



**AUTUMN '78 IN MICHIGAN** - Rosy, ripe peaches ready for picking (these beauties in the orchards of Charles Agle, Manistee County Farm Bureau president), crops harvested and hauled to country elevators throughout the state (if MI-OSHA hasn't forced them out of business - see special feature, pages 8-9), the opening of the 1979 membership drive (see story below), county annual meetings and policy

development (dates and places on Page 17), and preparation to be a knowledgeable voter in the upcoming elections (ballot proposals on Page 18). Autumn - a busy time for farmers, a challenging, opportunity-filled time for Farm Bureau members. (Photo by Marcia Ditchie)

## '79 Membership Drive Underway



"Growing with Agriculture" will be the theme for the 1978-79 Michigan Farm Bureau membership campaign which officially began on September 1. During the current campaign, MFB will be seeking its twelfth consecutive year of membership growth.

With a goal of 63,094 members for the 1978-79 campaign, the first new regular member application received at Farm Bureau Center in Lansing was from

Jackson County in the name of Harold Seifert of Brooklyn.

Seifert operates an 1100 acre cash crop farm with his son Mark in southeastern Jackson County. A farmer for 28 years, Seifert shared his thoughts about farm organizations and what he is seeking from his membership in Michigan Farm Bureau. "We need someone to work for the farmer and to keep up with the economic times, and we need an organization to lead us with a definite program that farmers can follow or else we'll be forced out of the business."

Michigan Farm Bureau reported state goal on April 13, 1978 for the 1977-78 campaign with 53 goal counties and will seek to better that record during the '79 campaign.



Mrs. Arlene Seifert looks on as her husband Harold puts the finishing touches on a Farm Bureau member sign on their southeastern Jackson County farm. Seifert's was the first new regular member application received at Farm Bureau Center in Lansing for the 1978-79 membership campaign.



*From the Desk of the President*

## Farmers Must Fight Regulatory Overkill



and that great motivator — profit; it was NOT government edicts! It is not a question of whether that small 4 percent of our population has the ABILITY to continue to provide food and fibre for the other 96 percent, with still enough left over for overseas markets and to help feed the hungry of the world. Rather, it is a question of whether they will be ALLOWED to do so. There is nothing that kills a farmer's incentive to produce — and sometimes actually kills his business — like government regulatory overkill, and that's what is happening to our industry today.

More and more of the decisions affecting our farms are being made by non-farmers, and more control over our businesses is held by people who do not even understand today's agriculture. We have people sitting in offices in Washington, D.C., misinterpreting the intent of Congress, dreaming up compulsory, rigid, unrealistic regulations for the farm.

Closer to home, we have consumers — who are demanding a major say in agricultural policies, overzealous environmentalists who demand that needed agricultural chemicals be banned, and recreational

enthusiasts who want public access to farmlands for their activities.

Currently in our state, we have government agencies threatening our industry on many fronts. MI-OSHA has issued unnecessary, unrealistic orders for compliance that could close our grain elevators and deal a mortal blow to Michigan agriculture. The Highway Department seems determined to gobble up prime farmland for its projects. The DNR battles farmers for control of agricultural drainage. A farmer's neighbors challenge his right to build migrant housing on his property. The list could go on and on... and it will.

To effectively fight this onslaught of outside forces that are threatening our industry, Farm Bureau must first have strong policies that address these issues, and then find the most effective ways to carry out the policies.

When Farm Bureau speaks, it is the voice of the American farmer. Our major challenge is to make sure that Congress, the Executive Branch, the Judiciary, and the general public listen to that voice — and react favorably to it.

Faced with the proportion of farmers to the national population and with the current challenges, farmers and other concerned citizens are concentrating more of their efforts on the Judiciary branch than they have in the past. The American Farm Bureau Federation has set up a Legal Fund for litigation purposes; the U.S. Chamber of Commerce has established a National Chamber Litigation Center; there's an organization in Washington, D.C. now called the Food

Defense Fund to challenge government regulatory agencies.

Here in our own state, the Michigan Agricultural Services Association (MASA), an affiliate of Michigan Farm Bureau, established a Legal Services program and a Legal Defense Fund. Recognizing that all farmers — not only those who hire farm labor — will experience an increasing need for legal services and legal defense, MASA has recently opened its membership to all Farm Bureau members. Their membership in MASA will give them the opportunity to participate in the Legal Services program and Legal Defense Fund.

Our 1978-79 Farm Bureau membership drive is just getting underway and there are more reasons for farmers to join our organization than ever before. When you are contacting other farmers to tell them about the benefits of joining together through Farm Bureau, be sure to remind them that with federal and state government agencies assuming a more dominant role in the lives of all citizens, farmers must be organized and prepared to challenge unreasonable, discriminatory regulations.

We have learned through experience that farmers cannot rely on the promises of any governmental agency or political party. If the law is subject to an interpretation which may adversely affect the rights and interests of farmers, then we must challenge it. With united strength, there will be no regulatory agency, no bureaucracy too big or too powerful for us to challenge.

Elton R. Smith

## NATIONAL PERSPECTIVE

ALLAN GRANT, PRESIDENT  
AMERICAN FARM BUREAU FEDERATION



## Political Awareness

An increased political awareness is one of the positive signals coming from the country.

This awareness is of critical importance in this year when 35 U.S. senators, 435 members of the U.S. House of Representatives and 36 governors are to be elected.

To this add state and local races, bond and school issues and a growing number of state referendums.

Politicians everywhere are showing new concern about voter reaction and increased unease over signs of a trend toward fiscal and regulatory conservatism.

The spend and spend, regulate and regulate tide has turned and the wise politician does well to recognize that fact.

Farm and ranch people have been leaders in helping turn this tide. Farm Bureau members everywhere have insisted that Congress and the Executive Branch accept full responsibility for the growing federal deficit and the resulting erosion of the dollar's value.

In the November election we have our best chance to re-emphasize the importance of such policies by supporting or opposing those who seek to represent us.

There are few things politicians understand as well as voter reaction. If they are convinced that a significant number of voters "mean business" in insisting that Congress operate on a balanced budget, that state and county rights are to be emphasized and that individual freedom and opportunity must not be sacrificed in a quest for guaranteed "security" — they will act accordingly.

And — they listen to farmers, for farmers have been, and continue to be, very effective politically.

Farm numbers aren't that small. Farm Bureau's three million member-families can interpret into something like nine

million — plus — voters if we work at it.

Registration of every Farm Bureau member is the key. Informing and registering nonfarm people who support our policies is another.

Getting out the right kind of vote in every election, but particularly in the general elections on November 7, is the political payoff.

Farm and ranch people have become "sensitized" into a higher degree of political awareness by recent actions of the government.

For example, there is a positive side to President Carter's illustrated decision to open our borders to more meat imports for the stated purpose of driving down consumer meat prices.

That action helped unite livestock producers more than has been true since President Nixon foolishly ordered a meat-price freeze.

The size of the permitted increase in meat imports itself — a modest 200-million pounds — was relatively unimportant compared to the psychological effects of a President of the United States publicly endorsing a cheap food policy — at the farmers' expense.

Attacking food prices, specifically beef, as the "cause" of inflation signals the Administration's intention to continue present inflationary deficit spending.

Here is a political action guide to use between now and November:

Register to vote.

Be active in the political party of your choice. Study issue positions of all candidates. Support candidates whose philosophies are consistent with Farm Bureau policies.

Contribute financially. Write letters and otherwise participate in candidate support.

Motivate others to become involved.

Vote on Election Day.



**"Here's a farmer requesting MORE forms. . . He uses them to mulch his tomatoes."**



**BC-BS Subscribers Discover:**

# Farm Bureau People Care

The repercussions of the Blue Cross-Blue Shield subscribers' rate increase notification had not yet subsided when Harold Scharp, manager, Member Services, Michigan Farm Bureau, requested additional information relative to the rate hike for Farm Bureau members. Because of that inquiry, inaccurate statistics used to set the 1978-79 health coverage rate were discovered by Blue Cross analysts. Cooperative steps have been taken to adjust the inflated rates and to refund to Farm Bureau subscribers excess dollars paid in the August quarterly billing. Subsequent billings throughout the balance of the contract year will be in line with corrected experience ratings for the Farm Bureau members participating in the BC-BS comprehensive and complementary coverage. Econo-plan subscriber rates are entirely separate and were properly established by actuarial ratings at a new, lower premium.

The member reaction to the July rate notification was immediate and understandably emotional. Clinton County secretary, Marilyn Knight, recalls that "the phone calls began the day the notice hit the mail. Many members had already contacted Blue Cross district offices and did not get the answers they needed, so they turned to us." Ingham County members reacted as quickly, says county secretary, Jean Scutt. "Hardest hit by the miscalculated rate hike were

BC-BS complementary subscribers who were billed \$73.05 for the first quarter coverage compared to the 1977-78 quarterly contract rate of \$41.55. "I'm thankful that the BC-BS error has been discovered and is being remedied," says Marilyn Knight. "I could really sympathize with those older people living on fixed incomes. They watch every dime. I'm sure they are relieved by the adjustment in the 1978-79 contract premium."

Nevertheless, a special sign up period was opened for Farm Bureau members who wished to transfer to the econo-plan coverage. According to Virginia Almy, supervisor, Member Records, the chief differences in comprehensive and Medicare complementary coverage compared to the econo-plan are that there is no master medical or prescription drug service coverage available to econo-plan subscribers.

"I don't discourage members who want to transfer to the econo-plan because for many of them it would be practical, but I'm careful to describe the benefits available to them under the comprehensive or Medicare complementary coverage," explains Marilyn. She found in contacts with Farm Bureau group subscribers that "so many don't realize they have the master medical coverage." According to Jean Scutt and Marilyn Knight, "When we explain more fully the master

medical coverage, subscribers can actually see that their health care premium is often returned to them many times over in health care services."

As an example, the Clinton County secretary related a recent subscriber contact. "A retired gentleman came in for some claim assistance," says Marilyn. "He brought all the related hospital and medical billings and the hospital billing alone was \$4300 for a 10-day inpatient stay. A lot of the charges were for therapy, but a tremendous amount was for laboratory work. The room rate was \$120 a day. And this is the key when you talk about health care coverage from Blue Cross: 95 percent of the Blue Cross - Blue Shield premiums are returned to subscribers in health care services. That's easy to forget because we walk into the hospital, receive the services and seldom see the bill, so we never give it another thought."

In addition, subscriber



Ingham County FB secretary Jean Scutt (center), and MFB Blue Cross specialists Teri Elkins (left) and Barbara Sickles (right) shared the belief that they helped turn a negative situation into a positive one by making subscribers more aware of their benefits.

service at the local county Farm Bureau offices and at Farm Bureau Center also provide Farm Bureau group health subscribers with access to knowledgeable assistance regarding billing and services under any of the health care options available through the Farm Bureau group.

The total health insurance package available through Blue Cross - Blue Shield was examined in 1977 by a Farm

Bureau member Health Care Study Committee, which reported the results of their evaluation to the membership in August of last year. Other health insurance carriers were contacted by the state study committee. In many cases, these alternate carriers were unable or unwilling to service the Farm Bureau members with group rates and health care services that were comparable to the Blue Cross-Blue Shield options available.



Clinton County FB secretary Marilyn Knight (left) shares some of her experiences with member-subscribers with MFN editor Connie Lawson (center) and Member Records supervisor Virginia Almy (right).

## MICHIGAN FARM NEWS

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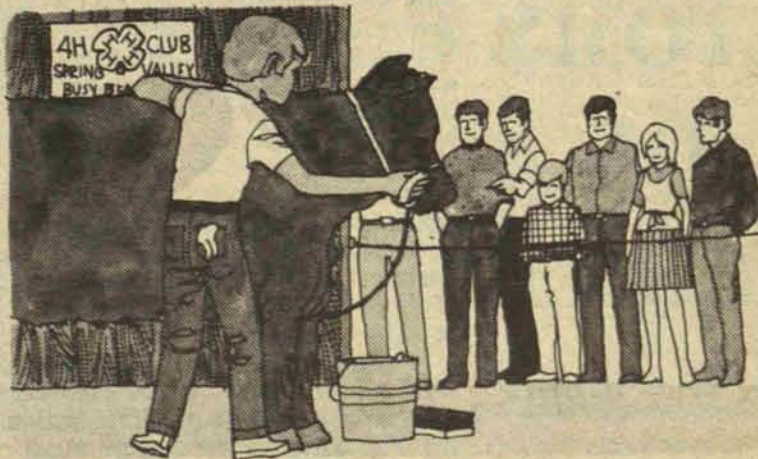
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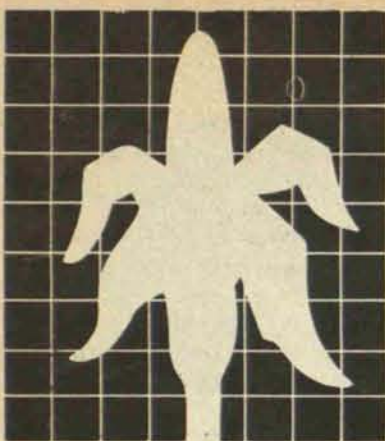
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# Marketing Outlook



## Vegetable Consumption Up

By Ken Nye

As producers of an annual crop, vegetable growers should review national consumption trends. Since these trends are on a national basis, regional or area adjustments are necessary.

Overall consumption of vegetables are up 5 percent to 225.6 pounds, from a base period of 1970-72, according to the USDA. Fresh consumption is up 3 percent to 102 pounds, canned is up 9 percent to 103.2 pounds, while frozen is unchanged at 20.4 pounds per person. These figures do not include melons

or potatoes.

Potato consumption has increased to 124 pounds, which is the highest in years. Melon consumption has remained constant at 21 pounds.

Those vegetables showing increases are fresh lettuce, tomatoes, peppers, sweet corn, broccoli and cucumbers, canned tomatoes and pickles, and frozen carrots, broccoli and sweet corn. Decreases come from: fresh cabbage and onions, canned peas and sweet corn, frozen snap beans and peas.

## More Michigan Farms Are Exempt from PBB Testing

By a resolution of the Michigan legislature, effective October 1, many Michigan farms will qualify for exemption from further PBB testing. House Concurrent Resolution No. 790 states that all dairy cattle on farms with no PBB contamination will be exempt from the PBB law.

"This will enable nearly 4,000 farms to be exempted in October," according to Kenneth Van Patten, in charge of the Michigan Department of Agriculture (MDA) PBB unit. "MDA is now determining which dairy

farms will be eligible for exemption and which must remain on the testing program. All farmers will be informed by mail of their exempt or non-exempt status prior to October 1."

The legislative resolution also provides for exemption of certain farms that have had violative animals or traces of PBB in test results. These may become exempt if they meet criteria established by MDA.

Test results from all non-exempt farms will be reviewed by MDA weekly to determine if they may be

exempted from the PBB law.

MDA will provide exempt slaughter permits to owners of exempt farms. A permit must accompany each animal sent to slaughter.

All exempt farmers are cautioned against purchasing an animal from a farm that was ever quarantined for PBB. "Unless," said Van Patten, "The animal has been tested for PBB and found non-violative."

The exemption program will enable MDA to concentrate its efforts on farms where additional testing is still necessary.

A beef producer is willing to supply more beef at \$1.00 per pound than at 50 cents per pound. Likewise, more soybeans will be grown if the price is \$12.00 per bushel than would be grown if it were \$4.00 per bushel. These examples merely attempt to demonstrate the law of supply. Simply stated, the higher the price the more of a product or service will be offered for sale. Thus, like the law of demand, the law of supply establishes a relationship between price and quantity.

To gain a more thorough understanding of supply, however, it is necessary to examine those factors which are the major determinants of the quantity available at a given price level. There are five major factors: (1) the price of inputs or costs, (2) the price of other products, (3) producer expectations of future prices, (4) technology and (5) the number of producers.

Product supply is directly related to production costs. These costs can be viewed in a number of ways. While there is not time nor space to discuss the concept in its entirety, it is important to examine some key elements of cost.

Production costs can be divided into explicit costs and implicit costs. Explicit costs are those costs such as wages paid to hired labor, rent of buildings, purchased raw materials, etc., which are readily visible. Implicit costs are more difficult to fully assess. They might include an item like owner-operator's time. How much is that owner-operator's time worth? It depends on the alternatives available to that person. What could that person have earned in the best alternative open to them? If it is \$50.00 per day, then this implicit cost must be added to the explicit costs to get a complete picture of total production costs. The implicit value of the owner-operator's labor may be higher in another alternative, yet he may choose not to pursue that occupation for one reason or another. But the point remains that they must realize what it is costing them to remain in their present occupation. This concept is often referred to as opportunity cost. It is an important one, especially in terms of obtaining the maximum use of scarce resources in our economy.

Another important cost concept is what economists refer to as marginal cost. Marginal cost is the addition to total cost for producing and selling one more unit of output. For instance, if it cost \$20.00 per acre to produce the first bushel but costs \$35.00 to produce two bushels then the marginal cost is \$15.00. It is only profitable to produce until the addition to total cost or marginal cost is equal to the additional revenue derived from that unit or marginal revenue. In other words, if the item has a marginal cost of \$15.00 but only brings an additional \$14.00 in revenue, it will not be profitable to produce that unit. But keep in mind that the marginal cost concept is much different than looking only at average or total

costs. Marginal cost includes implicit as well as explicit costs. Thus, any thing that happens to change these costs will change the available supply.

The supply of a given product also depends on the price of other products. The decision to grow soybeans does not rest solely on the price of soybeans. It is also related to the price of corn, wheat, sorghum or any other product which might be grown on that same piece of land.

Likewise, the expectation of future prices also is an important determinant of supply. If corn is \$2.00 per bushel now but expected to rise to \$3.00 per bushel later on, this may influence the producer's decision to grow or not grow corn. The impact of expected price change on total supply will depend upon how all producers collectively analyze the situation. It will make a great deal of difference whether the change in price is expected tomorrow, next week or next year. Such considerations are related to the time it takes to begin changing production plans. It also makes a difference if the product is perishable or can be stored.

Changes in technology can have a dramatic impact on available supplies and production patterns. Such changes might involve making present inputs more productive or creating new inputs that are more productive than the old. The end result of either case is more productivity. Agriculture, especially, has had a significant change in productivity and yields in recent decades. The adoption of new seed varieties, cultural practices and equipment which replaced hand labor, has had a tremendous impact on increasing agriculture's capacity to produce.

The number of producers is also a major factor determining available supplies. Increasing the number of producers of a given size will result in increasing supplies. However, the average size of a producing unit often changes as the number of producers change. Agriculture is a good example of this phenomenon where the number of producers is declining while average size is increasing.

Finally, if we are discussing agricultural supply in particular, weather must be mentioned. It does not fit neatly into one of the five categories outlined above, but anyone associated with agriculture recognizes its importance in determining available supply. Estimates of this year's corn crop are a perfect example.

In conclusion, supply is a complex subject. It is often referred to casually during discussion of prices and economics. However, it alone does not determine price. It is also important to realize, as was true when discussing demand, that several factors go into determining available supplies at any point in time. Perhaps this discussion will serve to underscore the complex considerations underlying the concept of supply the next time we hear it used in a conversation.



## ANATOMY OF A PRICE

### Part II: Supply

By: Dr. Paul Kindinger  
Director  
Market Development  
Research Div.  
Michigan Farm Bureau



## Clinton Soybean Div. Sponsors Farm Tours



The Clinton County Farm Bureau Soybean Division recently sponsored a twilight tour of their 1978 test plots. About 60 people attended and viewed 23 varieties at the Karl Smith farm and 21 varieties at the Ralph Gove farm. The plots were planted with cooperation from Mark Hansen, county extension agent. Adding interest to the tour was a contest for the order in which each variety will yield. Other projects of the Division this year were two informational meetings on varieties and marketing, attendance at State Soybean Day and a display at the St. Johns Street Fair.

## Beef Producers-- Identify your Market

Our Michigan beef producers, as well as those on a national level, have been concerned by unprofitable prices and a price cost squeeze. The best effort the cattle industry can make to turn things around is to look at the demand of consumers and then develop a market to that end.

It is becoming more apparent that something definitely is wrong in the beef business. The thought has been expressed that the industry has its production priority out of order. This is valid, considering changes that have occurred in the beef market.

Perhaps the first thing the industry should do is to reevaluate the demand for beef. Data indicates that Americans currently consume about 40 percent of the beef they eat in the form of hamburger, and that this figure may rise to 60 percent by 1980. This indicates a great deal of change. Proof of the fact that hamburger has moved from the status of a byproduct to that of a preferred item is the fact that 93 percent of each dollar spent for hamburger away from home goes to fast food restaurants like McDonalds, Burger King and others. McDonalds, one of the most successful of these operations, is now boasting annual sales of more than 4 billion with over 4,200 outlets nation-wide, selling hamburgers at the amazing rate of 2,250,000,000 per year.

What is the industry going to do to supply this new demand for lean and possibly lower grade beef? We need to

look at our production practices that relate to hamburger beef and maybe produce a product that we can make a profit on even though it may not be choice or prime beef.

This all adds up to one thing - the need to make changes. Basically, it indicates that producers and feeders, individually and through their organizations, need to develop a closer working relationship with packers and all others in the "meat chain" so the problems and needs of the industry can be understood by all. Through the combined effort of all, the industry can work toward what the consumer is demanding, and knowing what is wanted is fundamental to good marketing.

No successful big producer for the consumer market today produces anything until he has researched the market and learned what is needed and wanted. For too long our beef producers have put all their attention on production - they are superb producers but are obviously out of step with their marketing.

Of course there's still a market for choice beef. Many consumers prefer it and will buy it in better restaurants and at retail outlets. We'll always need to produce a certain quantity of choice beef and even some prime beef for top income segments of our society which have the money to buy and the taste to appreciate a quality product. But the big bulk of our beef market appears to be going the hamburger route because it is quick, non-wasteful, convenient and to date has been cheaper.

## ADA Proclaims

# "Milk's the One"

September 25 marked the statewide media kick-off for the American Dairy Association's fall milk and cheese promotions: "Supercharge Breakfast with Milk" and "Make a Magnificent Melt-Over." The September through December advertising spots will be aired on 18 Michigan TV stations and 43 radio stations. Fall promotion ads and in store displays will be directed at a new target audience and introduces the overall campaign theme, "Milk's the One."

Behind the selection of the easy-to-remember theme has been many months of con-

sumer research. Tom Sales, representative of the Chicago-based advertising firm which developed the campaign, said that the market research centered around the concept of "belief dynamics". According to Sales, belief dynamics relate to the attitudes potential buyers hold regarding the product, in this case, milk. The firm found through the surveys and market analysis that although children and teens recognize that milk is nutritious, they do not even think of milk as a beverage choice in certain social situations and, according to Mr. Sales, "the opportunities

for the 6-17 age group to make their own beverage selections is increasing."

Based upon survey data, it was observed that milk's primary problem in today's climate of wide beverage choice and active, less structured life styles is that consumers have pigeonholed milk as a personal, routine, at home beverage.

The media campaign developed to influence the young people will not attempt to "preach" the nutritional benefits of milk directly. The ads will encourage the target audience to choose milk by changing their attitudes about milk.

## For tips on safety and wise lighting practices, we went to Dr. Richard Pfister, Agricultural Engineer at Michigan State University.

### Choosing the right lamp

When you need to place lights in hard-to-reach places, you'll find it best to use long-life, high-intensity discharge lamps such as mercury or high-pressure sodium types. Their life-spans are some 10 to 20 times longer than that of an incandescent. In addition, high-pressure sodium is highest in efficiency—giving some five times more light for the same amount of electricity as incandescent—followed by metal halide, fluorescent

and mercury. Incandescent gives the least light output for each watt used. Be sure the power is turned off when changing bulbs.

### Planning proper illumination

Light placement and switching patterns can go a long way toward saving electricity when carefully thought out in advance. When installing lights, be sure to avoid light barriers such as trees, shrubs and structures. This permits the use of fewer lights and results in real savings. In addition, installing multiple switches may permit the use of one light instead of several, preventing needless energy use. Switches can be planned so that lights can be turned on when entering a room or hall section and turned off when leaving. Again, this saves energy while maintaining safety.

### Light maintenance

All lights should be kept as clean as possible. Dust buildup on a bulb decreases its lighting efficiency and, if severe enough, can become a fire hazard. Fluorescent lamps are temperature-sensitive, so their light output is reduced as the surrounding temperature drops. They may even fail to start at temperatures below 50°F (10°C). So, where fluorescent lamps are used in low-temperature areas, enclosed fixtures and low-temperature ballasts should be used.

For other ways to conserve energy through lighting, write to: Agricultural Engineering Dept., Michigan State University, E. Lansing, MI 48824.



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Lansing

# CAPITOL REPORT

Robert E. Smith

## AgriPac Holds First Fundraiser

### Several "Friends of Agriculture" Participate

#### Held at Fowlerville

Michigan Farm Bureau's AgriPac held its first fund raising activity on Saturday, September 9, at the Fowlerville Fairgrounds.

Candidates designated as "Friends of Agriculture" met and visited with Farm Bureau members at this informal event.

"Good government requires public involvement," was the theme stated by many candidates. "While we may not agree on every issue, we share a mutual philosophy. We are glad Farm Bureau is active with a Political Action Committee," many candidates added.

Farm Bureau members wishing to support the AgriPac activities should send their checks to Michigan Farm Bureau AgriPac, P.O. Box 30960, Lansing, MI 48909.



U.S. Senator Robert Griffin chats with AgriPac chairman Larry DeVuyst at the fund-raiser.



Rep. John Mowat is seeking the 19th Senate seat.



Rep. Paul Porter is chairman of the House Agriculture Committee, seeking re-election in the 41st District.

## Passage of Proposal M Important for Local Roads

Without exception, most citizens complain about the rapid deterioration of Michigan's road system, especially county and local roads and streets. The fact is that counties have fallen behind in road maintenance and replacement. They have been victims, the same as others, of spiraling costs, and in some instances, declining revenues.

While millions of dollars of federal funds come to the state, only a small percentage is available for county roads. The problem will become worse instead of better as it is estimated that there will be a 54% increase in traffic in the next 10 years. County road traffic has increased by 19% in just a three-year period (1974-1977).

The package of legislation which has passed one house as this is written will generate over \$168 million in new revenue; \$90 million will come from the gasoline tax, \$6 million from diesel tax, and \$51 million from weight tax. Nearly \$21 million are also included as earmarked funds from sales taxes generated from auto-related sales such as tires, batteries, etc. It is estimated that the average cost per car will be nearly \$15 in additional gasoline tax and approximately \$5.60 in additional license plate fees. Each county will receive approximately 25.6% more than in 1977. Many rural counties will receive a higher percentage.

Critical Bridge Program will be increased by 400%, which in turn will help match federal funds for rebuilding of bridges throughout the state. The package includes monies for other transportation programs such as railroads, city

buses, county bus programs, water transportation, etc. The legislature has been opposed to allowing any funding for subway programs. The most important part of the legislation is a constitutional amendment which will be on the ballot in the November election. It is PROPOSAL M.

This amendment to the constitution would require that at least 90% of gasoline and license tax revenue be used exclusively for road purposes. This resulted from demands by those concerned with county and local roads, including Farm Bureau, the county associations, township associations, county road commissions, etc. in order to constitutionally protect road user revenue for road purposes. The protection in the present constitution was removed by a Supreme Court decision about a year ago. This meant that Michigan could take highway funds and shift them to other transportation programs unless PROPOSAL M passes in November.

Other provisions in the proposal provide for the use of a portion of sales taxes for other transportation purposes. It also limits bonding for roads, streets and bridges and other transportation to amounts that can be derived from the Transportation Tax revenue. It further provides for the present State Highway Commission to be changed to a non-partisan state transportation commission.

Passage of PROPOSAL M is absolutely essential if counties and other local roads are to be assured that "user taxes" will be used for those purposes.



Rep. Everitt ("Abe") Lincoln seeks re-election in the 49th District.



Debbie Stabenow has AgriPac's endorsement for the 58th State Representative District.



Rep. Charles Mueller is seeking re-election in the 83rd District.



Senator Gary Corbin seeks re-election in the 25th District.



Fred Dillingham has AgriPac's endorsement for the 51st State Representative District.



# NATIONAL NOTES

## Set-Aside Program Announcement Expected

A delegation of seven state Farm Bureau presidents, led by Allan Grant, president of the American Farm Bureau Federation, reported that the White House will probably announce a feed grain set-aside acreage program soon.

Grant described a recent meeting with President Carter's domestic policy advisor, Stuart Eizenstat, and presidential assistant Lynn Daft, as "extremely productive for both sides."

Grant told White House reporters following the meeting that, "A program would be announced possibly around the middle of October," soon after the release of the October 11 crop report.

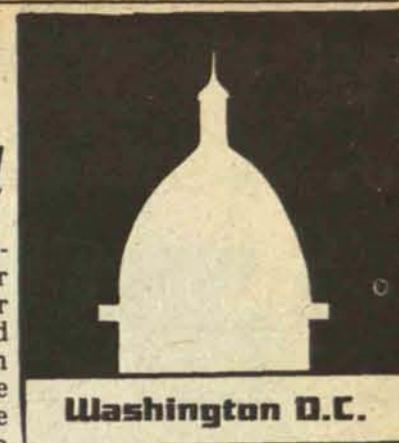
Grant said the delegation reported to the Administration that grain surpluses posed a serious threat to agriculture and

urged that an acreage set-aside program limiting the corn crop to 5.5 billion bushels in 1979, be announced as soon as possible.

"We discussed our problem openly and we found a mutual understanding of our situation," Grant said.

A 6.8 billion bushel corn crop is anticipated this fall and farm experts are predicting that farmers will get at least 10 cents a bushel less. USDA officials also report that a year from now the U.S. corn surplus will be the largest in 15 years.

Grant said an announcement in mid-October will help farmers plan for next year. "In fact, we would like to have the program announced right now, but we understand the Administration is unable to do so at this time," he said.



## FHA Ready for Farm Emergency Loans

The state director of the Farms Home Administration, Robert L. Mitchell, announced that the Michigan FmHA staff is now ready to process loans authorized by the Agricultural Credit Act of 1978. The law was signed by the President on August 4, 1978. The new law authorizes increased loan limits for all FmHA farm loans. There will be an increased emphasis placed on guaranteed loans, although direct loan limits

have also been increased. A new loan authority called Economic Emergency (EE) loans has been added. This is a special loan to help farmers who are hard-pressed by recent shortage of credit from their regular lenders, or by debts accumulated during the recent period of low farm prices.

Mitchell said the Economic Emergency loan program was enacted by Congress, with Administration support,

in recognition of the fact that "economic conditions, as well as weather, are often beyond farmers control." FmHA's emergency credit has previously been confined to loans for recovery from natural disaster, or the guarantee or private lenders loans to livestock producers affected by economic conditions.

Under the Economic Emergency loan program, loans of up to \$400,000 are

available to established farm operators, individuals, partnerships and corporations, experiencing scarce credit. All guaranteed loans will carry an interest rate which is negotiated between the lender and the borrower. Direct loans will carry an 8½ percent interest rate.

Applicants for all loans will have to show they are unable to obtain adequate financing from conventional sources.

## Nitrite Ban Delay Sought

Farm Bureau has called upon Congress to delay any restrictive action against nitrites as a food preservative until there is a complete scientific study of the matter.

Being considered by the House Agriculture subcommittee are two sets of bills on the nitrites question. They were introduced following reports that the administration is considering a phase-out of the preservative in meat, poultry and fish because of a recent study in which a high dose of sodium nitrite, fed to a cancer-prone rat species, produced a slight increase in occurrence of cancer.

One set of bills would forbid federal officials to ban or phase out nitrites until three months after completion of a pending National Academy of Sciences study on saccharin. Another set would forbid a ban unless officials get "validated evidence... which proves beyond a reasonable doubt that nitrites as a food preservative have a significant carcinogenic effect on humans," or unless an economically feasible substitute preservative that will protect the public against botulism and other food poisoning becomes available.

Rep. Jim Martin (R., N.C.), one of the sponsors of the House bills' expressed con-

cern over what might happen if Congress does not act on the matter before it adjourns. He said any Justice Department backing of administrative authority on the questions apparently would cause Assistant Secretary of Agriculture Carol Foreman to carry out her announced decision for a phase-out of nitrites. Martin noted that HEW's Food and Drug Commissioner Donald Kennedy said he would take no action regarding nitrites while Congress was out of session.

Rep. Martin added, "We need a policy to deal sensibly with the real hazards, without squandering our research or economic resources or public support by banning risks that are remote at worst."

The North Carolina congressman, one of the few House members with scientific training, is one sponsor of a bill (H.R. 5166) which incorporates the principle that if the public benefits outweigh the public risks, or if the risks from banning a substance exceed the risks of allowing it, then it should not be banned. The measure would set up a sort of Science Court to rule on the questions of relative benefits and risks, leaving the final decision back in the publicly more accountable level of the HEW secretary.

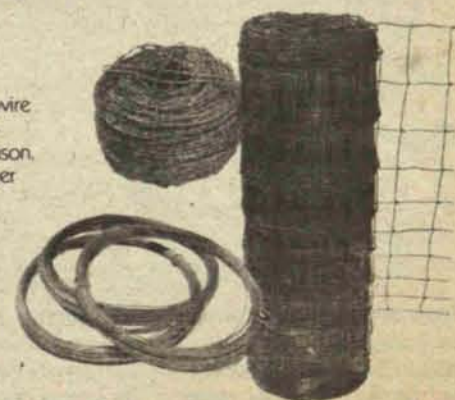


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#### Assistant Manager Position Available in Michigan

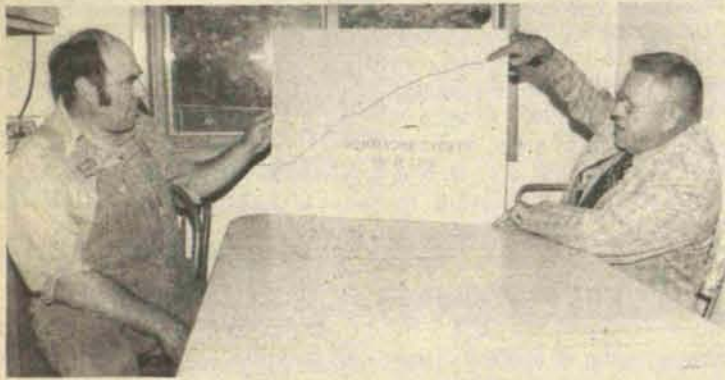
Cattle export company needs Asst. Manager for international operation, must have marketing experience. Should have good knowledge of dairy cattle and trade and be willing to travel. Living quarters available. Salary depending on experience with a future share in company. Send Resume to Michele Kanaziz, Secretary, P.O. Box 213, Lapeer, Michigan 48446.



# A Day in the Life of a Regional Representative

## "Things don't just happen-- They're MADE to happen!"

Hugo Kivi



Hugo and Hiawathaland Farm Bureau president Wallace LaTulip study the graph that shows the continual growth of Farm Bureau in the Upper Peninsula over the years. Both are confident that the coming year will be no exception.



Hugo talks with Menominee County President Harry Meintz and son Charlie about the possibility of a special hay program with two pelletizing plants located in the U.P. Cooperative Extension Service is working closely with Farm Bureau leaders to study the feasibility of such a program.



Long-time U.P. Farm Bureau leader Millie Corey was busy on a 4-H project when Hugo and MFN editors interrupted her for a short visit on her pleasant sundeck overlooking Millie's flourishing garden



Hugo checks signals with Hattie Lockhart, Chippewa County Farm Bureau secretary and Information chairman. Hugo credits much of Chippewa's successes (Top County Farm Bureau in the state) to the fact that most of its members belong to Community Groups, providing an effective communications channel.

Story by Donna Wilber  
Photos by Marcia Ditchie

What motivates busy farmers to travel 100 miles to attend a county Farm Bureau board meeting? How does a county Farm Bureau in a sparsely-populated area manage to attract 600 people to a rural-urban event or a commodity promotion? Or stay near the top of the list on member-to-member fruit sales and participation in Safemark and Services' programs in spite of small membership?

Upper Peninsula Regional Representative Hugo Kivi proudly points to his volunteer leadership and says: "These are the people who make things go." And those people who "make things go" point back at Hugo and proclaim that his efforts, enthusiasm and dedication have played a vital role in enabling U.P. Farm Bureau members to boast: "Everything we tackle is successful."

It's not an idle boast; each year, U.P. county Farm Bureaus haul a good share of program achievement awards from the state annual meeting back across the Mackinaw Bridge to "God's Country." Distance, time, and small membership numbers do not deter these dedicated Farm Bureau leaders from their self-appointed tasks; they have no need for such "excuses."

"Things don't just happen -- they're MADE to happen," says Hugo.

Mackinaw-Luce has what Hugo is sure is "the best Local Affairs program in the state." In Chippewa, nearly every member belongs to a Community Group, giving them an effective communications channel that led to the coveted title of Top County Farm Bureau in the state. Copper Country sets the pace in public relations and promotion of local farm products. Menominee's outstanding Women's program provides farm women with opportunities for leadership development. Hiawathaland makes it happen through policy development and policy execution. Iron Range is making plans for a big commodity promotion when the Crystal Falls mall is completed.

According to Hugo, there are several reasons for the successes of county Farm Bureaus in the U.P. Most important is that U.P. members look at their organization as a tool to solve their own particular problems. Participation in Community Groups is high and Community Groups are active in the organization's policy development-policy execution process. Their telephone grid system is well-organized and effective because members have learned that "it works!"

The large area and the great distances between county units mean that Hugo and the U.P. members must set program priorities. "It takes time to create interest and activity," Hugo explains, "and a program that goes over big below the bridge may not be needed here. You

have to know the people and their needs."

He encourages the county Farm Bureaus to evaluate their past programs to see if they are meeting the needs of members and agriculture, and to determine what their program priorities should be based on current needs.

With the recognition that they can work together through their organization to solve their unique problems also comes the willingness to invest time and effort -- and in the U.P., this often means traveling long distances to attend a meeting or participate in an activity.

"If you have a meeting just for the sake of having a meeting, you won't have attendance," Hugo explains. "There has to be a reason for having one other than it's the second Tuesday of the month. But give them an activity they believe is important, an issue to work on that's of concern to them -- and they'll be there, regardless of distance."

Working with farmers is a "natural" for Hugo. Born and raised on a small dairy farm in the U.P. where his grandparents and parents settled after coming to America from Finland, he later worked as a DHIA supervisor for 17 years and as market representative for the Michigan Milk Producers Association. His service to Farm Bureau began in 1957 when he was hired as the first regional representative for the Upper Peninsula.

Although Hugo maintains

that the U.P. is no different than any other region in terms of regional representative responsibilities, the large area he covers does pose some special challenges.

"I love my job! My only complaint about Farm Bureau is that they don't make their datebooks big enough," he said as he reviewed a typical busy month ahead. The U.P. is as wide as the lower peninsula is high, one-third of Michigan's land area, and much like a traveling preacher in days of yore, he tries to plan his work on a circuit basis. This means frequent nights away from home. He pays tribute to his wife, Adele, for her support and understanding throughout the years, for "raising two kids almost single handed," and sums up his feelings with the statement: "There are no two Adeles in this world!"

Hugo has several titles other than MFB Regional Representative. He's been referred to as "A Legend" in Farm Bureau circles for the unparalleled membership and program growth the U.P. has enjoyed during his long term of service. He's called "The Dean" by some of his fellow regional reps because he has served as their teacher-advisor-counselor. He's known to many as "Mr. U.P. State Fair" because of his dedicated service to that event. There's also "Kiwi Bird" to identify him to other CB'ers on the road, and "The Stone" which remains an "inside" U.P. term of endearment from the members he serves.

When asked what has been most rewarding about his long career, Hugo does not hesitate a moment before replying: "Seeing the development of individuals when Farm Bureau gives them the opportunity to grow, and a few years later, they're in a leadership position. It's the greatest reward anyone in this type of work could possibly have!"



Mackinaw-Luce Farm Bureau president Fred Pershinske, who along with Arthur (Bill) Edwards, was instrumental in organizing Farm Bureau in the U.P., remembers Hugo when he was just a rookie on his job. Fred loans Hugo his backyard trout pond when his busy schedule allows.



**"These are the people who make things go in the U.P."**

*Hugo Kivi*



ADA's Magic Cow helped Roy and Janis Butkovich greet the nearly 600 people who gathered at their farm for a buffalo barbecue following a tour of area farms. The Rural-Urban Family Day has become a regular project of the Mackinaw-Luce Farm Bureau Women's Committee to let non-farmers know how their food is produced. (Photo courtesy of Michigan Milk Messenger.)



Richard G. Bucksar, Hiawathaland Farm Bureau member, recently received the AMVETS (American Veterans of World War II, Korea and Viet Nam) highest honor, the "Silver Helmet Award," in the Americanism category. Bucksar, a former farmer in Wayne County and currently a teacher at Bay de Noc Community College in Escanaba, has been a Farm Bureau member since 1947.



Outgoing Menominee County Women's Chairman Paul Meintz congratulates newly-elected officers: Mary Doboy, chairman; Cecile Veesar, vice-chairman, and Dorothy Theuerkauf, secretary. Despite the long distances and a split time zone ("7:30 our time -- 8:30 your time"), 40 women were present for the September Women's meeting.



Ann Jousma, Farm Bureau Women's leader from Bruce Crossing in Ontonagon County, appeared on television recently, talking about farming in the Upper Peninsula with Carl Pellonpaa, host of Suomi Kutsuu, Upper Michigan Today, on WLUC-TV in Marquette.



Jason Kronemeyer, son of Chippewa County president John Kronemeyer, shows their prize-winning calf to an admiring Hugo whose years as Dairy superintendent as the U.P. State Fair mean he recognizes a winner when he sees it. Jason's mother, Julie, who serves on the State Women's Committee, was giving the Chippewa County Women's Committee a tour of their modern dairy operation when MFN editors paid their visit.

**MFB Member**  
**PHOTO CONTEST**

**PHOTOGRAPHERS**



The contest has two divisions, according to the age of the photographer. There is a Junior Division (18 and under) and a Senior Division (19 and above).

**PRIZES AS FOLLOWS:**

1st Prize -- Each Division .....	\$50.00
2nd Prize -- Each Division .....	\$35.00
3rd Prize -- Each Division .....	\$25.00
Special Merit Awards .....	\$10.00

**OFFICIAL RULES**

1. The contest is open to all amateur photographers who are members of Michigan Farm Bureau (a person earning any income from photography is ineligible).
2. Employees of Michigan Farm Bureau and its affiliated companies are ineligible.
3. The contest is composed of two divisions: a) Junior Contest -- for those 18 years old and under and b) Senior Contest -- for those 19 and above, as of December 1, 1978.
4. The contest is for prints only. Prints may be in color or black and white. They must be 5x7 inch prints or larger, and need not be mounted.
5. Photographs should depict aspects of rural life or agriculture in Michigan.
6. Photographs will be judged on treatment of subject matter, visual effectiveness, and technical ability.
7. 1st, 2nd and 3rd Prizes in each division will be determined by a panel of professionals outside of Michigan Farm Bureau. The decisions of the judges are final. Only one prize will be given to each entrant. Awards will be presented at the Michigan Farm Bureau Annual Meeting in Grand Rapids.
8. Special Merit Awards will be supplementary to the awards given in each division. Winning photographs in this category will be selected by the Information and Public Relations Division of Michigan Farm Bureau.
9. All prize or award winning photographs become the property of Michigan Farm Bureau. Whenever published, proper credit will be given to the photographer.
10. Photographs not winning prizes or awards will be returned to entrants provided a self-addressed stamped envelope accompanies the entry. Care will be taken in handling photographs, however, Michigan Farm Bureau is not responsible for loss or damage to photographs.
11. A model release form+ must be available for any identifiable person in a photograph.
12. Each photograph must bear the name, address, date of birth of entrant and where the photograph was taken.
13. Entries must be received no later than November 1, 1978.
14. Mail entries to:  
Michigan Farm News  
Photography Contest  
P.O. Box 30960  
Lansing, Michigan 48909
15. Contest is subject to all local, state and federal regulations.

+A limited supply of model release forms is available from the Michigan Farm Bureau Information and Public Relations Division.



# MI-OSHA Tackles Michigan

By Connie Lawson, Marcia Ditchie,  
Mike Rogers, Donna Wilber

## Elevators are Target in Latest Round

The characters are the same: Michigan agriculture and MI-OSHA.

The plot is almost identical: Michigan agriculture pleads with MI-OSHA to be a "partner in safety," reasonable in their regulations, and shift its focus from enforcement to education. MI-OSHA responds with the edict: You shall comply or else!

In a previous act of this continuing series on "MI-OSHA vs. Michigan Agriculture," back in the fall of 1976, the battle was over proposed rollover protection and machinery guarding standards which went far beyond the federal regulations. Michigan agriculture won that round.

The next act came in the summer of 1977 when MI-OSHA tried to apply 10 general industry standards to agriculture and set a precedent for costly retrofit. Once again, agriculture proved its point and even gained representation on the MI-OSHA Commission.

The current scene has MI-OSHA zeroing in on Michigan's elevators, demanding changes in their electrical systems -- the financial burden of which, grain industry experts say, would put as many as 60

percent of them out of business.

MI-OSHA's main target is the elevators' electric motors which the regulatory agency says must be dust-ignition proof and bear an Underwriters Laboratories' label in order to be in compliance. It's that little label that MI-OSHA inspectors are looking for -- and if they don't find it, the elevator operator is slapped with a citation.

Most of the state's modern-day plants are equipped with totally enclosed, fan-cooled motors (TEFCs) and even though they may be "proper," if they don't have that label, they are not considered in compliance by MI-OSHA. The state's major insurance carrier for the industry, Michigan Millers, which insures 450 elevators in the state, approves the TEFC motors because their records indicate they have never been the cause of an elevator fire.

quantities which might produce explosive or ignitable mixtures. Division 2 are locations where these conditions do not normally exist. "If we could get our plants classified as Division

2, we wouldn't have to comply with some of these stringent restrictions. Most of our existing equipment, and some with minor updating, would be acceptable," he said.

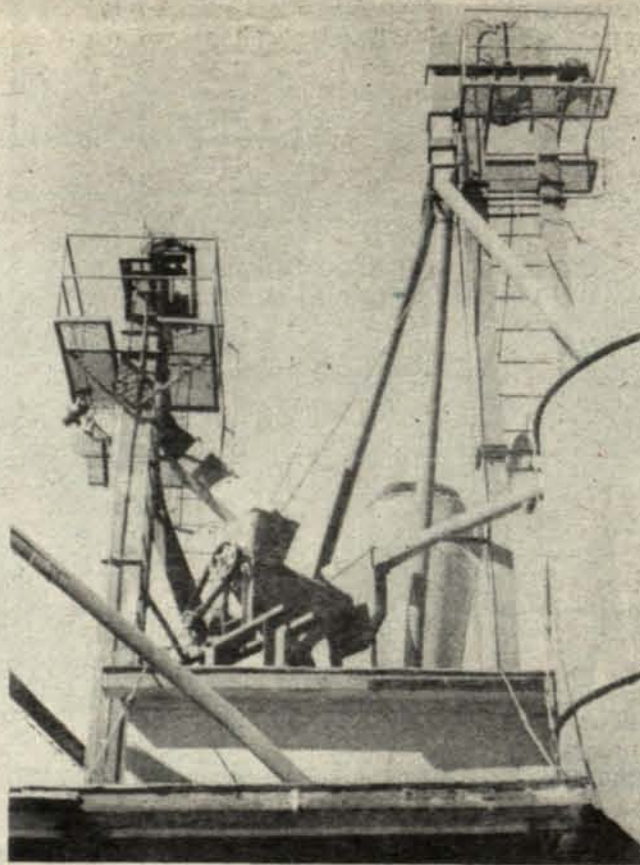
### MI-OSHA: "We Seldom Lose"

Elevators which have received citations are now in the appeals process. The Grain and Agri-Dealers Association and Farm Bureau Services are currently involved in pre-hearing informal conferences with MI-OSHA in an attempt to resolve, compromise or agree on a solution to the problem. If this procedure fails, the next step is a hearing before an administrative law judge. If the

judge rules in favor of MI-OSHA, the elevator operators' cases will move into the courts.

Both groups say they will fight the issue "all the way up the line" and both are hopeful that Michigan agriculture will come out the victor. But as one MI-OSHA official said: "We very seldom lose an appeal. If we do, we'll simply start all over again, making inspections and giving citations."

## "They Don't Care If It's Safe"--



Three-leg motors on the outside of the Pinconning plant were cited as not being dust-proof or totally-enclosed, pipe ventilated motors.

"I think it's going to have a severe impact and I believe that everybody that's concerned with the existence of agriculture has to lend a hand. We need a unified effort to get the job done," reflected Edsel Brewer, manager of the Farm Bureau Services' Pinconning plant on the current barrage of MI-OSHA citations being leveled against country elevators in Michigan, and the future of

their existence should the tactics of MI-OSHA go unchecked.

Built in 1968, the Pinconning plant met all state and federal safety and electrical codes that were in existence at the time. However, within a two week period last April, MI-OSHA inspectors visited the plant twice. The first time, the plant was cited for seven citations which plant

manager Brewer felt were "reasonable and we complied with and met the requirements and abated on these." Then, two weeks later, MI-OSHA inspectors came back again, and at that time, cited the Pinconning plant with nearly 100 more citations.

Discussing these 100 new citations, Brewer stated, "If we met compliance with all that we were cited for, it would probably run in the neighborhood of \$100,000 to \$150,000." According to Brewer, the Pinconning plant has been cited mostly for electrical "deficiencies," -- motors, because they weren't labeled properly, conduits and lighting. "They don't care whether it's safe or not safe, it depends on the label that's on the motor and that's all they go by."

"This elevator, along with the other elevators which are in the same situation we are, would have to shut down to make the changes MI-OSHA is demanding," Brewer said. "It would be a severe blow to the agriculture in this area and to our employees who work here. I'm sure some elevators have already closed rather than to make the investments necessary to comply with the citations or go through the battle of seeing whether they could appeal them. Eventually, this would eliminate elevator service in a lot of areas in the state."

Most of the citations leveled against the Pinconning plant

## "We Care About

In August, Bob Newman, manager, Caledonia Farm Bureau Cooperative, learned that the motors and electrical wiring in the Caledonia seed

## Elevator Operators Threaten to

Elevator operators across the state are threatening to go on strike to protest problems with MI-OSHA electrical regulations. "We can't get anyone to listen to us at the height of the harvest season," says Dale Ackley, Michigan Elevator Exchange terminal in Caledonia. "If the farmers would be up in arms, we would get the news media's attention."

Stan Sherman, executive vice president of the Michigan Agri-Dealers Association, agrees. "There is some method to gain recognition. I think the truth has got to get out. It's the only way of getting attention."

Sherman believes that all Michigan elevators will participate in the strike. "It will be a short term action 'to make

## Grain & Agri-Dealers Lead Fight

The Michigan Grain and Agri-Dealers Association has been leading the fight on this issue, meeting with MI-OSHA officials, state legislators, OSHA officials in Washington, D.C. and finally with CASPA -- Complaints Against State Program Administration -- to try to solve the problem.

Executive Vice President Stan Sherman is concerned, not only about the devastating economic impact the closing of 60 percent of Michigan's elevators would have on farmers, but also what he predicts would be MI-OSHA's next step if that would occur. "If these elevators are forced to close, this will immediately force

the grain storage and drying back to the farm because there would be no place to take the grain. Then MI-OSHA will go to the farm with their inspections and individual farmers will be faced with the harrassment and citations," he said.

Sherman stressed that Association members are not against safety. "We continually hold seminars on safety, housekeeping and pollution control; that's one of the purposes of our association," he explained. "If MI-OSHA would just accept the fact that industry is trying just as hard as they are to provide a safe working environment, it would be wonderful!"

### 17 FBS Plants Cited to Date

Working closely with the Michigan Grain and Agri-Dealers Association has been John (Jack) Barron, Farm Bureau Services' Insurance and Safety Services manager. To date, 17 Farm Bureau Services and management contract plants have been cited by MI-OSHA and Barron predicts there will be more "because sooner or later, every elevator in the state will be inspected -- more likely sooner than later."

Barron echoed the Grain and Agri-Dealers

Association's concern for employee safety. "The lives, health and well-being of employees are our main concern, and if we thought what MI-OSHA was asking was necessary to their well-being, we would be 100 percent in favor of it."

Barron explains that MI-OSHA's interpretation of how facilities should be classified is a major problem. Division 1 areas are the most hazardous, where dust is or may be in suspension in the air in



# Michigan Agriculture--Again

## Put Our Employees"-- Bob Newman, Caledonia



The National Electric Code (NEC) is updated annually and changes are published in the NEC handbook. "This one is for '78," says Bob, "but it's probably been out of date for months with all the changes they keep making."

did not conform to MI-standards for Class II, division 1 elevators. He also said that the Caledonia elevator has been re-classified

from division 2 to division 1. Bob will not soon forget this first lesson in dealing with the new MI-OSHA elevator standards because that on-site inspection resulted in five citations on the relatively new motors installed in the seed plant.

All of the motors are totally enclosed, fan cooled (TEFC) motors which would have been in conformance with the new division standard if they were certified by Underwriters Laboratories and bore the UL label. The elevator had planned and implemented motor replacement in accordance with division 2 standards which do not require the UL label denoting certification.

To replace the 2-year-old motors and to make other renovations required for compliance with MI-OSHA division 1 regulations would total nearly \$73,000. "The current value of the entire Caledonia facility, including the retail store is about \$600,000," said Newman, "and \$73,000 worth of changes to meet the standard will not make it any more valuable as far as performance and definitely not in the marketplace."

Newman believes in the safety of the existing TEFC motors and contacted the manufacturer to learn what steps were necessary to certify the motors with the UL label. He found that on-site certification is ruled out and that the unit must be shipped to the factory where it is tested and certified. That

alternative, he says, was nearly as costly as replacement in terms of down-time and shipping costs. "And so we're right back where we started," he concluded.

The economic impact of the new standard is already being felt in the West Michigan community. Planned expansion of farmer services will be delayed until the regulatory issue is resolved and some services have been curtailed or deleted. In the past, the Caledonia elevator has cleaned clover seed for a few area farmers. "We never made anything on it, but it was a farmer service. This year, though, it was evident that the motor had to be replaced. I just couldn't justify the expenditure necessary for the regulation motor, so we had to stop the service," reports Bob.

Caledonia's elevator serve 1100 accounts in a 15 mile radius. "We're not considered a big operation. We move about 400,000 to 500,000 bushels of grains through each year and we make a fair profit - enough so we can consider modest expansion under normal circumstances," he says. But the re-classification has altered those circumstances and though the Caledonia elevator will continue to operate, Newman sees little hope for some smaller country elevators. "Some will just have to close their doors, they can't financially meet these MI-OSHA standards,"

he believes. "A neighboring elevator closed this summer and small elevators in Hastings and Lowell have shut down this year and I'm pretty sure that decision hinged on the extra cost of maintaining MI-OSHA standards," he says.

The Caledonia elevator has appealed the citations and the Class II, division 1 designation to the Michigan Department of Labor. "We're going to continue to appeal these citations," insists Newman, "because I feel once they come in and write up the motors, it will always be something else and they won't quit until we're out of business".

The cooperative's board of directors has given full support to the appeal action and has agreed to write letters or whatever is necessary to get MI-OSHA to ease off, Bob says. "We really need the attention and support of farmers throughout Michigan to get some relief

from this MI-OSHA pressure". There are only about 500 elevators operations in Michigan and Sherman admits "that's not enough clout to fight this battle to save the country elevators."

Newman would like to see the Class II, division 1 designation rescinded and to have the elevator reclassified division 2. "I just think when these changes were made no one really took a hard look at the fire experience of the country elevators. Now, you take a country elevator with a frame structure, with the doors and windows on all sides, you have the least chance of an explosion because there is no compression of the dust. Fires, too, can be avoided by demanding good work practices and maintaining clean work areas."

The Caledonia Co-op elevator employees pride themselves on good housekeeping practices. Work areas are clean and relatively free of dust accumulation even at peak processing times. Employees are involved in surfacing, planning and implementing safety programs on a year-round basis. The safety training is coordinated with the Farm Bureau Services Safety Department.

"We all have an investment in this elevator," says Bob Newman. "Whether it's management, jobs or farmer services, the entire community benefits. We don't want our elevator to burn down and if we thought this equipment would endanger our employees or our elevator, we would definitely make these changes MI-OSHA is asking for. At a country elevator, our employees are neighbors too. They are part of the community and we feel we are responsible enough and care enough that we want to protect our employees and our elevator. Everyone here is working as a group to maintain a safe work environment."

**Elevators Strike**  
State are seriously analyze their recent inspections. "If we problems, then during will close down the ger of the Michiganaukee. "Of course, I'm sure that would t away."  
ident of the Grain "We've got to use the problem. We how, and this may  
all of Michigan's but says that it will point."

### Brewer, Conning

g appealed, but expressed concern survival of private in Michigan. "I assurance that in couple years we through this whole n. I don't think any can keep doing this st without some that when you do in ten years they ure you to do the g over again."

## "It's Not Just the Little Guys . . ." -- Dale Ackley, Zilwaukee

not just the little guys are getting sand kicked their faces in the latory sandbox. The gan Elevator Exchange ukee terminal has a two n bushel capacity and speed handling equip- to make it one of the important grain and facilities in the state. t, too, has received a er of citations this year MI-OSHA.

think some of the in- ors didn't know what to en it came to inspecting evator and determining er or not it met the ical code," says Dale ey, manager of the nal. "As a result, to ct themselves from ng anything, they wrote erything connected with levator."

at "everything" in- d outside motors and equipment completely

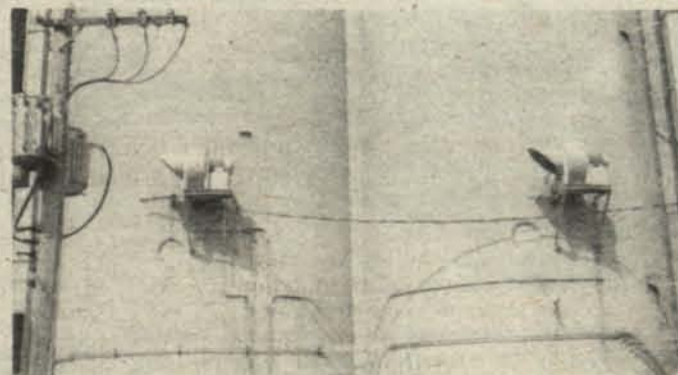
exposed to the atmosphere. Those citations and a number of similar ones were dropped after an appeal, but the plant is still appealing the citations on totally enclosed fan cooled (TEFC) motors. "I think we can win the appeal on this too," says Ackley, "because according to insurance records these motors have not caused any fires or explosions in elevators. I don't know why MI-OSHA has such a hangup about electrical equipment."

If, for some reason, the terminal is forced to replace the TEFC motors, Ackley says they will have no choice but to spend the necessary money "since we have so much invested in the facility already." But, he adds "it would be a very expensive venture, and it would hurt our farmer customers because the money has to come from somewhere. In the end the

cost of the motors would have to be passed on to the farmer and consumer."

What's the solution? "Our plant was built according to the code at that time," says Ackley. "We feel that the facilities which met the code a the time they were built should be left as is. Only new construction should meet the

new code. We're going to have a meeting of the minds between the Grain and Agri-dealers Association and MI-OSHA to point out what we think some of the problems are. But I think if they enforce the code at some of the older plants, those plants will have to close their doors and go out of business."



These motors at the MEE terminal in Zilwaukee were cited by MI-OSHA as being unsafe, even though the motors are outside the elevator and totally exposed to the atmosphere.



# Gagetown FBS Branch Boasts New Facilities

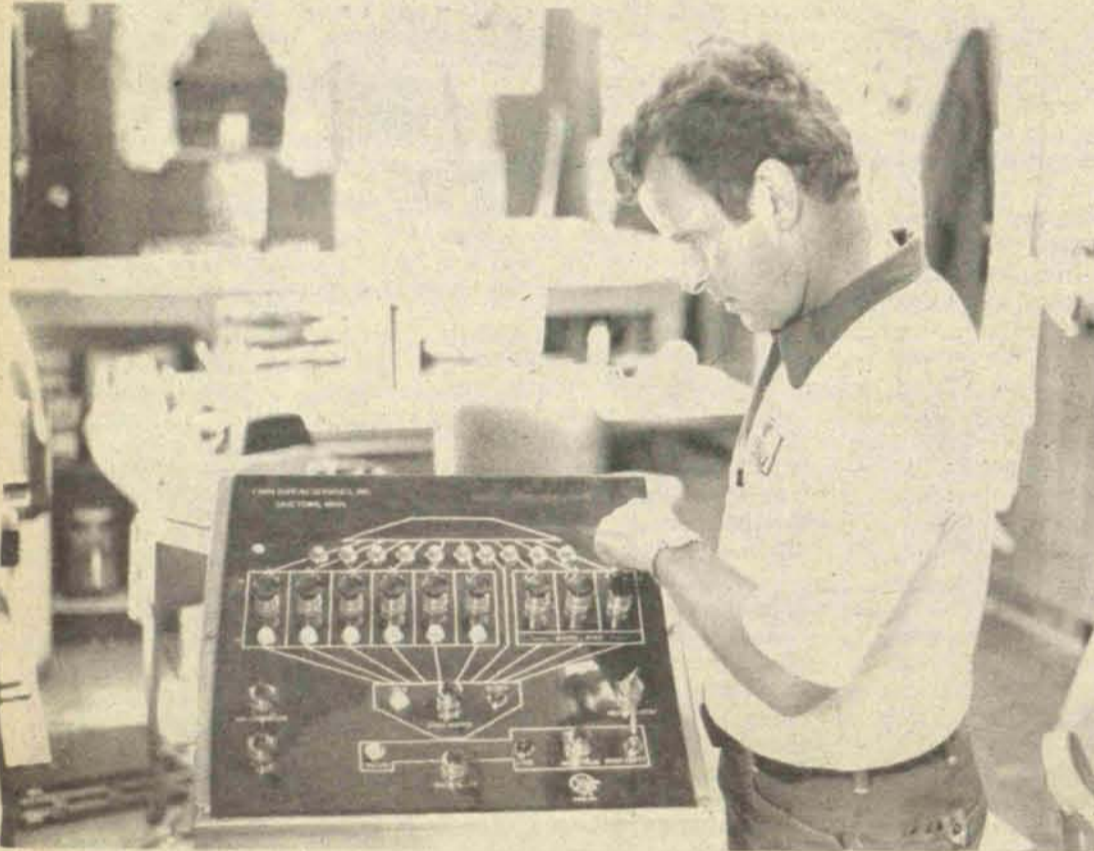
Farm Bureau Services, Gagetown, has just completed construction on a new fertilizer blend plant, according to Duane Cohoon, Vice President, Retail Division, Farm Bureau Services, Inc. The new facility can load a twenty-five ton semi-trailer in just 20 minutes. It is completely

operated from a control panel in the office as a robot command system.

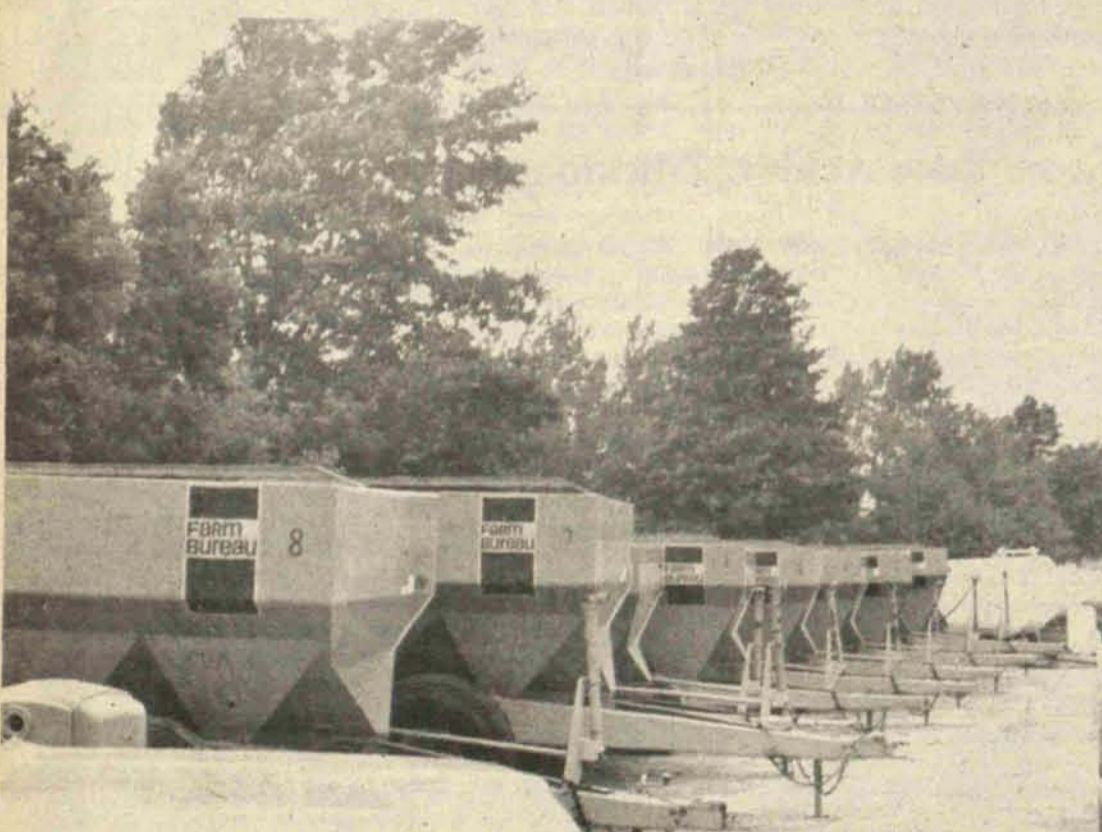
Paul Burdon, Manager of the Gagetown facility, explained "A farmer can come in, order his special fertilizer, and have four tons loaded in his truck in three minutes. A huge ninety-ton

raw material tower sets upon a mixer and electronic scale system."

Shown here is the stacking and final assembly of the prefabricated tower structure. The crane and crew were able to complete the assembly in a matter of a few days.



Paul Burdon, Manager, Farm Bureau Services, Inc., Gagetown, explains the robot console, part of the new fertilizer facilities just installed. He says, "This system is easy to operate. By just pushing these panel buttons I can punch out the particular fertilizer mixture ordered and have it dumped into a fertilizer spreader or truck, ready to be applied to the field. A fast unloading system from railcars at the rear of our facilities piles the fertilizer into our storage bins. It's mixed in our new, giant hopper and dropped and weighed into the waiting vehicles. Fertilizer is untouched by human hands and loads are accomplished in a few minutes."



Rows of modern fertilizer spreaders and anhydrous ammonia nurse tanks owned by Farm Bureau Services, Inc. Gagetown Branch, shown here, are used by farmers during their busy planting season. The equipment is revamped and maintained in top-notch shape ready for crucial fall fertilization of small grains. All are part of the new facilities and systems at Gagetown. Paul Burdon, Manager of the operation, says, "These new facilities were developed to give farmers using the Gagetown Farm Bureau Branch a rapid delivery system unmatched for service anywhere in the State."

## FBS—FPC Investors Get Million Dollars in Interest, Dividends

Over 12,000 investors and stockholders recently were recipients of \$1,134,467, which represents Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. annual payment of interest on debentures and dividends on dividend bearing stock.

Of this total amount, \$225,959 was paid to Farmers Petroleum Cooperative, Inc. stock and debenture holders and over \$908,507 was mailed to Farm Bureau Services stock and debenture holders.

"We are pleased to make these annual payments," stated Donald R. Armstrong,

Executive Vice President of both Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc., "and we are grateful to all stock and debenture holders for their confidence and support."

Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. are both Michigan Farm Bureau affiliates. Farm Bureau Services, Inc. is a major supplier of farm supplies and a world wide marketer of Michigan grown grain and beans.

Farmers Petroleum Cooperative, Inc. is the largest farmer-owned cooperative and distributor of farm petroleum supplies in Michigan.

## How-to Book Available for Small Farmers

"Successful Small Farms — Building Plans and Methods" is a comprehensive reference source for the small farmer who needs to add or repair buildings, and wants to do it cheaply but not at the expense of his livestock or production operation. Planning and building details for many types of storage facilities and livestock housing are given, with tips to make the construction as efficient and safe as possible.

Emphasis is on projects that can be built either partially or totally by the farmer. Recommendations on how and when to use a contractor are also given.

The projects selected are directed not to the large commercial farmer, but to those who farm to supplement other income or who are engaged in full-time farming on a small scale.

### SAVE MONEY!

Remarkable Book Spells Out How To **PLAN, BUILD & REPAIR IT YOURSELF** **SUCCESSFUL SMALL FARMS**

Building Plans and Methods

by Herbert T. Leavy

192 pages, over 300 illustrations and charts, index, 8-1/2 x 11, cloth, \$14.00, paperbound, 5.95

- How to plan, construct, add to or repair buildings at the lowest possible cost, but without disrupting livestock or farm production.
- Do-it-yourself basics of farmstead layout, livestock housing, environmental controls, storage needs, building preservation and maintenance, building materials, caulking, painting, more.
- Pointers for when to call in a contractor and how to be sure you make the right choice.

Why pay out good money needlessly in today's inflated market? You can make your farm more efficient, productive, profitable by following alternative strategies explained in this unique book—and at do-it-yourself savings.

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Please allow 3 weeks for delivery. Michigan residents add 4% tax. MF

Jim DeNinno wants your name for his mailing list and is offering Three Super Specials to Get It

**3.95 BUYS ALL OF THIS Old & Rare Coins**

1 Old Indian Head Cent	1 5 Cent 25 years
1 V Liberty Nickel	1 1968 5 Penny unc
1 Buffalo Nickel	1 1960 D Small Date
1 Large Cent eng	
1 1943 WWII Cent	
1 Cent 1920 or Older	
1 Wooden Nickel	
1 D Mint Cent 25 years	

OR 3.95 BUYS THESE TWO RARE UNCIRCULATED COINS

The mint made a mistake but we didn't. Now is your chance to take advantage of their mistake.

**55** 1955 5 Cents  
 Farmer's Double Die

**PLUS** 1 1960 D Small Date

OR 6.95 BUYS EVERYTHING IN BOTH OF THE ABOVE SPECIALS

With Every Offer you Receive

- 1 Free Two 3 Bill
- More Free Coins
- Or Free Brochures

Add 1.25 for Postage

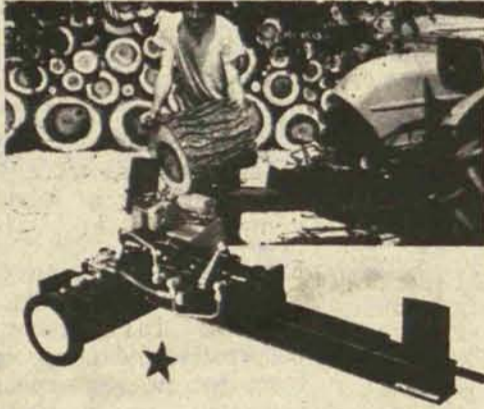
**JIM De NINNO & CO.**  
 Suite 5, Pike Building, Viewmont Village  
 Scranton, PA 18508



# There's MORE At Your Co-op Store

Support your local Farm Bureau Services and Farmers Petroleum Cooperative during Co-op Month

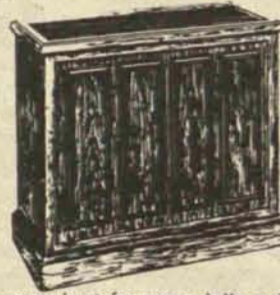
**Farm Bureau Log Splitter**  
- for many years of reliable service



Farm Bureau Savage Log Splitter outranks the competition for safety, performance and durability. It's built to last. You cannot find a comparable log splitter that is as strong or as maintenance free.

**Add Moisture-Rich Air To Your Home Environment**

*Thomas A Edison* CUSTOM HUMIDIFIER



You get more heat for your dollar with humidified air! Added moisture gets rid of that stuffy, dry feeling and lets you stay comfortable all winter long.



**At Home In The Snow!**



**Snow Flite**

This season don't be caught out in the cold! Farm Bureau Snowflite snow throwers will help you take on the wildest winters. Different models are available to fit your specific needs and budget.

White Heaters offer **CLEAN, ECONOMICAL HEAT FOR FARMSHOPS**



Solve odor problems and cut the costs of heating your farm-shop with a Farm Bureau White Heater. Farm Bureau White Heaters are clean burning gas heaters. There are no odors or irritated eyes caused by oil space heaters.



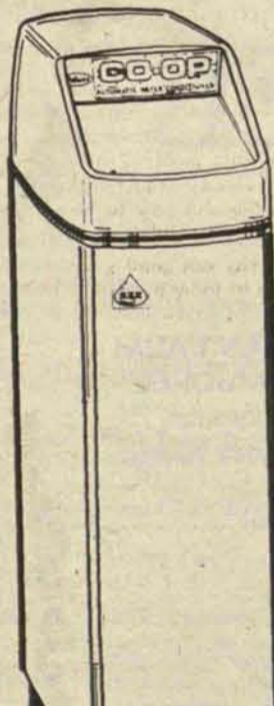
**Boots & Gloves For Hunting & Work**

Keep your hands and feet warm and dry this winter with boots and gloves from Farm Bureau.

**Ventilation Fans For All Seasons**



Variable Speed Fans feature efficient inside shutters that open toward fan blade. When fan is not in operation; shutters close firmly, there by eliminating back draft. The automatic reset overload protection protects your stock when you're not around and reduces fire hazard.



Enjoy that Soft-touch that a Farm Bureau CO-OP Water Conditioner provides. Save money because you use far less soap. Clothes wash cleaner, grays wash away for good. Hard water itch disappears. No bathtub ring or iron stained fixtures either.

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Automatic Water Conditioner



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A complete dog food formulated to provide all your dog's nutrient requirements for growth and maintenance. For puppies and adult dogs.



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Where Your Farm Comes First  
**Farm Bureau**  
FARM BUREAU SERVICES, INC.  
FARMERS PETROLEUM



# Farmers Honored Weekly by FBIG, Radio Network for Contributions to Agriculture

The Farmer of the Week Award, sponsored by the Michigan Farm Radio Network and Farm Bureau Insurance Group, recognizes Michigan farmers for their contributions to

the agriculture industry and the community. Recipients are selected for the quality of their farming operation and their community involvement.

is a committee member on the local Agricultural Stabilization and Conservation Service board; past member of the Kellogg Foundation Farm Study Program; member of the local Rotary Club; member of the Ionia County Farm Bureau; past member of the Michigan Jaycees and was named local Jaycee Farmer of the Year. Cowles and his wife, Kay, have three children.



KEITH SACKETT

Week of August 28 -- Keith Sackett, who farms 1,500 acres near Stanton in partnership with his three sons. Sackett, who has been farming for 30 years, raises potatoes, grain and corn. He is a member of the Michigan Potato Commission; member of the state advisory committee of the Michigan Agricultural Services Association, which deals with farm labor issues; member of the Montcalm County Farm Bureau and serves on the local Farm Bureau Policy Development Committee. He is also involved in a variety of community activities.



STUART REINBOLD

## "America and Me" Contest Announced

Thousands of Michigan eighth grade students will explore their personal views of America and compete for \$2,000 in awards in the tenth annual America & Me essay contest, sponsored by Farm Bureau Insurance Group.

The contest, open to any eighth grader, will be held October 16 to November 10 in schools throughout the state.

Conducted with the help of Farm Bureau Insurance agents across the state, the America & Me essay contest was started in 1968 to encourage Michigan youth to seriously consider their roles in America's future. In last year's contest, more than 7,500 students from 370 Michigan schools participated.

Prizes this year include award certificates for school

winner, engraved plaques for each participating school, and savings bonds ranging in value from \$100 to \$500 for the top ten statewide winners.

A panel of Michigan dignitaries and celebrities, headed by Gov. William Milliken and Detroit Free Press columnist Bob Talbert, will determine the top statewide winners. Other members of the finalist judging panel are Congressman Robert Carr, Grand Rapids television personality Buck Matthews, and Edgar Harden, president of Michigan State University.

Each year, hundreds of excerpts from the essays are compiled into booklet form and distributed to schools, government leaders, and to visitors at the State Capitol in Lansing.

## Mutual is Leader

Farm Bureau Mutual remains the undisputed leader in the farm insurance market, insuring more farm property in Michigan than its next three largest competitors combined.

Recent figures from the A.M. Best Company, a private organization that monitors the insurance industry, reveal that Farm Bureau Mutual has a firm grip on the number one position.

Farm Bureau Mutual whose written Farmowners premium exceeded \$10 million in 1977, insures nearly 30,000 full-time and part-time farming operations in the state.

Week of August 7 -- Stuart Reinbold, of Rt. 4, Saginaw, a cash crop farmer who farms 2,200 acres in partnership with his brothers. Reinbold, 45, a farmer all his life, is a trustee on the Frankenmuth School Board; a trustee on the Township Board; 4-H Club leader for the past 10 years; member of the Immanuel Lutheran Church in Frankentrost and member of the Frankentrost Band. He is a member of the Saginaw County Farm Bureau and past member of its Board of Directors; member of the County Farm Bureau Local Affairs Committee and past member of several state Farm Bureau committees, including statewide committees on policy development, bean study, and wheat. Reinbold also served as chairman of the Immanuel

Lutheran School Board and as church treasurer, church finance officer, and chairman of the Church Elders. He and his wife, Esther, have five children.



Week of August 14 -- Wayne Adam, a Sanilac County farmer who raises beef and swine on 320 acres near Snover. Adam, 44, a lifelong farmer, serves as clerk of Lamotte Township; director of the Kingston Bank; local 4-H leader; member of the Second Presbyterian Church of Marlette; member of the Sanilac County Farm Bureau and active in many Farm Bureau programs; and he has participated in the Kellogg Farm Study Program. He and his wife, Faye, have three children.



RAY COWLES

Week of August 21 -- Ray Cowles, 38, a cash crop farmer from Belding who serves as president of the Belding Area Schools Board of Education. Cowles currently farms 720 acres and raises corn, other grains, pickles and apples. In addition to serving as president of the Belding School Board, he previously served as the board's vice president and treasurer. He

## "I'm fun to make."



Crafts 'n Things shows you how!

If you enjoy making beautiful things like this calico cat (or would like to try your hand at it), then you'll enjoy Crafts 'n Things, the how-to magazine. 40 complete projects in each colorful issue...macrame, tole, crocheting, wood art, needlepoint; plus unusual crafts like Rya rugs, china painting, calligraphy, stained glass, copperwork. Step-by-step illustrated directions make creating easy for you. Actual-size patterns save you time, effort.

"I think it's the best craft magazine published and I take quite a few." -M. B., Sublette, Ill.

**FREE Book** just for trying Crafts 'n Things! If you're not delighted, your money will be refunded.

Crafts 'n Things, Dept. 4230, Park Ridge, IL 60068  
Please enter my subscription to Crafts 'n Things and send my FREE book.

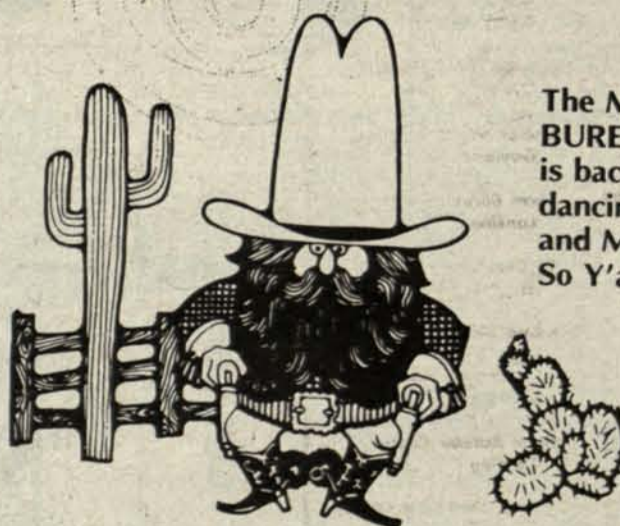
\$5 for 1 year (6 big issues)  
SAVE \$2.50 off single-copy price.

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Payment enclosed (We'll add 1 issue FREE).  Bill me.

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City, State, Zip \_\_\_\_\_

# Michigan Farm Bureau JAMBOREE



The MICHIGAN FARM BUREAU JAMBOREE is back with square-dancing, country music and MORE . . . So Y'all Come!

Thursday  
November 30, 1978  
6:30 p.m.  
Civic Auditorium  
Grand Rapids

Don your jeans, bibs, buckskins and plaid shirts!



# Bulletin from Bonnie



By Bonnie Carpenter  
MFB Outstanding Young  
Farm Woman

## Give and Take

It seems the thoughts I expressed in last month's column brought about a lot of pro and con reactions. This is great as I do not write this column to have everyone agree with my thoughts, but to try to stir up ideas on different issues that directly or indirectly affect agriculture.

Lately, through the news media, we have been hearing about some new rights. There is one group claiming a right to food, another claiming a right to health care, and the list goes on.

Our forefathers had a policy, too: If you didn't work, you didn't eat. That certainly sounds barbaric today, doesn't it. However, I am sure anyone who was physically unable to work was fed, or better yet, learned to provide some other type of service to earn their food.

I am not criticizing the news media as they only pick up the mood and phrases of the citizens of this country.

Let's look at a young person of employment age, in-

dependent, ready to join the work force, marry and start a family. This young person certainly would not have much incentive to work when he knows if he doesn't work, there is always welfare. If he decides to walk out on his family, someone or some agency will see that they are fed and clothed. Even if this young person does decide to work and stay with his family, OSHA will guarantee his safety, labor unions will regulate how many hours he works and they would even tell him what not to eat or breathe.

Before he even joins the adult world, we have robbed him of most of his incentive to produce and if he still manages to retain this incentive, we begin tearing at his pride and insulting his intelligence with over-regulation.

I guess what I'm trying to say is when we demand rights for people, let's be sure that we are not taking more away from them than they are gaining.

# Macomb FB Sponsors Farm-City Festival



Town and country stands lined the streets of Mt. Clemens during the Macomb County Farm City Festival, September 10-16. The annual event features sidewalk sales, outdoor barbecues and band concerts, a children's pet parade, farm visits and a farm-city auction. The event was planned and sponsored by the Macomb County Chamber of Commerce, the Macomb County Cooperative Extension Service and the Macomb County Farm Bureau.

## A new way to help nitrogen help corn . . . N-SERVE nitrogen stabilizers.

Now you can cut nitrogen loss on fall- or spring-applied nitrogen fertilizer. And help make that N available as the crop can use it with N-SERVE\* nitrogen stabilizers. N-SERVE cuts loss by slowing the nitrification of the N you put on. So you get more efficient use of your nitrogen. And more effective fertilization of your corn. Come see us for more information on N-SERVE nitrogen stabilizers. Just look for the sign with the N-SERVE policeman.

\*Trademark of The Dow Chemical Company  
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**You'll grow bigger with a little help from Dow.**



**N-Serve can be purchased at the following Farm Bureau Services dealers:**

B & W Co-op—Breckenridge, Buchanan Co-op, Elkton Co-op Farm Produce Co., Farmers Co-op Grain Co.—Kinde, Smith Brothers—Lake Odessa, Lapeer County Co-op, Leslie Co-op, Biniacki Brothers—Maybee, Farm Bureau Services—Mt. Pleasant, St. Clair-McComb Consumers Company—Richmond, Farm Bureau Services—Yale.

Ask The Farm Bureau People!



## What's Happening . . .

October 2 - November 4	County Annual Meetings	(See page 17 for dates, times and locations)
October 10	District 11W FB Women's Workshop	Crystal Falls
October 11	District 11E FB Women's Workshop	Engadine
October 16	District 5 FB Women's Rally	The Pines Restaurant, M-21 East, Owosso
October 18	District 4 FB Women's Rally	Overisel Community Hall, Grand Rapids
October 19	District 3 FB Women's Rally	Erie United Methodist Church, Monroe
October 23	District 10 FB Women's Rally	Chalet Motor Lodge, Gaylord
October 24	State Young Farmer Committee Meeting	Farm Bureau Center, Lansing
October 25	District 9 FB Women's Rally	SE Community Church, Rt. 115, Cadillac
October 26	District 8 FB Women's Rally	Camp Monroe, St. Louis
October 30	MFB Commodity Advisory Committees	Farm Bureau Center, Lansing
October 31	MFB Natural Resources Advisory Committee	Farm Bureau Center, Lansing
November 1	District 7 FB Women's Rally	United Methodist Church, Fremont
November 2	District 1 FB Women's Rally	Van Buren County Farm Bureau Office, Paw Paw
November 8-10	MFB State Policy Development Committee Meeting	Farm Bureau Center, Lansing
November 29- December 1	MFB, FBS, FPC, MACMA, Annuals	Pantlind Hotel, Civic Auditorium, Grand Rapids



## "On the Air" at the Saginaw Fair



WSGW Saginaw farm broadcaster Terry Henne interviews Saginaw County Farm Bureau leaders Bob and Ethel Fulton at the Saginaw Fair where he broadcasts daily during the event. Terry was Michigan Farm Bureau's 1977 "Communicator of the Year."

## October Proclaimed Co-op Month



Cooperative leaders pose with Governor Milliken for the signing of the Co-op Month proclamation. The proclamation read, in part, "The many achievements of cooperatives during their long history illustrate the benefits that accrue when people work together toward a common goal. Today, 50 million rural and urban citizens are participants in this democratic system of doing business. Through democratic control and operation of their cooperatives, these members carry on the proud tradition of independence and private enterprise that built this nation." In issuing the proclamation, Governor Milliken urged all citizens to "recognize an institution that magnifies and serves as a base for the cooperative spirit that has helped make America what it is today."

## Montana Dairy For Sale

250 cow unit. Located in beautiful Mission Valley. Excellent climate, highly productive area. \$850,000 invested recently in new buildings, new automatic feeding system, new milker and holding tanks. Average daily production 55 lbs. per cow. Projected 1979 income \$122,700 net. 360 Acres with 3 bedroom house. Price: \$1,000,000 — terms, negotiable. Call Missoula Realty — 406-721-1010 Or Dave Schroeder — 406-273-6740 after 6 p.m. Or write 1609 South Ave. W., Missoula, Mont. 59801

## MFB State Fair Exhibit Attracts Crowds



The Michigan Farm Bureau exhibit at the Michigan State Fair, August 26 - September 4, was manned 12 hours a day by 178 volunteers from 12 counties. The toy farm equipment and miniature barn attracted young fairgoers and gave Farm Bureau leaders an opportunity to explain to the youngsters' parents where their food dollars go.

## It's Farm Bureau Membership Time



JoAnn Bayhan, MFB Member Records, makes a final check of the 1979 dues notices, membership cards and supplies, which have been packaged and ready for delivery to county Farm Bureau offices.

## Member Wins Honors at U.P. State Fair



The Grand Champion Holstein, owned by Henry Wender & Sons of Iron Mountain, is presented with a ribbon by Hugo Kivi, Superintendent of the Dairy Department for the Upper Peninsula State Fair. Hugo is MFB regional representative for the U.P. and Henry is a member of the Iron Range County Farm Bureau.



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- Complete Farm Service specializing in scenic ponds and open channels.
- Serving Ingham and surrounding counties for 25 years. Ask for our low estimate.
- Lloyd "Pete" Ketchum  
Dansville, Michigan  
(517) 623-6509

Insured



# Kirk Named Safemark Manager



KEVIN KIRK

Kevin Kirk was appointed as operations manager of the Michigan Farm Bureau Group Purchasing, Inc. on September 5, replacing Gene Greenawalt who resigned on August 25.

Prior to assuming his new position, Kirk was regional representative in the Thumb Region for two years and before that, was regional representative in the West Central Region for one year.

Bernie Bishop has transferred from the Central Region regional representative position to the Thumb to replace Kirk.

## Livestock Loss

### Loans Available

Gov. William G. Milliken recently approved the emergency rules promulgated by the Toxic Substance Loan Commission of the State Department of Public Health.

"I have been advised by the commission that it will be ready by mid-September to distribute applications for 20-year low-interest loans to farmers who have suffered financial loss due to chemical contamination of livestock," Milliken said.

The rules set forth the procedures to be followed by the commission in handling applications and granting

loans. The law allows loans of up to \$75,000, interest-free for the first five years, with 3 percent interest for the next five years. For the remainder of the loan period the rate would be two percentage points less than the average annual effective prime lending rate for commercial banks as reported by the federal reserve system.

To be eligible for a loan, farmers must have documented evidence of livestock contamination from polybrominated biphenyl (PBB), polychlorinated biphenyl (PCB) or pentachlorophenyl (PCP), must have been a Michigan resident at the time of contamination or financial loss not covered by other compensation.

Farmers who are interested in applying for such loans should contact as soon as possible their attorney, accountant, or others who might be able to help them assemble their financial records for the past several years.

A farmer, who has prepared other documentation of loss for a law suit, may be able to use much of it for completing the loan application forms.



are people pleasers

Big, meaty pecan halves, temptingly ready to eat, or add to recipes for good old Southern flavor. Get together with friends or a group at the office and order a case of twenty-four 1 lb. cellophane bags of tasty Azalea Brand Pecans. And, too, they are ideal, easy-to-sell fund raising items. Shipped Prepaid.

H. M. THAMES PECAN CO. Dept. 18  
P. O. Box 2206, Mobile, Ala. 36602

Send information and price list to:

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### SOFT TOILET SEAT 9<sup>95</sup>

Six Colors: Red • White • Yellow • Blue • Brown • Green. Soft Vinyl over a thick foam pad. It's soft • It's sturdy. Guaranteed for three years. The Ideal Xmas Gift. Let us tell you how to make money selling them. Dresses up the bathroom. They are a conversation piece.

Add \$1.00 for shipping costs.

Victoria Toilet Seat Co.  
P.O. Box 4737  
Hollywood, Florida 33023



# Attend Your County Annual

Alcona	October 16	VFW Barton City - 8:00
Allegan	October 12	Griswald Auditorium, Allegan - 8:00
Alpena	October 19	Long Rapids Hall, Lachine - 8:00
Antrim	October 11	John R. Rodgers Elementary School, Bellaire - 8:00
Arenac	October 10	4-H Bldg., Arenac Co. Fairgrounds, Standish - 7:00
Barry	October 3	Moose Lodge, Hastings - 7:30
Bay	September 28	Monitor Township Hall, Bay City - 6:30
Benzie	October 9	Frontenac Room, Frankfort - 6:30
Berrien	November 1	County Office - 6:30
Branch	October 9	Branch Area Career Center, Coldwater - 7:00
Calhoun	October 10	B.E. Henry Building, Marshal - 6:30
Cass	October 25	Agnes Oregarek Memorial Bldg., Cass Co. Fairgrounds - 6:30
Charlevoix	October 4	New Community Rm., Whiting Park, Boyne City - 8:00
Cheboygan	October 17	VFW Hall, Cheboygan
Chippewa	October 2	Pickford Township Hall - 8:00
Clare	October 7	Check with county office
Clinton	October 10	Smith Hall, St. Johns - 7:30
Copper Country	October 7	Ottawa Sportsman's Club, Pelkie - 7:30
Eaton	October 5	American Legion Hall, Charlotte - 7:00
Emmet	October 9	4-H Building, Petoskey - 6:30
Genesee	October 12	Mundy Township Hall, Rankin - 6:30
Gladwin	October 3	Check with county office
Gratiot	October 2	Check with county office
Hiawathaland	October 14	Congregational Church, Rapid River - 7:00
Hillsdale	October 12	4-H Building, Fairgrounds, Hillsdale
Huron	October 12	County Office - 7:30
Ingham	October 4	Mason Lanes, Mason - 7:00
Ionia	October 16	Rather School, Ionia
Iosco	October 25	Check with county secretary
Iron Range	October 25	Mansfield Township Hall - 7:00
Isabella	October 12	W. Intermediate School, S. Bradley Rd., Mt. Pleasant - 7:30
Jackson	October 11	Check with county office
Kalamazoo	October 17	County Center Building, Kalamazoo - 7:00
Kalkaska	October 12	Kalkaska Branch, Cadillac State Bank
Kent	October 4	Sveden House, Plainfield Ave., NE - 7:00
Livingston	October 17	Fowlerville Elementary School, Fowlerville - 7:30
Mac-Luce	October 3	Engadine Town Hall - 7:15
Macomb	October 18	Orchard Place, Romeo - 7:00
Manistee	November 2	Check with county secretary
Mason	October 3	Scottville Bank - 7:30
Mecosta	October 2	Morley - Stanwood High School, Commons Rd., Morley - 8:00
Memominee	October 12	Check with county secretary
Midland	October 10	Check with county office
Missaukee	October 5	McBain Public School Cafeteria - 8:00
Montcalm	October 11	Check with county office
Montmorency	October 11	Atlanta Community Building, Atlanta - 8:00
Muskegon	October 10	Ravenna
Newaygo	October 12	Christian School, Fremont - 7:30
Northwest Mich.	October 11	Check with county office
Oakland	October 26	Clarkston Methodist Church, Clarkston - 8:00
Oceana	October 16	Shelby High School Cafetorium - 7:00
Ogemaw	October 26	Check with county secretary
Osceola	October 17	Lincoln Township Hall - 8:15
Ottawa	October 5	Allendale Christian Sch. Gym - 7:45
Otsego	October 24	Livingston Town Hall, Gaylord - 8:00
Presque Isle	October 11	Belknap Town Hall, Hawks - 8:00
Saginaw	October 19	K of C Hall, Saginaw
St. Clair	October 10	Community Building, Goodells - 6:00
St. Joseph	October 9	Check with county office
Sanilac	October 11	Sandusky High School - 7:30
Shiawassee	October 9	Shiawassee Dog & Gun Club, Corunna - 7:00
Van Buren	November 4	Check with county office
Washtenaw	October 5	Farm Council Building, Saline - 7:00
Wayne	October 3	Wayne Community Center - 6:30
Wexford	October 10	Kountry Kitchen, Cadillac - 7:30

## NORTHERN MICHIGAN COOPERATIVE FEEDER SALES

10,400 Head

These are all native cattle sired by registered bulls and out of predominantly beef type cows. All sales guarantee heifer calves open and male calves properly castrated. All calves dehorned.

Oct. 9 Paulding	1300 yearlings and calves
Oct. 10 Rapid River	1300 yearlings and calves
Oct. 12 Gaylord	4000 yearlings and calves
Oct. 17 Alpena	1000 yearlings and calves
Oct. 18 West Branch	1800 yearlings and calves
Oct. 20 Baldwin	1000 yearlings and calves

All sales start-at 12 Noon.

Cattle are graded to USDA Standards and will be sold in lots of uniform grade, weight, sex and breed.

Brochure available with descriptions of cattle in each sale.

Michigan Feeder  
Harvey Hansen - Box 186 #2  
Posen, Michigan 49776

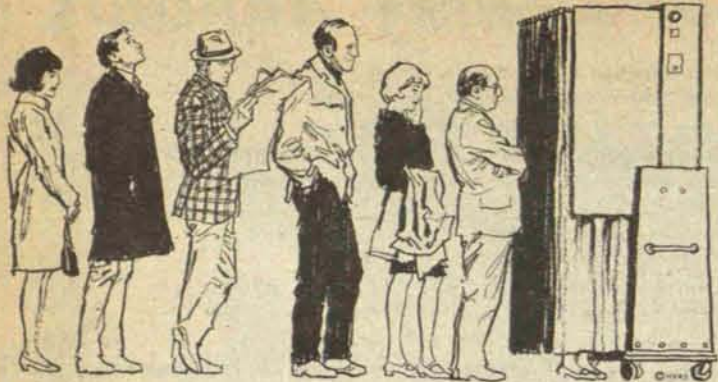
## FBIG Gets A-

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

The A+ is the highest rating a life insurance company can attain and emphasizes a company's stability and long term ability to meet its obligations to policyholders.

Last year Farm Bureau Life also received a rating of A+. Farm Bureau Life serves 80,000 policyholders in Michigan and exceeds \$892 million of life insurance in force.





# DISCUSSION TOPIC

by **KEN WILES**  
Manager Member Relations

## Farm Bureau

### Takes Stand on . . . . .

When we got to the polls in November we will face the choice of not two, not three, but eleven statewide proposals and in some areas several local proposals. Attempting to keep the proposals straight should tax even the most conscientious voter.

As this is written, the final determination has not been made as to actual working of the proposals which will appear on the ballot. Thus, the common usage title is being used.

#### A: CONSTITUTIONAL CONVENTION

To determine whether or not to call a new Constitutional Convention to rewrite Michigan's Constitution, last revised in 1963. This proposal automatically appears on the ballot as the Constitution requires that the question be on the ballot in 1978 and every 16 years thereafter.

Farm Bureau supports a **NO** vote.

#### B. MINIMUM JAIL SENTENCE

Requiring prisoners convicted of certain violent crimes to serve a minimum sentence before becoming eligible for parole.

Farm Bureau supports a **YES** vote.

#### C. INVESTMENTS

This proposal would permit state funds to be deposited in credit unions and savings and loan associations as well as banks. Presently, state funds can only be deposited in banks.

Farm Bureau supports a **YES** vote.

#### D: 21-YEAR OLD DRINKING

Under this proposal, the legal drinking age would be returned to 21.

The legal drinking age now is 18. However the age goes to 19 in December through an act passed by the Legislature.

Farm Bureau supports a **YES** vote.

#### E. HEADLEE PROPOSAL

This proposal would limit the total of all state and local taxes to the present ratio of total personal income. It would also limit the increases in property assessments to the growth of the Consumers Price Index.

If state revenue exceeded a certain level, taxes would be returned to the payer. If the proposed amendment had been in effect this year, about \$100 million would have been refunded. However, the state placed the additional revenues into the tax stabilization or "rainy day" fund to be used during periods of declining revenues. For the most part during the previous ten years, the state has operated within the limits of the amendment.

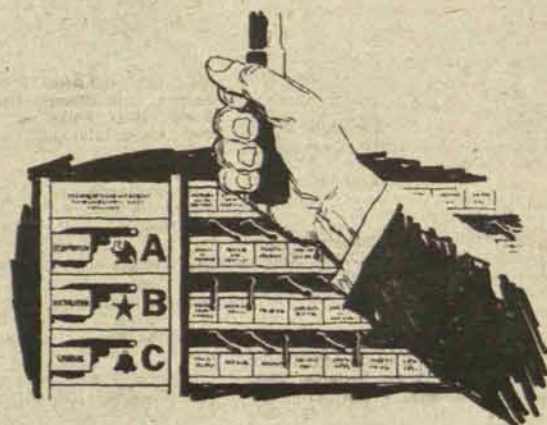
Farm Bureau supports a **YES** vote.

#### G: STATE POLICE COLLECTIVE BARGAINING

This proposal would give state troopers and sergeants collective bargaining rights which are now denied state employees. It is claimed, however, that it would not allow them to strike.

Farm Bureau has no position on this proposal.

## Ballot Proposals



#### H. VOUCHER PLAN

This proposal is promoted as a tax cut measure. However, in reality it is to provide state aid to private and parochial schools. It would eliminate all school property taxes which would be made up by increasing the state income tax and the Single Business Tax. Other revenue would have to come from nuisance and property transfer taxes.

"Vouchers" would be issued to students to be used, it is claimed, in the schools of their choice, public or private. Schools would be totally state funded. Therefore, totally state controlled. Many schools might be eliminated because students may not wish to use their vouchers to attend that particular school.

The proposed amendment to the state constitution, while eliminating school property tax, fails to limit the likelihood of increasing property taxes for local uses. The 50 mill limit and the 15 mill limit are left in the constitution. This means that the mills presently used for schools could easily be used for other local units of government.

Farm Bureau supports a **NO** vote.

#### J: TISCH PROPOSAL

This proposal could prove very costly to all of those, like farmers, who itemize their state and federal income taxes.

This proposal seeks to cut property taxes by cutting the assessment limit from the present 50 percent to 25 percent of property values. The proposal would also limit equalization of assessment increases to not more than 2.5 percent. It would limit an increase in the state income tax to one percent and would permit local K-12 school districts to vote a levy of one percent income tax.

A 50 percent property tax cut would amount to approximately \$1.75 billion. If, in order to replace the lost revenue, the state income tax was increased the limit of one percent and all school districts voted a one percent income tax, the total revenue would be approximately \$950 million. This would become a revenue deficit of about \$800 million. About \$200 million would be saved on the present "circuit breaker" property tax relief. The rest could come from an increase in the Single Business Tax, new taxes and repeal of present tax exemptions.

The greatest impact would be on local government as the property tax is used only for local services. No provision is made for any revenue replacement for counties, townships, cities, etc. Every area would be affected in a different manner. In those counties where a large percentage of all property taxes is paid by non-resident owners with summer homes and

recreational property, such non-residents would have full benefit of the tax cut. However, there would be no way to levy an income tax or any other tax on them to recover the property tax loss. Whether counties and townships could remain an effective unit of government is doubtful. It is likely that local control would be lost or those units of government eliminated, as is presently being allocated by some.

This proposal, like the Headlee proposal, prohibits the state from mandating new programs on local government unless they are fully funded. The state would also be prohibited to the extent possible, from shifting present state expenditures back to local government.

Farm Bureau supports a **NO** vote.

#### K: DENIAL OF BAIL

This proposal would deny bail to persons with violent felony conviction records if there is reason to believe that the person is guilty of a new offense. Bail would also be denied to those charged with murder, treason, rape, armed robbery and kidnapping.

Farm Bureau supports a **YES** vote.

#### M: TRANSPORTATION

This proposal would guarantee that at least 90 percent of the revenue from the Gas and Weight Tax must be used exclusively for road purposes. It also provides for changing the State Highway

Commission to the Transportation Commission.

Farm Bureau strongly supports a **YES** vote in order to protect loss of revenues for roads.

#### R: RAILROAD AUTHORITY

This proposal would permit establishment of a Railroad Redevelopment authority and authorize the sale of bonds to make loans to improve railroad tracks in the state.

Farm Bureau has no position on this proposal.

#### CONFUSION

As supporters on both sides of each proposal attempt to present their points, things promise to become only more frantic and possibly more confusing by election day. Then, they could get even worse. For voters could approve all the tax proposals which actually appear on the November ballot. If this happens it would then be up to the courts to decide which one, or which portion of each one would become law.

Also, there will be one proposal - the Constitutional Convention proposal - which could spoil the efforts of all the proposals. If adopted, the Constitutional Convention could rewrite the present state constitution, tax policies and all.



FARM BUREAU MARKET PLACE

**SPECIAL RATE TO FARM BUREAU MEMBERS:** One free 25 word ad per month per membership, additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word **NON-MEMBER** advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy

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**FARM EQUIPMENT**

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**MISCELLANEOUS**

**MISCELLANEOUS**

**FOR SALE:** New 1,000 gal. Hanson Fiberglass Tank with baffle and mechanical agitator on a skid ready to mount - \$1800.00. Phone Farmington (313) 478-7140. (9-21-23b)

**ROUND BALE FEEDERS** for 1500 lb. round bales. Heavy duty 1" square tubing. Only \$99.95. Rectangular feeders also available. Free literature. Dealerships available. **STARR NATIONAL**, 219 Main, Colchester, IL 62326 (10-11-19p)

**WALNUT MANOR FARMS** 14th Annual Arabian Sale. Saturday, October 28, 1978. 12 noon. Futurity Show at 10:30. 40 head registered Arabians featuring champion Ed-Mar Sanderycaft. Reducing our breeding herd by 1/2. Mares, show and pleasure horses and our entire 78 foal crop. For catalogs write or phone Dale Kirklín, 8792 East M L Avenue, Kalamazoo 49001, (616) 381-2774. Horses may be seen anytime before sale, 1 mile south, 2 miles west of Galesburg. (10-11-25f44p)

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The "**VERSATILE**" wood burning "ad on" forced air furnaces, very efficient; also wood burning hot water boiler for hot water heat. Built like a steam engine boiler. Domestic hot water loop available for each model. Made in Michigan by a "Cottage Industry" of a Farm Bureau member of over 40 years. Buy now and be ready for money free heat for many years. M. Ivan Hunt, Agriculture Engineering Service, P.O. Box 329, Onsted, Michigan 49265. (10-11-25f1p)

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**280 ACRE FARM FOR SALE.** 7 miles north of Engadine on I17. Phone (906) 477-6760. (10-11-14f)

**150 ACRES LOCATED** east of Grass Lake, Michigan in area of large under ground supply of irrigation water now being used in area. Phone (517) 522-8256. (10-11-25f)

**FOR SALE:** Harrison - cabin on lot, close to church, 4 blocks from up town. Eleanor, Olga, Martha Hesse, 9625 S. Merrill Road, Brant, Michigan 48614. (10-11-25f)

**40 ACRES, HILLSDALE COUNTY.** 25 acres fillable, rest woods, stream. A real beauty for only \$900 per acre, 10 percent down. State Wide Real Estate. (517) 265-7560. (10-11-25f)

**40 ACRES PARTLY WOODED** with a stream, south of Jackson, \$900.00 per acre with \$3600.00 down. State-Wide Real Estate, John Evers, Phone (517) 265-7560. (10-11-23f)

**PEACH FARM** - 35 acres in Watervliet Township. First class site, north slope. Write: Solid M. Spread, Hartford 49057, or phone Solid-M. Chateau (616) 424-3752. \$152,000.00 firm. (3-11-25f)

**KALKASKA 10 ACRES,** \$10,500. Well, Pump, Tank, Electric, Septic tank, South Boardman, 50 acres, \$24,500. Good Road, Owner. Esther Carpenter, Ozard, R.R. 1, Moran, Michigan 49760. (3-11-25f)

**HAY LISTING**

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 request to: Hay and Silage Listing, Michigan Farm Bureau, 7373 W. Saginaw Hwy., Lansing, MI 48909. Your ad, 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.

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**HAY FOR SALE:** 10,000 wire tied bales, good quality, grass and legume mix, Don Wallis, R.R. 2, Rudyard, Michigan 49780. Phone (906) 478-6427. (10-11-22f)

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**FARROWING STALLS** - Complete \$99.75. 1" tubular steel construction. Dealerships available. Free literature. **STARR NATIONAL**, 219 Main, Colchester, IL 62326. (10-11-29p)

**FOR SALE:** 2 Giehl self unloading wagons and chopper. Also 300 gal. Milk Cooler. Henry Carpenter, 6545 Cogswell, Romulus, MI. 48174. Phone (313) 721-0240. (9-11-23f)

**GRAIN DRYING EQUIPMENT** Clayton & Lambert, MFS, GSI, M-C equipment. Bucket elevators. Heinrich Grain Systems, Webberville, Michigan 48892. Phone: (517) 468-3442. (8-11-20f)

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**FOR SALE:** 1966 MD 55 combine with cab. 12 ft. grain, 2-40 and 3-30 corn heads. Very good condition. Phone: (313) 994-6292 or UP 8 - 6489. (10-11-23f)

**FOR SALE:** John Deere No. 2 Blower. Phone (517) 743-3252. (10-11-9f)

**FOR SALE:** Allis Chalmers 190 2-row mounted corn picker with mounting brackets for D-17; 10 foot Graham chisel plow. Call evenings, Jonesville, (517) 849-2850. (10-11-23f)

**FOR SALE:** Tandem trailer, heavy duty with 210 bu. grain box. \$375.00. Also, Innes 520 bean windrower, \$395.00. Elmer Kuck, Frankenmuth, Phone (517) 652-6612. (10-11-23f)

**FOR SALE:** One ton feed mixer with or without a new 5 horse 3 phase motor. Max Blanchard, Hersey, Michigan. Phone (616) 832-5203. (10-11-22f)

**HOG EQUIPMENT** - 20 bu. 8 dr. feeder, 2 dr. feeder, water trough. Century 2000 electric fencer, 1/4 mi. wire and insulators included. \$225.00. Phone (313) 363-9217. (10-11-25f)

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**WANTED:** 7 ft. Haybine or mower-conditioner in good condition. W.P.B. Rt. 1, Box 284, Sault Ste. Marie, MI 49783. Phone (906-635-0370). (10-11-22f)

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 •44 registered 5 grade  
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 Box #1 6 lbs mixed - 1 lb each: cut apricots, pears, peaches, prunes, pitted & whole dried apricots. \$12.75. Box #2 3 lbs - 1 lb, each: apricots, pears, peaches. \$7.75. Or write for complete price list. Postage paid, except HI & AK add \$2/3 lb, \$4/6 lb. B of A/Visa, Mastercard accepted (name & #)  
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**REDWORMS ARE GOOD FOR** such things as, Fish Bait, Garbage Disposal, Composting, Indoor Potted Plants, Gardens of all sizes and descriptions, Feed, Soil Conditioners and, Fun and Profit. Start with a bed run and simple instructions from us and see the amazing results these Red Wigglers can do for you. 1000-5000 at \$3.95/M - 5,000 - 10,000 at \$3.50/M. For larger quantities, price on request. Bacon and Gang Ltd., Rt. 1, Box 192-A, Sawyer, MI 49125. (10-11-25f1p)

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**AUCTIONEERING & APPRAISAL,** specializing in Farm Personal, Household & Antiques. Special rates for Farm Bureau members. James R. Erskine, Freeland, Mich. 517-695-9182. (11-11-20p)

**FARM POST,** rustic rail fencing, cedar lumber, cedar log cabin timbers, shakes. Ivan Malnar, Wholesale Cedar Post Yar. RR No. 2, Rapid River, Michigan, 49878. Phone (906) 474-9172. (12-11-25f)

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