice       | October 3  |                 |            |
Macomb         | October 12 |                 |            |
Manistee       | November 3 |                 |            |
Mason          | October 4  |                 |            |
Macosta        | October 3  |                 |            |

In this issue of Farm News, art and copy call attention to the fact that County Farm Bureau members in some 69 counties will be participating in their local Annual Meetings this fall. The by-laws of your County Farm Bureau, those legal documents drafted by the founders of the organization, require that these annual meetings be held. They are a legal requirement of your County Farm Bureau, but the overriding purpose of these meetings is to develop policy for the coming year. Local Annual Meetings represent an opportunity for directors of County Farm Bureaus to discuss various aspects of the County Farm Bureau's operation and to plan for the future of the organization. By the same token, they afford the interested members an opportunity to question directors regarding any area of the organization's operation.

Yes, Annual Meetings give members an opportunity to either criticize or compliment their Farm Bureau and its local operation. Many of this fall's County Farm Bureau meetings will be quite effective. Some will be less effective primarily because of the lack of interest or concern by members. Is that because the farmer is too much busier than he used to be?

It is natural to be wrapped up in your own business and individual areas of responsibility, but we shouldn't neglect the broader perspective. Step back and take another look at your farming operation, your County Farm Bureau, your community -- yes, even the nation in which they flourish.

We all need to take time to take an interest. Frequently we realize too late that we haven't taken an active interest in the many things that are dear to us, that are important and which we so often take for granted. Have you taken an interest in representing agriculture? Have you become involved in your County Farm Bureau and in your community?

Take time to take an interest in your Farm Bureau. Take time from one busy day to attend and participate in your County Farm Bureau Annual Meeting -- your annual meeting.

We went to an expert at Michigan State University to get energy-wise tips on grain drying.

Detroit Edison asked Professor Robert L. Maddex, Extension Specialist in Agricultural Engineering at Michigan State University, for advice on how to conserve energy on grain-drying installations. His tips also will help you save on electric bills. We're passing them along to you.

Start Harvesting Below 30% Kernel Moisture

Kernel damage is reduced and the pounds of water that must be evaporated using fossil fuel are reduced when harvesting is begun below 30% kernel moisture. For example, drying from 30% moisture to 15% moisture requires approximately 29,000 BTUs per bushel while drying from 26% moisture to 15% moisture requires only 19,875 BTU/bu. The saving is 9,125 BTU/bu. grain or 31%.

Do Not Overdry

Grain can be stored safely at 14 to 15% moisture -- do not overdry. Each additional percentage point of moisture per bushel removed requires more than 2,000 BTUs. Overdrying can increase the energy required from 5 to 30%. Reducing drying air temperature and drying time can reduce overdrying.

Use a Moisture Tester

The only sure way to know what is happening in a grain-drying unit is to sample grain regularly and test for moisture. Testing moisture regularly provides the best information for adjusting drying time and temperatures. Adjusting a dryer for most efficient use also results in improved grain quality.

For other ways to conserve energy on the farm, write to the Agricultural Engineering Department, Michigan State University, East Lansing, Michigan 48824.

Conserve for all it's worth. The power is in your hands.

Detroit Edison
Management Tour is Success

Traxler Gives Message Via Phone

"If you don't have farmers, you can't have food production," came the words from the loudspeaker at the Standish fairgrounds on July 27.

The voice was familiar to most of the people gathered for the noon luncheon of the Michigan State University Farm Management Tour, but the voice had no face. The familiar voice was that of Congressman Bob Traxler of Michigan B-h District. Scheduled to speak at the luncheon, Traxler was going to be Washington for vote on the farm program.

Congressman BOB TRAXLER (left), D-Bay City, discusses trends in farm problems with Fred Dare, Kawkawlin, whose 1220-acre corn producing operation was part of the MSU state farm management tour on July 27. Traxler was scheduled to be the noon speaker for the event and talked to the crowd by telephone when he had to be in Washington for vote on the farm program.

Farm Employers Concerned About Minimum Wage Law

The added costs of increased federal minimum wage may be the final burden that pulls many of our nation's food producers out of business, according to members of the Michigan Agricultural Services Association.

MASA, a Michigan Farm Bureau affiliate, has expressed this concern to Michigan Congressmen and asked them to oppose the amended version of H.R. 3744 in its present form. The formula outlined in the legislation would increase the federal minimum wage 36 percent by 1978.

In addition to agriculture being unable to pass on the higher costs of production, MASA also has concerns regarding the potential damaging effects the legislation would have upon job availability, particularly for women, youth, minorities and older workers.

MASA told the Congressmen the organization would favor legislation which would contain: No change in the federal minimum wage until January 1, 1978; no indexing which allows for automatic increases in the future, and initiation of an indepth study of the overall concept of minimum wage and its effect upon unemployment.

Co. President "In the News"

Comments from a county Farm Bureau president were in the news statewide recently. Allan Prillwitz of Berrien County criticized the Farm Bureau's Home Administration's disaster relief program, asking that such legislation exceed a percent.

The problem is that the main stipulation requires that a farmer be ineligible for loans from a lending institution. That means about 20 farmers in Berrien County qualified last year: 98 or 99 percent weren't eligible and they were hurt just as bad.

"The reason I spoke out was for public image. Our friends in town will say, 'Every time farmers are hit by adverse weather, they're bailed out by the government. I get tired of hearing that because it isn't true.'"

Prillwitz offers two alternatives to the present situation; revert back to a system allowing all farmers to be eligible or eliminate the program completely.

Farm Bureau affiliate also asked that such legislation include provisions for employment of youth under 18 years of age at a rate of 75 percent of the regular minimum wage, and allows for a moderate increase in minimum wage in 1978 not to exceed 8 percent.

MASA urges Farm Bureau members to write their Congressmen urging their opposition to the amended version of H.R. 3744.

FBIG Essay Winner on TV Show

Craig Taatjes (right), statewide winner of Farm Bureau Insurance Group's 1976-77 America & Me essay contest, talked with television host Buck Matthews on the set of the Buck Matthews Show. Craig, who was a guest on the popular Grand Rapids television program July 15, talked about the America & Me contest and read his first-place essay on the show. A 13-year-old from Hudsonville, Craig won a $500 savings bond from the Farm Bureau for his essay, which was selected the best out of more than 6,200 entries from 332 Michigan schools. The ninth annual America & Me essay contest, open to any eighth-grader in the state, will begin in the fall.

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**Marketing Outlook**

**Soviets Will Buy U.S. Grain**

Following several weeks of speculation about when the Soviets might re-enter the U.S. grain markets, several sales have been announced. Under terms of the five-year grain agreement between the U.S. and the U.S.S.R., the Soviet Union is obligated to purchase a minimum of six million tons of wheat and corn. Purchases are supposed to be split as equally as possible between the two grains. As of mid-August they had purchased a total of 334,000 tons of wheat and 950,000 tons of corn, most of which will be delivered in the 1977-78 marketing year. Thus, the Soviets will be purchasing over two million tons of wheat and two million tons of corn at some point in the future.

**Price Supports for Sugar Discussed**

On Tuesday, August 9, 1977, representatives of the Farmers and Manufacturers Beet Sugar Association and the Michigan Farm Bureau board of directors met in Lansing to discuss various issues affecting the sugar industry. Those matters included: Elton R. Smith, President, M.F.B.; John Heusener, Chairman, F&M board; Jack Laurie, Vice President, M.F.B.; Clint Wackerle, F & M; Larry DeVuyst, M.F.B.; Walter Frahm, M.F.B.; Frank Kuhlman, Executive Secretary of F & M; Paul E. Kindinger, director, Market Development Division, M.F.B.

**Free Hay Listing For F.B. Members**

Michigan Farm Bureau is now making available a Hay and Silage Listing Service. Buyers and sellers can list their needs and offerings in the classified section of the MICHIGAN FARM NEWS. The service is free to Farm Bureau members. If you have hay for sale or want to purchase hay, simply mail your requests to:

Hay and Silage Listing Michigan Farm Bureau 7373 W. Saginaw Highway Lansing, Mich. 48909

Your ad, in 25 words or less, should include the amount and quality of hay or silage you want to buy or sell, plus your name, address and phone number.

**Soybean Production Is Up**

The USDA August crop report shows corn and wheat production down from last year's crops while soybeans are forecast at an all time high. U.S. corn production was pegged at 6,092 million bushels. This is 4 percent below the July projection. Michigan corn production is predicted to be 153,750,000 bushels. Following several weeks of Soviet Union production down from last year's crops while soybeans were forecast at an all time high. U.S. corn production was pegged at 6,092 million bushels. This is 4 percent below their July projection. Michigan corn production is predicted to be 153,750,000 bushels. Wheat production was placed at 2,041 million bushels, five percent less than last year. However, the supply - demand estimates still indicate a substantial carryover stock.

**Wheat, Corn Set-Asides Considered**

USDA chief economist, Howard Hjort, indicated, following the August crop report, that the department was considering a wheat set-aside of up to 35 percent. While it is still too early to pin down an exact figure, non-government sources are guessing the USDA will announce a 25 percent set-aside for wheat. Hjort said the odds are now about 60-40 that a program for wheat will be announced around the end of August. Plans for a corn set-aside are less concise at this time. It will be longer before a corn set-aside program might be announced.

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**Mason County F.B. Gives Fairgoers Look at Farms**

The West Michigan Fair at Ludington provided an appropriate setting for a rural-urban event previously untried in Mason County. On Friday, August 12, County Farm Bureau president, Daryl Peterson, and Mrs. Mary (Loren) Young, farm tour coordinator, greeted visitors returned to the minibus tours to the Brown Farms and Jim Schwass farm, both located in Riverton Township. Accompanied by FFA tour guides, guests arrived at Brown Farms for a look at this two-fold farming enterprise. Farm host, Bruce Brown, described the family-run operation which includes orchards and beet feeder cattle. The family employs only limited seasonal help with work capably shared by brothers Bruce and Wayne Brown and the senior partner, Ellsworth Brown.

Toting bags of Duchess apples (enough for one pie!), visitors returned to the mini-buses destined for Schwass Springdale Guernsey Dairy Farms. The original farm, established in 1912, is still owned and operated by the Schwass family. In addition to maintaining a top-notch dairy operation, the family has diversified its farming interests to include asparagus and sunflowers.

Milk in half-pint cartons was distributed at the Schwass farm, courtesy of Farm Maid Pure Milk, Ideal Dairy Division.

"Response to the farm tours was actually better than we originally anticipated," said Daryl Peterson. "In fact, we plan to make this a part of our annual fair events this fall. It was fun for the members who were involved and for the many visitors."
Promoting Michigan Agriculture

The Farmer's "Slice" of Bread

"The price of bread and wheat" was the theme of the Monroe County Farm Bureau Young Farmers' float which took second prize in the fair parade on August 4. Designed by Mrs. Denise Doud and built by a crew headed by Young Farmer Chairman, Don Gaynier, the float illustrated with a small slice of bread the portion of the total price of a loaf of bread which goes to the farmer for his wheat. Also shown was the fact that a $1.95 bushel of wheat ends up on the grocery shelf as 53 loaves of bread for approximately $22.33.

In the Merchants Building at the Monroe County Fair, the Modern Pioneers Community Group displayed charts showing the income from an acre of wheat, and the expenses involved in producing it. Toy farm machinery was used, with price tags attached, to illustrate the high cost of equipment.

Photo Courtesy of Monroe Evening News

Family Fun
Farm Fest

PLEASE TOUCH - Under the watchful eye of his parents, this young fellow got acquainted with small farm animals at the St. Joseph County Family Fun Farm Fest. The rural-urban event, sponsored by the Michigan Farm Producers Association, Michigan State University Cooperative Extension Service, 4-H, the St. Joseph County Farm Bureau and other area agricultural organizations, included on-the-farm tours in the surrounding countryside. Farm machinery exhibits, photo displays representing Michigan agriculture were set up at the Glen Oaks Community College Campus in Centreville.

The warm August sun, cold glasses of sweet apple cider, offered by the MACMA Direct Marketing exhibitors, were especially appreciated by the visitors. Following the afternoon activities, four participants were invited to picnic style luncheon prepared and served by Farm Fest sponsors. The All-Michigan menu included shaved ham sandwiches, baked beans, potato salad and fresh, cold milk.

FB Women Focus on Consumers

The Michigan Farm Bureau Women's Program of Work will soon be published for distribution to the county women's organizations. The design of the 1977-78 program was a result of program planning meetings held during May at the Farm Bureau Center. Representatives for farm women in each of the state's eleven districts surfaced issues and program objectives reflecting concerns for agriculture, the farm family and rural communities. From these wide-ranging interest areas, programs and priorities were established for legislative, health and safety, public relations and consumer understanding activities.

These farm leaders recognize that statewide program objectives find their relevance expressed in local member-involvement. The proven success of the Washington Legislative Seminar, rural-urban events such as farm tours and mail promotions, Speaker's Bureau and rural safety activities have earned the support of farm women and the Farm Bureau general membership. They will be continued in the 1977-78 Program of Work.

New emphasis will be given to the need to be involved in education and interaction with church organizations. These groups are exerting tremendous influence upon public opinion to support give-away food programs for the Third World Nations. The farm women will seek to provide sound agricultural facts as an offset to the economically unsound, and often radical, policies these church sponsored organizations promote.

According to Claudine Jackson, Chairman of the MFB Women's Executive Committee, "Farm Bureau Women are directing their attention to world hunger and working with church-related organizations who fail to recognize the importance of production in feeding the hungry of the world. Through their involvement in these organizations we hope to share our feeling of urgency regarding having church organizations know the concerns of the farmer and agriculture - the problems of the cost-price regulatory constraints and the frustrations of the industry".

MFB Looks at Dry Bean Research

LeRoy Schlickner (left), Tuscola County, and Stuart Reinbold, Saginaw County (center), discuss the Dry Bean research with Dr. Perry Markakis (right) of the Michigan State University Food Science Department.
Agriculture, Consumers and You

By Connie Lawson

It is important, when attempting to inform the collective viewpoint that is termed “public opinion”, to remember that this consensus is the sum of the information and attitudes of a great many individuals. Education, incomes and interests may be widely divergent, but to influence public opinion, the key will open the door to communication is to deliver the message in a context that is relevant to the individual. Shackled with this chain of philosophical verbage, it seems unlikely that the Information and Public Relations Division would find it possible to produce a consumer-confidence slide-tape presentation that would inform public opinion and, at the same time, be interesting and entertaining to that diversified audience.

Yet to the surprise and delight of its creators, the recently completed production of “Gateway to Goodness” does promise to be interesting, entertaining and informative to the consumer. What was the key that released the topic from the mere droning of facts and figures? It was people – each individual contributing his or her special skills and understanding that has made the presentation an effort toward communication between the farmer and consumer.

The selection of the Michigan Farm Bureau Queen, Bunny Semans, as narrator for the “Gateway to Goodness” proved to be ideal. As a dairy farm partner, mother and nurse, her credibility as a spokesperson was tripled. Bunny was well-acquainted with the agricultural viewpoint and also understood the concerns of homemakers who demand safe, nutritionally-beneficial foods for themselves and their families.

Throughout the preparation of “Gateway to Goodness” the MFB “production crew” counted on the expertise and cooperation of resource persons in the Michigan Department of Agriculture, Michigan State University and the dairy industry. These men and women are involved daily in the research, education and inspection efforts which constantly strive to maintain a plentiful and safe food supply for the citizens of Michigan and the U.S. These individuals were concerned, too, that the public was finding it increasingly difficult to distinguish the difference between factual, research-based information and emotional attacks upon the healthfulness and safety of the food we eat.

It was for this reason that “Gateway to Goodness” stressed the quality of the regulations that govern menu and the cautious use of agricultural chemicals in production. Additionally, emphasis was placed on the many laws and accompanying regulations that are administered by the food industry and government to protect the consumer.

“Truth-in-Menu”

As a result, there has been more concern about exactly what it is people are buying and eating.

If you purchase something fresh off the farm or from a grocery shelf, you can usually take a look at it to see what you are paying for. But what about the things listed on a menu? Is that 100 percent all-beef really 100 percent? Did the meat in that chicken salad sandwich really come from a clucker? Was that fresh whipped cream beaten in a bowl or squirted from a can?

To try to get a handle on this problem, the 1,600 member Michigan Restaurant Association has developed what they call a “truth-in-menu” policy.

“Simply what it states is that if a customer goes into a restaurant, he should expect to get what is on that menu,” says Jim Constand, public relations chairman for the Association. “What it primarily is concerned about is to protect the consumer.”

The Association has no formal regulations, but relies on voluntary cooperation. “I think there are guidelines put down by the individual’s food industry,” Constand says, “You simply state the truth.”

The policy is loosely based on Los Angeles, California, regulations which hold the restaurant responsible for the content. Michigan is reportedly the only other state in the country to have a “truth-in-menu” policy.

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The construction industry does it. The Michigan Citizen Committee for Workman's Compensation Reform does it. United Steel Worker's does it. The Associated Underground Constructors does it. But the largest farm organization in the state, Michigan Farm Bureau, does not do it and the question has arisen as to whether or not it should.

An Exception to the Rule

What the above organizations and organized labor do that Farm Bureau does not do is endorse candidates to political office. The question is often asked as to why organized labor is so effective in working with legislators. There are several reasons, among which are these:

a. Organized labor does things Farm Bureau can do but chooses not to do — such as political action and campaign financing.

b. Organized labor does things Farm Bureau would not do — dirty tactics, violence.

c. Organized labor does things Farm Bureau cannot do because they have gotten some laws on the books which give them special privileges — "in-kind" campaign services financed from dues.

d. Organized labor leaders work from the top down while Farm Bureau works from the bottom up. Labor leaders could care less what the members think about policy or public issues.

A Moral Responsibility

Farm Bureau members believe that individuals have a moral responsibility to help preserve freedom for future generations by participating in public affairs and by helping to elect candidates who share their fundamental beliefs and principles. Contributions to political campaigns are a personal privilege and responsibility. While members support the limited use of deductions and credits to encourage personal contributions, they oppose the use of tax dollars, through a check-off or federal appropriations, for this purpose.

Perhaps it is time, as we look ahead to the 1978 elections, for all Farm Bureau members to become more active politically. If they are not active politically, they will continue to be observers rather than participants.

Time for a Change?

Perhaps it is time to get in there and support the candidates with more than just words. Perhaps it is time for Farm Bureau to start serving and supporting conservative candidates of both parties, and withholding support from those who demonstrate their liberalism with the public’s money and confidence.

POLITICAL ACTION 1978 - WHAT DO YOU THINK?

The 1978 elections will be important to farmers. Michigan Farm Bureau wants input from every member to develop an effective political action program designed to help elect candidates who understand and will support agricultural issues. Please express your opinion about an effective 1978 Michigan Farm Bureau Political Action Program by completing this special form and returning it in the pre-addressed envelope.

1. Prior to 1976, Farm Bureau emphasized such political activities as meet-the-candidate meetings, information on ballot issues and statewide candidates, voter registration and get-out-the-vote. How do you rate the importance of these educational activities?

Significant Moderate Unnecessary

Meet-the-Candidate Meetings
Ballot Issue Information
Statewide Candidate Information
Voter Registration
Get-Out-the-Vote

2. In 1976, Farm Bureau emphasized members forming Farmer-Support-Committees to work for the election of candidates of their choice. How do you rate the importance of this political activity?

Significant Moderate Unnecessary

3. Do you feel you have enough information about candidates when entering the voting booth? Yes____ No____

4. Would you find comprehensive voting records of your State and U.S. Representatives and Senators helpful? Yes____ No____

5. From your personal knowledge of voter turnout in your township, what percentage of farmers actually vote on election day?

75-100 percent ______ 25-50 percent ______ 0-25 percent ______

6. Recent election reform laws allow organizations such as Farm Bureau to organize a special Political Action Committee. This Committee can raise funds and distribute the funds to candidates who would best support the organization’s philosophy and policies. Several groups such as Chambers of Commerce, Manufacturers Association, Michigan Education Association and American Medical Association have established Committees under this law. Should Michigan Farm Bureau consider establishing such a committee for 1978?

Yes____ No____

7. If such a committee were established, how do you think farmers would respond to a request for a voluntary contribution of $25 or less to raise funds for candidates considered to be most supportive of agriculture?

Good____ Fair____ Poor____

8. Except for farmer candidates to the Michigan State University Board of Trustees in 1974 and 1976, Michigan Farm Bureau has not endorsed candidates to public office. Should Farm Bureau publish a list of "Deserving Candidates" from among incumbents whose voting records indicate support for issues important to agriculture? Yes____ No____

9. Should Farm Bureau make a strong effort in 1978 to have every member register and vote? Yes____ No____

10. Please write additional suggestions you may have for an effective 1978 Michigan Farm Bureau Political Action Program.

Signature (Optional)
Discussion Topic: Should We? (Continued)

Recent surveys lead one to believe that the young people of the nation are conservative, in spite of the fact that the facilities in most of the colleges have been one-sided and have been forcing them liberalism for many years. As these young people establish themselves, Farm Bureau needs to find ways to communicate with and work with these rural and suburban non-farm voters.

"Friends" and "Enemies"

Farmers have a reputation for being friendly. They look upon people as friends and have virtually no enemies. Perhaps it is time for a friend-enemy approach -- a list of "friends" and "enemies" to the agricultural industry, the last real bastion of the free enterprise system left in this country. Farmers have been referred to as minnows swimming with sharks in the political game. To change this image, farmers should unite to serve agriculture and support those political candidates who can and will turn the basic policies of government around. Thus, perhaps, the time will come when elected officials will not automatically jump when organized labor yells or even whispers.

Organized labor not only donates substantial funds through COPE and other political action committees, but the law allows them to use union dues for "in-kind" campaign services, such as registration drives, member education on candidates, get-out-the-vote campaigns, etc.

Recent election reform laws allow organizations such as Farm Bureau to organize a special Political Action Committee. This Committee could raise funds and distribute the funds to candidates who would best support the organization's philosophy and policies. Membership monies cannot be used for this; however, individual members could voluntarily contribute funds for a specific candidate.

1978 Elections Important

The 1978 elections will be important to farmers. Michigan Farm Bureau wants input from every member to develop an effective political action program designed to help elect candidates who understand and will support agricultural issues. Let us hear your opinions about an effective 1978 Michigan Farm Bureau Political Action Program.

Homefront Notes from Community Groups

The Watchful Few Community Group, Saginaw County, held their monthly meeting and picnic at the home of Mr. and Mrs. Wilmar Rodammer. Before the meeting started, everyone came early to see the Chevrole steam engine go by the farm. For the children it was a thrill to see the passenger train and the black smoke following it.

Mr. Oxender, Chairman, Triangular Community Group, introduced Joe Pahl, the retiring County Conservation Service employee who has served 28 years in St. Joseph County. His replacement, Allen Hersick, showed a colored film on the various projects, types of soil, and ways to control erosion over cover crops. The 320,000 acres in St. Joseph County will be mapped and soil types in the next few years. The irrigation of field crops was discussed. At present 35 deep wells are in operation in the area.

The Belle River Bottoms Community Group, St. Clair County, recently toured the Detroit Diesel Allison Division of General Motors Corporation. The guide told the group that they were the first farm group to tour the plant. Since the company would like to see more diesel engines in use on farms, they would like to see more educational groups take advantage of the tour they offer. To appease the ladies of the group, the entire afternoon was spent at Greenfield Village.

Due to the temperature being in the upper 90's, the Lucky Fifteen Community Group, Huron County, began their meeting with a swim. Their guest Anders Nordstrom of Sweden gave an interesting talk on life and social customs of his country.

Some dedicated members like Hildegard Eloisky of Alpena County, will even walk to a Community Group meeting. Recently, while her car was being painted she walked through the forest to attend a meeting of the Leer Community Group. Hildegard declined to say whether or not she met the big bad wolf in the forest.
"One of our major objectives is to try to improve the relationship between the hunters and the landowners, and we thought one of the best ways to do this would be through a DNR landowner permit program for antlerless deer."

Arnold, supervisor of the state Department of Natural Resources, in explaining the department's experimental landowner limited permit program for antlerless deer. The program, in effect in 10 of Michigan's 75 deer management units, would allow a farmer landowner with 40 or more acres to obtain a permit to hunt on his property. In exchange, the farmer must allow someone besides himself to hunt on his land.

Arnold explained that a farmer must first apply for a regular Hunter's Choice Permit. If he is not selected to receive a permit, he should - between November 7 and November 11 - take his rejection to a DNR field office in one of the 10 selected units. After he signs an affidavit that he qualifies as a farmer landowner, and that he is willing to allow someone besides himself to hunt, the farmer will be given his special permit. Arnold pointed out that each member of a farmer's immediate family, living on the property, is also eligible for a permit.

The permit entitles the farmer to hunt on his land and on adjoining private lands, if he gets the owner's permission. He cannot hunt antlerless deer on public land.

Arnold said the department chose "areas where we thought this might have the best chance of proving whether or not the program would work. These are typically areas of high deer population and for the most part, they're areas where the general public has had an access problem." The areas involved in the program include units 2 and 3 in Menominee County; unit 5, Charlevoix and Antrim counties; unit 24 in Kalkaska County; unit 31 in Missaukee, Oscoda and Clare counties; units 37, 38 and 39 in Koscomon, Ogemaw, Iosco and Gladwin counties; unit 197 in Montcalm and Ionia counties; and unit 134 in Livingston, Jackson and Washtenaw counties.

The fact that (a farmer) owns the land and he can't do something on his own land that somebody else can do makes me mad," Arnold said. "And these areas are typical of the areas where this problem has been foremost."

There are a limited number of permits available in each hunting unit. "We took the ACS figures on farms and we took platoons and figured out the ownerships of 40 acres or more within these units," Arnold explained. "We then, just as a rule of thumb, figured probably half of these people were hunters, and maybe two-thirds of them would make applications. So we set the quotas in view of the data we had."

The DNR office in Lansing said the quotas in each unit would be: 1,185 in unit 2; 2,555 in unit 3; 400 in unit 5; 500 in unit 24; 300 in unit 31; 300 in unit 37; 1,500 in unit 38; 500 in unit 39; 1,200 in unit 107, and 390 in unit 194. "The landowner quota is set high enough that there will be very few disappointed, if any," Arnold said.

The landowner permits are over and above the number of antlerless deer permits available statewide, so there have been some complaints of a potential overkill.

Arnold said, "The deer herd is high enough this year in all of these areas so there is enough resilience in the herd that there isn't any danger that the herd will be overshot. We're not in the least bit concerned."

FB Support of Program Not "Anti-Sportsman"

Michigan Farm Bureau policy supporting the new antlerless deer program should not be made an issue of landowners against sportsmen, according to Elliot Smith, president of the state's largest general farm organization. "On the contrary," says Smith "the program will do a great deal to improve the relationship between property owners and hunters."

The program would allow a landowner of 40 acres or more to obtain a permit to hunt on his property. Currently, 10 deer management units are targeted for the experimental program. Without the new program, a landowner who doesn't get a regular permit would not be able to harvest deer that have been feeding on his crops - and sometimes damaging his crops. "Let's face it," Smith explains, "one of the things that upsets landowners and farmers in particular, is that hunters can harvest the deer while they can't."

Smith is fearful that if this continues to occur, farmers may increase their denial of hunter access. The Caledonia dairy farmer continues, "However, if farmers can get permits, their attitudes will improve about letting hunters come on their land. This is not meant as a subtle threat, but a statement of fact!"

Michigan United Conservation Clubs are seeking a court injunction against the plan, while the Michigan Farm Bureau will file a brief supporting the program and the Department of Natural Resources. However, Smith points out that in the past the Farm Bureau and MUCC have worked closely on many projects. "These laws, the recently-approved hunter access law, wetlands legislation, and distribution of sportsmen's land use passes are just a few of the cooperative projects. We see this new program as another method to strengthen the relationship between landowners and hunters, not to sever it."

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

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

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

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

Every farmer should go straight to the top for credit.

Come to the Fair

The Saginaw County Farm Bureau Women invite you to sample one of the country's topAUDIO WORLD 
SPEAKERS at the Saginaw County Fair, "the largest county fair east of the Rocky Mountains," September 10-17.

The two booths will be located in the Farm Bureau Building at the Saginaw fairgrounds. One will be a commodity booth, featuring a different product each day - dairy, sugar beets, navy beans, soybeans and wheat, fruit, beef and corn, pork, and pickles. The other booth will feature sales of orange and apple juices by the glass.

About 60 volunteers will be manning the booths during the 8-day event, reports Mrs. Delia Butzin, Saginaw County Information Committee.

"The wonderful response we have had from the public in previous years is a criterion to the goodness of Michigan foods," she said.

In 1975, the cooperative Farm Credit System moved to the top as the leading lender to agriculture...
Farmers Honored Weekly by FBIG, Radio Network

Michigan farmers, who help feed the state, the country and the world, are a vital part of the American agriculture industry. Each week, the Michigan Farm Radio Network and Farm Bureau Insurance Group recognizes Michigan farmers for their contributions to agriculture and the community through the Farm of the Week Award. Recipients of the award are chosen for the quality of their farming operation and for their involvement in community and agricultural affairs. Size of the farm is not important. Past winners have included farmers with more than 3,000 acres and farmers with less than 200.

The Farmers of the Week winners for July are:

Week of July 11 — Robert Glessen, 53, who milks 50 cows and farms 300 acres near Lapeer in Lapeer County. He is a member of the Hadley Township Board of Review and served as County Farm Bureau President for five years. He has been farming all of his life. Glessen and his wife, Ilia, have one child.

Week of July 18 — Frank Orns, a dairy farmer from Ceresco in Calhoun County. Orns, a local board member of the Michigan Milk Producers Assn., is a member of the County Farm Bureau and served as Young Farmer chairman and member of the FB County executive board. He farms 200 acres. Orns and his wife, Susan, have two children.

Week of July 25 — Henry Jennings, 40, who raises 1400 acres of corn and beans near Swartz Creek in Genesee County. Jennings, an active Farm Bureau member for the past 20 years, served as Young Farmers chairman and local Farm Bureau chairman. He also served on the Federal Land Bank board of directors for five counties. Jennings is a frequent competitor in tractor pull contests in eastern and central Michigan. He and his wife, Linda, have four sons.

FBS-FPC Kick Off Members-Only Program

Michigan Farm Bureau members can add another benefit to their membership, thanks to a new program initiated by Farm Bureau Services and Farmers Petroleum Cooperative. The members-only program, which starts September 1, features monthly specials on popular products. Farm Bureau members will be treated like the "special people" they are when they show their membership cards at participating dealers, according to Ron Sprinkel, vice president of the Farm Supply Division.

For example, from September 1 through 30, members can purchase Farm Bureau Dog Power dog food at a special price of $3.50 for a 25-lb. bag or $6.90 for a 50-lb. bag.

Future specials may include smoke alarms, fire extinguishers, coffee makers, battery chargers, or other popular items.

In addition to providing another membership benefit, the Michigan Farm Bureau affiliates hope to build stronger relationships between members and the FBS-FPC dealers.

Clip the attached notice and use it as a reminder to take advantage of this new members-only program.

MAKE RESERVATIONS NOW!!

for Mexico Tour or Texas/Rio Grande Valley and AFBF Annual Meeting

For more information, contact Kenneth Wiles, Michigan Farm Bureau, P.O. Box 30960, Lansing 48909. Telephone (517) 321-5661.

MAKE THAT VACATION "DREAM" COME TRUE!

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

Join the AUTUMN "FARMFEST" EUROPE TOUR

October 17—November 1, 1977

$1139.00 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 initiation to six U.S. farms.
- Sightseeing, farm visits and all transfers as outlined in the itinerary conducted by a professional multi-lingual travel guide using private, deluxe motor-coaches.
- Day ferry from Harwich to the Hook of Holland.
- Rail transportation from Luxembourg to Paris.
- Full pension meals throughout Europe (Continental Breakfast and Table D'Three dinners). Exceptions: Dinner is not included in London and Paris on the 1st, 14th, 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 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 less traveling.

(See August Farm News for Itinerary and Agency Responsibilities)
SUPPLY REPORT

GENERAL
In looking over the past planting season, this was a banner year of service to farmers for co-operative fertilizer supply businesses. Exceptional quantities of fertilizer, seeds, and pesticides were needed to satisfy demand. Now large harvests are expected for corn, wheat, other grains and navy beans.

FERTILIZER
Anhydrous ammonia supplies are plentiful for fall plow-down. Potash supplies are in balance, but just adequate. Immediate shipments of most fertilizers can be made with the exception of potash. Potash shipments, at this writing, late August, are subject to two to three weeks delay. However, no major crisis or problems are foreseen for fertilizer supplies.

SEEDS
Field seed sales have been fairly tight in availability, especially in some of the most popular varieties. Alfalfa is in tight supply but Farm Bureau Services recently got in more FFR Weevlcheck Alfalfa and farmers are urged to order while it lasts. Most FFR Farmers Forage Research, seeds are sold out to dealers and will not be available until the next seed crop. FFR seed varieties are developed at our own co-operative seed research farms.

Bluegrass seeds are on the upswing price-wise; perhaps bluegrass may go as high in price as its ever been. So, buy your bluegrass seeds now to avoid even higher prices.

Seed wheats such as Tecumseh white and red wheats look adequate in supply.

FEEDS
Feed sales have been steady, with slightly increased feed consumption and cooler weather.

A new product now available from the Farm Bureau Battle Creek Animal Foods Plant is Pork Linco Pack 3417. This is a convenience product for pork producers to use at the farm with his on-the-farm mixing equipment. Linco Pack is for the control and-or treatment of swine dysentery.

Orders for LSA, Liquid Silage Additive, a percent protein supplement have been coming in steadily.

ANIMAL HEALTH PRODUCTS
Dealers have excellent buys for their farmer patrons as a result of a successful animal health products booking program from Farm Bureau Services. Dealers ordering large quantities received excellent discounts.

HARDWARE
While the lumber supply is getting short, with much building activity through the summer months, building hardware and general hardware has been in good supply. However, with the steel strike and higher labor contract costs, all hardware items made from steels are going up. So, purchase now from present inventories. There's much interest in grain storage bins. Delivery on bins is taking 6 to 8 weeks lead time.

Twine is in good supply at Farm Bureau stores and prices are good.

NEW FUEL OIL ADDITIVE
Farmers Bureau Co-op has a new CO-OP Fuel Oil Antifreeze and Rust Inhibitor. It's designed to prevent heating oil line freeze ups, inhibit rust, and overcome moisture from condensation in fuel tanks by holding the moisture in suspension. It can also be added to diesel fuel tanks for the same purpose.

BUDGET PAY PROGRAM
The Heating Oil Budget Payment Programs at Farmers Petroleum dealers around the state are being expanded with much interest and success. Also, a number of stores now have bank card services for patrons who use Visa and Master Charge plans.

Get The Most
For Your Fertilizer Dollars

Ask the Farm Bureau people, they can handle any and all of your fertilizer needs. Cooperative buying power, efficient distribution and extensive mining and manufacturing capabilities are strong testimony to this promise. The Farm Bureau people are experts who can help you get the most from your fertilization program. We can advise you how to buy it... when to buy it... how to use it.

Through membership/ownership in CF Industries, we have dozens of large fertilizer manufacturing and distribution facilities in North America that exclusively serve cooperative patrons. We also have our own Farm Bureau Services fertilizer plant in Saginaw, plus numerous bulk blend plants around the state.

Your Farm Bureau dealer is backed by more fertilizer resources and more fertilizer knowledge than ever before plus the right equipment for application. See him today, and get the full story. Ask the Farm Bureau people.
Albert A. Almy

Farm Program Awaits Decision

When Congress reconvenes on September 6 from its summer recess, a new farm bill in final form will be ready for consideration. The bill is the result of marathon sessions by a Conference Committee to work out differences between separate bills passed earlier by the House and Senate. The conferees reached agreement on August 5 which was the beginning of the summer recess.

Major provisions of the conference bill which will expire at the end of 1981 of interest to Michigan farmers are as follows:

Wheat

The target price for 1977 crop wheat is $2.90 per bushel. The target price for 1978 crop wheat is $3.00 if more than a 1.8 billion bushel harvest and $3.05 if less than a 1.8 billion bushel harvest. After 1978 the target price will be adjusted annually to reflect changes in the cost of production.

The loan rate for 1977 crop wheat is $2.25 per bushel, rising to $2.35 in 1978 and remaining at that level for the duration of the Act.

Corn

The target price for 1977 is $2.00 per bushel. The target price for 1978 crop corn is $2.10 with annual adjustments thereafter to reflect changes in the cost of production.

The loan rate for 1977 crop corn is $2.00 per bushel and will remain at that level for the duration of the Act.

Soybeans

A loan rate is required but the level is discretionary with the Secretary of Agriculture. No target price is authorized.

Sugar

The price of 1977 and 1978 sugar beet and cane crops are required to be supported through loans and purchases at a level not more than 65 percent of parity nor less than 52.5 percent of parity, but not less than 13.5 cents per pound raw sugar equivalent. The Secretary is authorized to suspend operations of the loan program if an International Sugar Agreement is executed to maintain a U.S. raw sugar price of 13.5 cents per pound. The Secretary must also establish minimum wage rates for agricultural employees engaged in the production of sugar.

Dairy

The price of milk will be supported at not less than 80 percent of parity through March 31, 1979. The Secretary is required to adjust the support level semi-annually during the marketing year through March 31, 1981 to reflect estimated changes in the parity index. Also, the Secretary may, at his discretion, adjust the support price on a quarterly basis.

The dairy indemnity program is expanded to include not only milk that is quarantined as a result of pesticides, but also milk that is quarantined as a result of contamination from nuclear fallout and chemicals through no fault of the farmer.

Other

The conference bill also includes numerous other provisions including the establishment of a farmer-held grain reserve, repeal of the purchase requirement to obtain food stamps and research and extension authorizations to mention just a few.

If approved by Congress following its return from summer recess, the bill will go to the White House where President Carter is expected to sign it into law.

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
CAPITOL REPORT

Taxation Issues on Legislative Agenda

Robert E. Smith

Lansing

Single Business Tax

When the Legislature returns September 14th, there will be several taxation issues that will receive consideration. Some of them may go into the next session in 1978.

Legislative committees have been considering this complex issue throughout the summer. Farm Bureau has testified before the House Committee, outlining farmers' concerns with this new tax.

Farm Bureau policy favors repeal of the tax, and there is also a bill that would exempt agriculture. As of now, it is not expected that the legislation will be repealed nor is it likely that agriculture will be exempted.

However, it is likely that some amendments can be made to make the tax far more equitable for farmers and other small businesses. For example, one suggested change would provide an alternative tax based on net income plus wages or salary, and be exempt for income under $50,000. There would be an exemption of $25,000 for the farmer and each partner, if any. The tax rate on the remainder would be 5 percent. Other proposals would include raising the present exemptions.

Farm Bureau has pointed out in testimony that the SBT affects different types of farms in different ways, often being an extreme burden on individuals. Farm Bureau policy supports elimination of the interest component, as well as changes in the taxation of the depreciation component. However, any change to this component is not likely to happen. The most important taxable item is the labor cost component. It may be possible to have some type of formula that would put realistic limits on each of these components in order to prevent burdensome inequities.

Most farmers are not affected by the tax, but in individual cases, the tax can be severe.

All farmers, however, are eligible for the property tax cut, resulting from the increased limit in the "circuit breaker" from $500 to $1,200. This was passed as companion legislation to the single business tax bill. It would have been passed as a separate tax cut bill.
Policy Development in Process

A series of district meetings are being held throughout the state for continuing Michigan Development Committee, county presidents, women’s committees, young farmer leaders, and others. The Farm Bureau P.D. Program. The 12th annual Policy Development Conference was also held in Lansing with Farm Bureau leaders throughout the state and other Michigan counties.

The state P.D. Committee has held its first meeting which is the beginning of the annual process. We have recommendations for the delegates at the state Annual Meeting. The most important problem we face this year is the action of the members at their county annual meetings. At the first meeting, the committee heard from a panel of experts on a broad variety of subjects including Dr. John Ferrink of the Department of Agricultural Economics and economic specialists from MSU. They outlined the agricultural outlook for the coming year as well as providing useful information. Their predictions for the agricultural economy were generally optimistic. For example, we pointed out that we had another record 2 billion bushels of wheat crop, the corn crop was expected to be record crops, together with a large cash grain crop the previous year. It is equally true that there have been record crop yields reported throughout the state. Michigan and some foreign countries, including the Soviet Union, are major wheatexporting countries such as Canada, Australia, Argentina.

Such facts drive the price down in the world-wide competitive markets and the Community committees for U.S. grain. They pointed out that soybean exports are ahead of last year and world demand for soybeans is increasing. However, competition will get stronger as Brazil is increasing production as a producer. Palm oil from Asia is also a serious competitor in the world market with soybean oil. China, however, has poor prospects for a wheat crop and has been importing wheat.

Problems for grain producers result in a better feed "grain-ratio" for livestock. Michigan Bureau encourages expansion in hogs, cattle feeding, brokers, eggs and milk production. It was noted that the dairy situation may be a major problem in 1978 and that USDA dairy product purchases, particularly butter, were down 40% above a year ago.

The committee also heard reports from Farm Bureau affiliates throughout the state including the need for federal marketing and bargaining legislation, many legislative and committee efforts to reach the Capper-Volstead law protection issue, etc.

One recommendation was that Michigan Farm Bureau’s present policy to try and convince the Chicago Board of Trade that white corn is a better price when delivered against future contracts. Such a change would put Michigan’s white corn into a better price relationship with red wheat. Crop reporting is another issue as Michigan’s program has been reduced by many millions by legal problems with particular problems within agriculture. It also includes controversial issues on the grain futures exchange. There have been a cut in grain and bean reports. Such information is essential for effective planting and marketing as farmers have no other way of having adequate information to make better sales to international grain handlers.

Agricultural outlook for the coming year is also served as a discussion topic committee and as a part of the MASA, Briefly reviewed with the committee the present policy to try to have the committee members on the issues that farmers presently must cope with and others that could become law. This includes a probable rewrite of the worker’s compensation law for Michigan and the need for separate legislation to aid the farmmen.

Other divisions within Farm Bureau reported to the committee on issues that would effect farmers in agriculture. These included the National Livestock Group, MACMA, Farm Bureau Services, and the Market Development Division. The committee will meet several more days to become familiar with the many issues that affect farmers. The committee in turn will report to the delegate body at the annual meeting will be based on hard facts. The committee will recommend to the state board that whatever information is necessary to help reach decisions that reflect farmers’ opinions.

Meet Your State P.D. Committee Members

Committee members and the districts they represent are:

District 1 (Berrien, Cass, Kalamazoo, St. Joseph and Van Buren Counties) - W. Ralph Kirklin

Mr. Kirklin, owner operator of a cash grain and hog farm near Kalamazoo. He has served as a member of the county Board of Directors, chairman of his community group, and as a delegate to the state Annual Meeting for nine years. Kirklin has also served as director of the Kalamazoo County Farm Bureau, a member of the County Farm Bureau Fair Board for nine years.

District 2 (Branch, Calhoun, Hillsdale, Jackson, and Lenawee Counties) - A. LeJean Marshall

Marshall operates a dairy and crop farm near Allen in Hillsdale County. Serving his second year on the State Policy Development Committee, he is also a member of his community committee. Active in community activities, Marshall has served 17 years as a district director of the Michigan Production Credit Association, a member of the Allen Township Board and Branch County Board of Review, and as an officer of MPPA.

District 3 (Livingston, Monroe, Oakland, Washtenaw, and Wayne Counties) - Richard Sharlard

Richard Sharlard operates a cash crop and turkey farm in Northfield Township. He has served for two years as county Farm Bureau President and three years as Secretary-Treasurer. Sharlard has attended the last six state legislative seminars as well as the 1970 Washington Meeting.

District 4 ( Allegan, Barry, Ionia, Kent and Ottawa Counties) - Mrs. Fredrick (Doris) Erhorn

Mrs. Fredrick (Doris) Erhorn is serving her second year on the State P.D. Committee. Doris and her husband operate a dairy farm near Nunica in Ottawa County. She is a member of the Ottawa County Farm Bureau Women’s Legislative Committee and the county Public Affairs Committee. Her community activities include serving as a hospital trustee and Corresponding Lobbyist for MPPA.

District 5 (Clinton, Eaton, Genesee, Ingham and Shiawassee Counties) - William C. Wilson

Mr. Wilson of St. Johns is a cash crop and beef finishing farmer. His Farm Bureau activities include serving as chairman of the past roll call manager and a delegate to the state annual meeting. He has also served as a member of the Community Development Committee, state discussion topic committee and a member of the state P.D. Committee.

District 6 (Huron, Lapeer, Macomb, Sanilac and St. Clair Counties) - Larry Schluckebier

He is the rate P.D. Committee as the 107o Washington delegate to the state Annual Meeting Rules Committee.

Discussion Topic Committee.

The Joint Committee on Special Interest in promoting their local dairy with demonstrations and taking the Farm Bureau into schools.

Representing the Michigan Farm Bureau Young Farmers are Robert Rotter of Fremont, David Peckens of Howell, and Jerry Heck of Ida.

Another area where farmers can help themselves is in seeking chairmen of some of their area cooperatives to have direct exporting capabilities by forming joint ventures for agricultural products and overseas sales. There are presently 75 companies exporting grain; 6 of them have 99% of the business. Donald Shepard, Manager of MASA, briefed reviewed with the committee the present policy to try and convince the Chicago Board of Trade that white corn is a better price when delivered against future contracts. Such a change would put Michigan’s white corn into a better price relationship with red wheat. Crop reporting is another issue as Michigan’s program has been reduced by many millions by legal problems with particular problems within agriculture. It also includes controversial issues on the grain futures exchange. There have been a cut in grain and bean reports. Such information is essential for effective planting and marketing as farmers have no other way of having adequate information to make better sales to international grain handlers.

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(Continued on Page 17)
She is a member of the Women's State Public Relations Sub-Committee, and chairman of the county Citizenship Committee. In 1976, she was a semi-finalist in the Outstanding Young Farm Woman Contest, and is a member of the Dairy Promotion Committee for the Barry-Eaton local of MMPA. At-Large members on the committee are MFB Board of Directors members Walter Frahm of Frankenmuth, John Laurie of Cass City, and Donald Nugent of Frankfort.

Frahm operates a 500 acre dairy and cash crop farm in Saginaw County in partnership with his brother. He has served as an at-large member of the state board since 1964 and is a member of Farm Bureau Services, Inc. and MACMA Boards. He is also active in the Michigan and Saginaw Valley Guernsey Breeders' Associations and is Secretary-Treasurer of the Saginaw County DHIA. Active in community activities, Frahm serves on the Frankenmuth Board of Education and has been president since 1971, and is a member of the Soil Conservation Society of America.

Laurie, chairman of the State Policy Development Committee, farms 700 acres in Tuscola County, specializing in dairy and feed crops. He was elected as Michigan Farm Bureau District Director for District 6 in 1966 and to the MFB Board of Directors Executive Committee in 1970, and became the Board's Vice President in 1977. Laurie is active in local Farm Bureau and community activities and was a member of the Kellogg Farmers Study Group.

Nugent is in partnership with his father on a 700 acre fruit farm in Benzie County, specializing in cherries, strawberries and apples. He represents District 9 on the Michigan Farm Bureau Board of Directors and is a board member of MACMA, MASA and FBIG Companies, as well as having served as Benzie County Farm Bureau President. In the fruit industry, Nugent is a member of the Michigan State Horticultural Society and is past Vice President of the Benzie-Manistee Horticultural Society and is secretary-treasurer of Cherry Central Cooperative, Inc.
IT'S NOT TOO EARLY

Pack Your Bags for AFBF Annual Meeting Tours

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

Those who simply want to fly to and from Houston on special chartered airplanes will have the opportunity. However, reservations must be made by November 25 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, the corresponding sections are (B) THE CHARTER FLIGHT WAY, (C) THE TEXAS-RIO GRANDE WAY, (D) THE MEXICO WAY, (E) TRAVEL ON YOUR OWN. (B) CHARTER FLIGHTS.

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

(C) TEXAS-RIO GRANDE

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

Travelers will depart Houston January 12 for three nights in Mexico City where they will be staying at either the Aristo 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 Folkloro, and the Palace of Fine Arts will be visited enroute to the silver city of Taxco. January 18 tourists will depart for three nights in Acapulco with reservations at the Fiesta Tortuga or Paraiso Marriott. Highlights include the Spanish Fort San Diego, bighunting 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).)

(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 Aristo or Maria Isabel Hotel. Planned tours plus ample free time has been designated.

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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 25 must be released. If additional information is desired on the tours, write Kenneth Wiles, Michigan Farm Bureau, P.O. Box 30666, Lansing, Michigan 48909, or phone 517-351-5661, extension 229.

(A) RESERVATION REQUESTS

Name(s) ___________________________

Address ___________________________

City ___________ State ___________ Zip ___________

Telephone _________________________

County ___________________________

Room With _________________________

Air Reservations From _________________________

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

(B) CHARTER FLIGHTS

Please enter your reservation for the following trip to the Houston Convention: Charter airplane from Lansing to Houston and return (check charter requested below): CHARTER NO. 1 ( )

Departs Lansing, Saturday morning, January 7. Returns Wednesday afternoon, January 11.

CHARTER NO. 2 ( )

Departs Lansing, Saturday afternoon, January 7. Returns Thursday morning, January 12.

Total cost, including transportation, baggage handling, tips, transfer to and from hotel and the Michigan Breakfast on Monday, January 9 is $150.00 per person. A $25.00 deposit per person should accompany reservation request, fully refunded in case of cancellation before November 23, 1977. Full payment due December 1, 1977.

(C) TEXAS-RIO GRANDE TOUR

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

( ) Lansing - $15.00 per person

( ) Saginaw - $22.98 per person

( ) South Bend - $12.98 per person

( ) Grand Rapids - $25.00 per person

( ) Fort Wayne - $12.98 per person

( ) Coldwater - $18.98 per person

( ) Houston - $31.98 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 for the AFBF convention and return, but does not include meals or the hotel in Houston.

<table>
<thead>
<tr>
<th>First Class</th>
<th>Deluxe Hotel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detroit 75.00</td>
<td>$507.85</td>
</tr>
<tr>
<td>Lansing 75.00</td>
<td>$519.32</td>
</tr>
<tr>
<td>Grand Rapids 75.00</td>
<td>$513.32</td>
</tr>
<tr>
<td>Saginaw 75.00</td>
<td>$526.32</td>
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<tr>
<td>Chicago 75.00</td>
<td>$456.32</td>
</tr>
<tr>
<td>Houston 75.00</td>
<td>$334.00</td>
</tr>
</tbody>
</table>

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 ________

Double Room (rate will range from $48.00 to $52.00 per night for 2 persons)

Single Room (rate will range from $38.00 to $42.00 per night for 1 person)

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 30666
Lansing, Michigan 48909

Make checks payable to: Michigan Farm Bureau

September, 1977
LABOR ACT "Reform" Legislation Opposed by Farm Employers

"We oppose giving labor unions statutory protection, or a significant degree of power," the Michigan Agricultural Services Association told members of Congress last week, introducing a bill which has been introduced to "reform" the National Labor Relations Act.

The proposed legislation (H.R. 8410 and S-1883) calls for a number of items peculiar to the organizing efforts of labor unions such as: broadening the injunctive powers of the NLRB so it may bar firings of union members; the right of employers to pay to employees who are illegally discharged for union activities.

A REMAINDER reminded Congressmen that organized labor represents only 20 to 25 percent of the American work force, that many are union members because they have no other choice. "We believe there is need for enforcement of the provisions of the National Labor Relations Act," MASA members said in their message, "however, this reform will give consideration not to the demands of organized labor. It must protect the rights of all workers, to organize and improve their work force. Reform legislation must also provide protection to the employer.

"The model legislation proposed does not address itself to: the right of an employee to free choice; the right of an employer to free action; the right of the citizen to furnish his laboratory and penalties for exercising rights guaranteed by the NLRB: protection for the worker against unreasonable tactics, and employee's choice designation on contributions made by the unions for political purposes.

MASA urges all Farm Bureau members to write their Congressmen and urge them to vote against H.R. 8410 and S-1883.
Back in 1951, a handshake and a promise created Farm Bureau Life Insurance Company of Michigan. The handshake sealed a pact and pledge between Farm Bureau Members and the employees and agents of fledgling Farm Bureau Life. The pact was a Charter Life policy issued to members, their children and grandchildren. The pledge was strong investment returns for Charter Life policyholders. The 16th special Charter Life dividend increase ... 75% of original annual premium ... becomes effective September 20.

For most Charter Life policies total dividends now exceed annual premium by a minimum of 9.5% up to a 20% maximum. The pledge is being fulfilled. And Charter Life policyholders are reaping the benefits.

DEPENDABILITY ... A FARM BUREAU LIFE HALLMARK.