Judge Dismisses Claims in First PBB Trial

MFB President Elton R. Smith, FBS Executive Vice President Donald Armstrong, and attorney Barry Boughton answered questions from news media representatives at the press conference following the announcement of Judge Peterson's decision in the state's first PBB trial. "The job at hand now is to meet the PBB problem," Judge Peterson in his transcript said. "I hope that the press, politicians, and the legislators will all join that cause."

The 14-month-long trial, held in the Berrien County Circuit Court, centered on the Michigan Farm Bureau Services and Fremont farmer Myron Koxk's claim that the chemical caused by holding area for PBB contaminated cattle. After less than a day of testimony, Judge Cook dismissed the case, ruling the plaintiffs had no proof of nuisance or damages resulting from storage of contaminated cattle on the Koxk farm.

FB Presidents Blast "Anti-Inflation" Steps

President Carter ignored the urgings of Michigan Governor Milliken, Michigan Farm Bureau President Elton R. Smith, and other agricultural leaders across the nation to sign H.R. 1154, the counter-cyclical feed-grain formula legislation, and vetoed the measure recently. "Farmers should not be forced to shoulder the burden of holding grain set-aside by all themselves," said President Smith, in a statement published in the Farm Bureau President Elton R. Smith. "It is important in this age of chemicals that farmers be represented on commissions or at any level of government that has the authority to intercede upon their own role to the extent of being untruthful," he said.

Judge Peterson also found that the plaintiffs did not offer "a shred of credible evidence" to support their claims that the defendants "conspired with one another or with public officials or agencies to conceal about how the PBB accident occurred."

In a press conference at Farm Bureau Services Center in Lansing, following the announcement of Judge Peterson's decision, Michigan Farm Bureau President Elton R. Smith said that he hoped the end of the PBB trial would mark a new beginning for Michigan agriculture.

For many years, our state's farmers have lived under the pall of PBB's shadow, demoralized by the widespread publicity that shook the well-earned confidence of consumers, both here and overseas," Smith said. "Perhaps Michigan can regain its stature as one of the best, most diverse, most productive agricultural states in the nation."

Smith also commended the management of Farm Bureau Services, "for the responsible way they reacted to a situation that had no precedents for guidance."

"The danger is not only the cover-up, recycling of contaminated feed, and all the other accusations made during the trial, but not only unproved, but in the words of Judge Peterson, these charges were "flagrantly irresponsible in view of the proof to the contrary," Smith said. "Their farmer-patrons are the main concern of Farm Bureau Services' management throughout this difficult period and I am extremely proud of the professional, responsible manner in which they dealt with the problem." FBS executive vice president Donald R. Armstrong, strong called the judge's dismissal judgement "not only a victory for Farm Bureau Services, but a victory for all of Michigan's agricultural community."

Armstrong said he believed the "PBB cloud" over Farm Bureau Services and Michigan agriculture would now be lifted, thanks to Judge Peterson's complete dismissal of the suit. "The job at hand now is to reinforce the fact that Michigan grown meat, milk and eggs are wholesome," Armstrong stated. "I would not endorse, by deposition, during the long trial, filling 25,000 pages of transcript."

In a later, much shorter, PBB-related trial held in Grand Rapids, Kent County Circuit Court Judge George R. Cook dismissed the case of 80 Newaygo County land owners who sued Farm Bureau Services and Fremont farmer Myron Koxk for millions of dollars for lake pollution they claimed was caused by a holding area for PBB contaminated cattle.

Increase in agricultural exports and decrease federal spending. If it were not for our agricultural exports, the cart in his audience of over 300, "You could not afford the gas to drive here tonight."

Grant also put federal regulatory agencies at the top of the list of major causes of inflation. Farmers, he said, have been the hardest-hit victims of costly, wasteful rules and regulations.
From the Desk of the President

Farm Bureau: Growing with Agriculture

Growing Isn't Easy

Growing isn't easy. It's almost always disconcerting, sometimes painful. Everyone considers, growing usually is a difficult job.

Besides crops and cattle, "growing" on the farm or ranch is often associated with an expanding family. A new water well may be needed, new fields tilled or a new house or barn built.

In every instance, regular farm work must continue while everyone does more than usual. That's the way it is on the farm and that's the way it has been with the Farm Bureau "Family" for a good many years.

Farm Bureau has grown to be able to solve the problems of farmers wherever those problems take us, whatever the issues. To solve those problems, we must have growth and involvement. We must have growth in our finances; we must have growth in our initiative and our ability to see new ways of solving those problems.

The voluntary act of joining Farm Bureau is the first of a continuing list of important voluntary member actions. The value of many of these is closely tied to member understanding and support of Farm Bureau policies.

This understanding and support is best gained through direct personal involvement. Much as those who plan a trip are said to enjoy it the most, those involved in determining Farm Bureau policy personally identify with it as they help move it past all hazards and into action.

New Farm Bureau members should be treated somewhat as new arrivals in the rural community. They should be given a hearty welcome and then "introduced" and shown around. New members want to know where and how they fit it. They especially need to know how their efforts and opinions fit into the policy development, policy execution processes.

Fortunately, the process is so remarkably simple that it has become one of the open "secrets" of Farm Bureau strength. It goes this way: a problem is recognized and described. Others become involved. Possible solutions are discussed. A decision is reached and action begins.

This personal member involvement and support is the key to everything Farm Bureau gets done.

Eilton R. Smith

control the use of farmers' tools of production. Smith said, "Mr. Halbert is uniquely qualified because he has been involved with contamination resulting from PBEE and also with the educational and professional background that qualifies him as a chemist and a registered chemical engineer."

Halbert is a partner in a 2,000-acre dairy farm near New Haven. He holds bachelor and master degrees in chemical engineering from Michigan State University. He is an advisory committee to evaluate contaminants in the food supply for the U.S. Office of Technology Assessment.

Michigan Farm News


Established January 13, 1925. Second-class postage paid at Lansing, Mi. and at additional mailing offices.

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MICHIGAN FARM NEWS

The Editors and Staff of the MICHIGAN FARM NEWS
Democrat Control Increased; Taxes, Spending Limited

While Governor Milliken swept to an easy victory in the November 7th election, the state's Democrats won the U.S. Senate seat and two additional Congressional seats. They also increased their majority in the state House of Representatives by two seats. The House will have 70 Democrats and 40 Republicans. The Democrats also were able to maintain overwhelming control of the Senate by 24 to 14. It was expected that the Republicans would gain seats in both houses.

The Legislature will have a completely new face this coming year due to the large numbers of legislators who are retiring and the 40 new lawmakers who were elected. This means realignment of the various committees.

The voters, however, were conservative on the tax proposals. They apparently did not want to change Michigan's tax system too greatly. This is indicated by the overwhelming defeat of the Tisch Amendment and the Voucher Amendment. These would have had major impact on local government and would have meant loss of local control. They also would have required major and unpredictable changes in the tax system.

The voters did, however, make it very clear through the passage of Proposal E, known as the "Headlee Amendment"; that they will insist that taxes and spending be limited to no greater percentage of total personal income. In other words, they will limit so-called "blank check" spending for state and local government.

The amendment will not cause any taxes to go down at the present time, but will stop officials from raising them above existing limits or imposing new taxes without approval of the voters. The amendment becomes part of the state's Constitution on December 22. Because of its requirements of voter approval for bonding proposals and other spending methods, it will become impossible for the building of sports stadiums, city halls, schools or other civic improvements without the issue being on the ballot.

It is estimated that the formula will limit the state's spending to about 9.4 percent of the state's total personal income. This can only be raised in two ways: one through a change in the Constitution by the voters and the other a temporary one-year change because of a financial emergency and only then by a declaration by the Governor and a two-thirds approval by the Legislature.

If further prohibits: ... Local property taxes from increasing any faster than the consumer price index.

The state from shifting any additional cost to local units of government or forcing local government to pay for any new state-mandated programs.

Local government from building jails, court houses and other projects unless approved in every case by the voters.

The Legislature, before final adjournment in December, will have to consider a half dozen or more laws to implement the tax limitation Constitutional amendment. In short the voters have taken a far greater control of their state and local government.

For example, many of the constitutional proposals that were approved by the voters must be implemented very quickly as such proposals take affect on December 22. The tax limitation proposal will require several pieces of legislation in order to become workable. The proposal increasing the drinking age to 21 and Proposal M dealing with highways will likely require legislation. This is equally true of some of the other constitutional changes.

In addition, there are several legislative issues that should receive final consideration. Some have passed the first house, but if they do not pass the second house will die and will have to be reintroduced next year and will need to go through the entire process once more. Some of these are very important to agriculture and rural areas. For example: Inheritance Tax Reform - Farm Bureau has strongly supported a reform of the Michigan Inheritance Tax Law. S. 1447 was introduced in the Senate by Senator Corbin and several other senators. A similar but more extensive bill, H. 6388, was introduced in the House by Representative Quincy Hoffman. The Senate finally passed S. 1447, including the House provisions. It raises the exemption for a spouse from the present $30,000 to $100,000 and raises the exemption for family members from $5,000 to $15,000. More importantly, it has a special provision that applies to farms. One-half of the value to be totally exempt from inheritance tax and the tax on the other half would be deferred for ten years without penalty or interest. The reason for the special farm benefits is to make it possible for farms to pass from generation to generation without an undue tax burden.

In order to qualify the farm property must enroll in P.A. 116 (Farm and Open Space Preservation Act) for the minimum ten-year period. The proposal is comparable with the New Federal Estate Tax which requires that the land remain in agriculture for 15 years. The legislation is now before the House Taxation Committee.

(Continued on Page 11)
Soynuts Added to Holiday Package

Satisfy holiday "munchies" naturally with Michigan apples and crunchy soy-nuts. This nutritious and attractive gift package is offered by Robinette Orchards, members of the Michigan Farm Market Cooperative, Inc., or make your own gift basket. Super Soy Soynuts are distributed to Michigan Certified Farm Markets through MFMC.

ANATOMY OF A PRICE Part IV: Elasticity

Don’t let the terminology scare you! Elasticity, as it relates to economics, is not much different than thinking about a rubber band or piece of elastic used in clothing. The concepts are very similar. Both involve the idea of stretch! Elasticity as used in conjunction with supply and demand simply measures the amount that quantity supplied or demanded changes in response to a change in price. Hence, it really measures how much quantity will stretch if prices are changed.

When, for instance, there is a one cent change in price and the quantity supplied or demanded changes by less than one percent, the supply or demand would be considered elastic. Unit Elasticity is the term used when both quantity and price change in exactly the same proportions.

But what does this mean to an individual producer or consumer? What does it mean in terms of the entire agricultural industry or the economy? Actually, it is an extremely important concept. As an example, knowing something about the elasticity of supply is extremely important to anyone who might want to be informed about expected market conditions for any product. If a producer has a product with an inelastic supply, he could expect that a relatively small change in price would result in a tremendous flood of increased production.

In the short-run, many agricultural supply curves are relatively inelastic. Because of the high level of fixed costs and the biological limitations involved, farmers are often not in a position to respond quickly to price changes. The longer-run supply may prove to be more elastic. Evidence of this might be the tremendous production response resulting from the first Russian grain sale in 1972. In addition, the elasticity will vary from one product or commodity to another, one season to the next, etc.

Elasticity of demand is also a vital concept to those interested in examining consumer buying habits or making predictions about the economy. The total demand for food is relatively inelastic. This is true because of the somewhat fixed capacity of the human stomach. No matter what happens to food prices, people will still require a certain amount to sustain life. But, once the basic needs are fulfilled, the demand for food tapers off rapidly.

Given the nature of demand for food in total and most agricultural products, it is not difficult to see why farmers have the capacity to produce more of some products than we can consume domestically. The hope for increasing sales of agricultural products lies primarily with increasing demand through increases in population or income.

Obviously some products possess a more elastic demand because a large number of substitutes are available. This infers that there is some room for expanding the demand of certain products at the expense of a competing product. In most instances, this will have a minimal effect on total demand.

A fairly reliable test of the elasticity of demand is what happens to total revenue (price times quantity) when price falls. If a demand curve is relatively inelastic, total revenue will fall when price falls.

While the concept of elasticity may seem unclear or irrelevant at first, give it some thought. Prices and effective policies must take full account of elasticity. Next month the focus will be on the role of competition in determining price. Elasticity is an important concept to grasp before discussing competition!
Farmers Honored Weekly Network by FBIG, Radio

The Farmer of the Week Award winners for October were:

Week of Oct. 23 -- Dairy farmer Ken Halfman, 22, of Fowler, who farms 350 acres and milks 90 cows in partnership with his father-in-law. Halfman is an active member of the Fowler Jaycees; and member of the Clinton County Farm Bureau. He and his wife, Susan, have one child.

HAROLD KRAFTT

Week of Oct. 30 -- Harold Kraftt, 53, a Frankenmuth dairy farmer who farms 220 acres and manages a herd of 90 dairy cows. Kraftt is a member of St. Lorenz Lutheran Church. He and his wife, Eleanor, have five children.

ALSTON KONING

Week of Oct. 2 -- Alston Koning, 53, a dairy farmer from rural Marlette who farms 600 acres and milks 120 cows with his two sons. Koning, a lifelong farmer, is clerk of Bumsdale Township; member of the local Masonic Lodge; member of the Lapeer County Farm Bureau; president of the Northeast Bumsdale Farm Bureau organization. He and his wife, Barbara, have two children.

ARNOLD BROECKER

Week of Oct. 9 -- Arnold Broecker, Cass City, who farms 900 acres and raises cash crops, hogs and feeder hogs with his son, John, 21. Formerly a farmer in Lapeer County, he moved to his present operation in Sanilac County six years ago. Broecker, 52, is a member of the Good Shepherd Lutheran Church in Cass City and past trustee of the church and member of the executive board of the Sanilac County Farm Bureau. He and his wife, Rachel, have two children.

FRANK BILLINGS

Week of Oct. 16 -- Frank Billings, 60, a livestock and crop farmer from Davison in Genesee County. He farms 300 acres and raises beef cattle, feeder lambs, corn, wheat, oats and hay. Billings serves as a committeeman on the local Agricultural Stabilization and Conservation Service (ASC); member of the board of directors of the Genesee County Farm Bureau; and member of the local Farm Bureau community group. He and his wife, Donna, have four children.

HARRIS SEYMOUR, CLU

Agent
Okemos

WALTER LANDER, CLU
V. President & Gen. Manager
Life Operations
Home Office

BILL FRAZIER, CLU
Agency Manager
Ionia, Montcalm, Kent Counties

Congratulations

to
KEY PERSONS...

and a special note of congratulations to the four men pictured on the left. Farm Bureau Insurance Group's four newest Chartered Life Underwriters (C.L.U.). We're especially proud of their efforts which have earned them the right to join the distinguished individuals listed below.

FARM BUREAU INSURANCE GROUP
CHARTERED LIFE UNDERWRITERS

Field Personnel
Robert Acker, CLU
Mt. Pleasant
David Adams, CLU
Climax
Thomas Carter, CLU
Midland
Gerald Davis, CLU
Shelbyville
James Dolezal, CLU
Dundee
James Erskena, CLU
Freeland
Harold Grenrenstuk, CLU-
Plainwell
Robert Keyes, CLU
Traverse City
Al Kramer, CLU
Harbashtra
Norman Lohr, CLU
Monroe
Willbur Lohr, CLU
Temperance
Rusty Moore, CLU
East Lansing
Larry Neil, CLU
Hastings

HAROLD KRAFTT

Ed Oeschger, CLU
Bay Port
Eimer Phelps, CLU
Stockbridge
D. Duane Robison, CLU
Saline
Joe Bierwisch, CLU
Warren
Harry Steele, CLU
Caro
Don Swindelhurst, CLU
Rosholt

FARM BUREAU
INSURANCE GROUP

Heme Office
Gordon Amendt, CLU
Lansing
Leo Dahring, CLU
Lansing
David Scott, CLU
Lansing
James Slack, CLU, FLMI
Lansing
LaVerne Spotts, CLU
Flint
Gerald Watsworth, CLU
Hesperia

FARMBUREAUMUTUAL • FARM BUREAU LIFE • COMMUNITY SERVICE INSURANCE

SAM WELLS, CLU
Director of Agencies
South Central District
Story by Connie Lawson
Photos by Marcia Dilchle

Jim catches a few minutes with Policy Development Committee member, Joe Klein, to notify him of November meeting dates and review policy areas.

Some will stay with it whatever the odds and, in the long run, those are the people who will ultimately accomplish something for agriculture.

Programs like the Young Farmers bring men and women into active participation in the organization. They learn to deal effectively with people and to express their ideas clearly through such activities as the Discussion Meet competition. "Farm Bureau gives a good, solid foundation in leadership training and that has to have a good effect for the organization wherever those skills take people in agriculture," says Jim. "You can see new leadership opportunities open up in Farm Bureau as members continue to grow and it strengthens Farm Bureau's position. The influence of the organization is extended because most of these leaders are proud to say they got their start in Farm Bureau."

Planning for the Women's Spring Rally begins many months before the event. Ottawa County Women's chairperson, Eleanor Busman and Jim will review location, program and committee assignments periodically in the coming months.

Reaching out to accomplish gains for agriculture through Farm Bureau has been an especially successful effort for the West Region Farm Bureau Women who sponsor an annual agricultural mall display at the Woodland Mall in Grand Rapids. Jim credits the continuing success of the event to long-range planning done by the farm Bureau Women's leadership. "Their formula is very simple: keep...

(Continued on Page 13)
What is Farm Bureau?

Farm Bureau is a free, independent, non-governmental, voluntary organization of farm families. It is the nation's largest general farm organization.

Farm Bureau is local, statewide, and national in scope and influence. It is organized to provide a means by which farmers can work together toward the goals upon which they agree.

It is wholly controlled by its members and is financed by dues covering county, state and the American Farm Bureau Federation membership paid annually by each family member.

Because it is a farm family organization, Farm Bureau's basic strength stems from the involvement of a substantial portion of the membership in local and state organizational activities.

Programs and activities are designed to meet the needs of farm families and to "achieve educational improvement, economic opportunity and social advancement".

Policy decisions are made by members through a development process which gives individual members numerous opportunities to influence policy.

The viewpoints of Farm Bureau members as expressed through official policies are represented before the Legislature and Congress by full-time staff serving as Legislative Counsels.

Why Families Join Farm Bureau

To improve their economic well-being as participants in the best organized, most influential farm organization in the world.

To preserve a private, competitive free enterprise system.

To become better informed on issues affecting agriculture.

To participate in the surfacing, analysis and solution of local, state and national problems.

The purpose of Farm Bureau is to unite farm families to analyze their problems and formulate action to achieve educational improvements economic opportunity and social advancement and thereby to promote the national well being.
Public Affairs

Membership in Farm Bureau provides each member the opportunity to serve his community as an official, to help his family and friends face the problems of a changing world, to work toward a better image for agriculture, and to voice in implementing the policies through legislative action. The Farm Bureau legislative program consists of concerns such as taxation, budget, safety, and development of programs that will support the needs of farmers and agriculture.

Major amendments to the Federal Insecticide, Fungicide, Rodenticide Act (FIFRA) were enacted by Congress in 1978. It was strongly supported by Farm Bureau and is other legislation. Farm Bureau supported the amendments which will restrict regulatory abuses by EPA in administering FIFRA. The amendments are to be ordered. The amendments have been passed by the Senate and are being considered by the House. The Senate has passed the amendments. The House has approved the amendments.

Farming Bureau has successfully lobbied for the repeal of the tax refund limit from $500 to the present $1,200. The tax refund limit was repealed by Congress with strong Farm Bureau support. The amendment was passed by the Senate and is being considered by the House. The Senate has passed the amendment. The House has approved the amendment.

Support was given for the exemption of home repairs and maintenance from the sales and use tax. Home repairs and maintenance are exempt from the sales and use tax. The exemption was enacted by the state legislature.

Farm Bureau has supported the extension of the Oregon Agriculture Workforce Act (OREAWA) to the Oregon Agriculture Workforce Act (OREAWA). The Oregon Agriculture Workforce Act (OREAWA) is a state law that was passed by the state legislature. The Oregon Agriculture Workforce Act (OREAWA) was signed by the governor.

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Conducting farm tours, and rural-urban projects of good rural - urban communications.

Safety and Health:
First Aid and Training
Rural Crime Prevention
OSHA Regulations

Young Farmer Program
The purpose of the Young Farmer organization is to develop agricultural leadership in the county, state and national organizations.

Young Farmer Committees throughout Michigan are developing district training programs to better meet the leadership needs of the young farmers.

These training seminars include instruction in the development of communication skills, leadership techniques, management objectives and general organization.

During the coming year, county Young Farmers will be increasing their activities through more involvement in the total Farm Bureau affiliate structure.

The Young Farmer Committees also sponsor many leadership contests through the year, through involvement in the Michigan Young Farmer Contest; Discussion Meet; and Outstanding Young Farm Woman Contest.

Young Farmers also have a vital role in the development of Farm Bureau policy, and actively participate in State and National Annual Meetings.

Farm Bureau Insurance Group
When Farm Bureau Insurance Group was founded in 1949, it consisted of only 30,000 Farm Bureau members. Our commitment to member service today is as strong as ever. After twenty-nine years, many varied programs have been developed.


FARM BUREAU GROUP LIFE: Introduced in 1974. For the exclusive benefit of Farm Bureau members and their families, this low cost insurance plan (only $25 annually) now protects over 100,000 families. Already 25% claims have been paid, totaling more than $329,518 in benefits. Renewing Member Life policyholders received an automatic 40 percent increase in member protection as a result of the plan's experience with exclusions.

ACIDENTAL DEATH AND DISMEMBERMENT: Farming remains one of the most hazardous professions. The 1977 Farm Accident Report, updated in 1975, provides a member death benefit, due to accident, of $2,000 and provides $1,000 in death benefits on the member's spouse and each dependent child. Benefits for dismemberment range from $250 to $1,000 for members and spouse, depending on the severity of injury.

MASS: Farm Bureau members may utilize their $5.00 card benefit for services rendered.

FARM NEWS

Farm Bureau Affiliates Serving You

They pooled their resources to spread the risk and undervalue the costs. This is what MASA is designed to do with today's labor situation.

Farm Bureau Services

Farm Bureau Services, Inc., originated in 1920 with a Seed and Supply Department of Michigan Farm Bureau. The Supply Service Department of Michigan Farm Bureau was incorporated in 1929 as Farm Bureau Services, Inc. The Michigan Elevator Exchange was organized as a separate cooperative by local co-op elevator operators in 1929 and became a division of Farm Bureau Services in November, 1962.

Farm Bureau Services, Inc. is a federated cooperative organization of over 750 Farm Bureau-affiliated farmers' cooperatives and 14,750 farmers.

A wholesaler organization of over 125, including its own 18 branch stores throughout Michigan, a wholesale warehouse in Jenison, a supply center at Carrollton and a number of local elevators under management contract, provide service to an estimated 75,000 farmers.

Farm Bureau Services is an extensive cooperative handling thousands of farm supply items and performing many services for farmer patron members.

1978 Farm Bureau members may utilize their $5.00 purchase card benefit to participating dealers towards the purchase of Farm Bureau Services farm supply items.

The leadership provided by Farm Bureau Services, farmer-owned and controlled, offers patrons an important role in stabilizing prices and maintaining the quality of farm supplies in Michigan.

Farm Bureau Seed, fertilizers, chemicals, seeds and hardware.

Statewide retail dealers with one-stop service.

Grain and bean marketing.

Farmers Petroleum

In 1920 and 1921, The Supply Services Department of Michigan Farm Bureau operated as Farmers Petroleum. But by 1929, Farm Bureau Services was distributing motor oils.

In 1929, the petroleum business really got started. That was the year FARMERS PETROLEUM GROUP PURCHASING INC. was incorporated. This new company provided economic service to Michigan Farm Bureau members.

FARMERS PETROLEUM GROUP PURCHASING INC. became a separate corporation.

Objective of the new petroleum cooperative was, "To assure farmers the best service at the lowest possible price by pooling members' requirements and specifications surpass the rugged needs of agriculture and to do this job for the cooperative's stockholder - patrons at the smallest possible cost." This objective is still the major goal of Farmers Petroleum Cooperative.

Charting trends: One of the compelling reasons for the incorporation of FPC was the need to secure basic sources of supply. With this in mind, the first crude oil well was drilled in December 1929.

At the present time, FPC has interests in many oil wells located in Michigan and Illinois. Production from these wells combined with purchases of daily liquid fuels sales requirements for the cooperative.

During 1976 Farmers Petroleum Cooperative, Inc., joined forces with other regional cooperatives to purchase a refinery at East Chicago, Illinois called Energy Cooperative, Inc.

This committee of the County Farm Bureau works with the local dealer and the local membership by promoting and advertising the program. They also counsel their local dealers on the kind of inventory that is needed by the local membership.

As of June, 1978, there are 43 Safemark dealers in 41 counties who are handling tires and batteries for local Farm Bureau members.

Group Purchasing Inc.

The newest member of the Farm Bureau Affiliate system, Group Purchasing Inc., was incorporated on February 23, 1976. This new company provides economic service to Michigan Farm Bureau patrons only through the sale of top quality tires and batteries at the lowest possible price by using a cash-only program through local dealers who are selected by the County Farm Bureau.

The commitment of the County Farm Bureau works with the local dealer and the local membership by promoting and advertising the program and by counseling their local dealers on the kind of inventory that is needed by the local membership.

As of June, 1978, there are 43 Safemark dealers in 41 counties who are handling tires and batteries for local Farm Bureau members.
Farm Bureau Membership
Benefits Farm Families

ACCIDENTAL DEATH AND
DISMEMBERMENT PROGRAM
Maximum $2,000 protection for member. Also coverage for spouse and children at no additional cost. (Excludes Automobiles)

BLUE CROSS-BLUE SHIELD GROUP BENEFITS
Your choice of 2 plans, Comprehensive or a low cost Econo-plan. Plus optional services to deduct Blue Cross - Blue Shield payments directly from the farmer's milk check.

MEMBER LIFE INSURANCE
A decreasing term group life insurance program is available for the entire family.

AUTO INSURANCE, MUTUAL AUTO
Designed for agriculture's needs at agricultural rates.

WORKER'S COMPENSATION INSURANCE, SAFETY GROUP
Designed for agriculture employer - employee liability protection.

MARKETING SERVICES-WHEAT, FOWL
Aggressive commodity programs to meet the marketing needs of farmer members.

PURCHASE CERTIFICATE
A Certificate worth five dollars toward the purchase of fifty dollars or more of Farm Bureau Services, Inc. or Farmers Petroleum Cooperative Products is provided every member.

LABOR MANAGEMENT SERVICE
Information, consulting and legislative assistance in management of farm labor.

FARM RECORD-KEEPING SERVICE
Low-cost, modern, computer accounting.

ARREST BOND
$50.00 Guaranteed Bond Certificate.

SAFEMARK
The trade mark of tires and batteries of Premium Quality at a competitive price. An economic service to Farm Bureau members only.

GROUP FAMILY EYE CARE DISCOUNT PLAN

INDUSTRIAL PRODUCTS
At wholesale prices

For MFB Members
Blue Cross Blue Shield Coverage

Farm Bureau Saves You

<table>
<thead>
<tr>
<th>Sample Farm Savings</th>
<th>Your Farm Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michigan gas tax refund 9c per gallon x 4,000 gallons</td>
<td>$360</td>
</tr>
<tr>
<td>Federal gas tax refund 4c per gallon x 4,000 gallons</td>
<td>160</td>
</tr>
<tr>
<td>Farm truck license 8,000 lb. truck x $1 per 100 lbs</td>
<td>80</td>
</tr>
<tr>
<td>Farm wagon license 3 wagons at $7.80 per wagon</td>
<td>23</td>
</tr>
<tr>
<td>Sales tax exemption 4 percent sales tax x $20,000 farm input</td>
<td>800</td>
</tr>
<tr>
<td>Repeal of farm personal property tax 50 percent of value of personal property x local millage rate</td>
<td>800</td>
</tr>
<tr>
<td>Tax relief for households and farms - limits property tax to 3½ percent of household income, with refund up to $1,200</td>
<td>1,200</td>
</tr>
<tr>
<td>P.A. 116 - Property tax refund</td>
<td>1,500</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$4,923</td>
</tr>
</tbody>
</table>

Plus exemption from tax assessment for growing crops; transportation legislation; marketing and bargaining legislation; amendments to labor laws; increase of livestock indemnity payments; tax appropriations for livestock and crop research; program to limit property taxes for farm land to seven percent of household income, and amendments to environmental regulations.

ADD'EM UP FOR YOUR FARM - AREN'T THEY WORTH MORE THAN $35 MEMBERSHIP DUES?
(Continued from Page 3)

One major problem is that it is expected that the total cost of the legislation will be approximately $21 million. Hopefully, this can be worked out so at least the special benefits for agricultural land will remain and pass into law this year.

Anti-Trust Legislation - S. 1271 presently before the Senate for action is designed as anti-trust legislation and a rewrite of Michigan's holding laws. The problem is that it affects agriculture and farmer cooperatives. Farm Bureau is working to get some extensive changes in the bill. The present law as presently written appears to give the same exemptions to cooperatives as in the old law, however, in reality it does not. There apparently is a battle on the state level very similar to the battle on the national level where some wish to eliminate the Federal Capper-Volstead Act, which also would be a great burden on farmer-owned and operated cooperatives.

Product Liability - H. 6593 passed the House of Representatives. The purpose of the act is to try to change the liability law to eliminate frivolous and expensive court awards which in turn have caused liability insurance costs to skyrocket. Farmers are the victims of this, with high prices for their production inputs. In many cases, insurance rates are also skyrocketing because of lack of good legislation in Michigan. The bill is presently being held up in a Senate Committee.

Labor Housing - H. 5630 is designed to exempt certain agricultural housing from the renters' control law. Many farmers who provide housing for their employees find that often the employee refuses to work and also refuses to move from the housing. Under present law, it is practically impossible to require them to move and, in any event, it is too late in the harvest season. Several farmers are now facing suits on this issue. This is also true when farmers allow housing to be used by their employees understanding that the people will vacate prior to the production season in order to permit workers to move in.

P.A. 116 - S. 911. Since the exemption of agriculture from the Single Business Tax, farmers who are contracted under P.A. 116 have, in many cases, not received their property tax refunds. Under the Single Business Act, the refund for these kinds of farms came as a deduction from that tax with the repeal of the Single Business Tax and there is no provision for tax refunds. S. 911 is designed to solve that inequity.

Truck Licenses - H. 6593 has passed the House, which among other things permits licensing of vehicles at the time of the owners birthday. Farm Bureau has been successful in adding an amendment to further permit that the six-month truck licenses used by most farmers and many other truck owners could be the six months of the owner's choice. The bill must pass the Senate during this session.

Property Tax Assessment - S. 1271 has passed the Senate and is now before the House Tax Committee. It would require that farmland be assessed on productivity to be determined by capitalization of net income. Farm Bureau strongly supports the bill.

However, it is recognized that this is a simple approach, but extremely complicated, especially with the diversification of agriculture in Michigan. It will require considerable more work if it can be made workable.

MAFC Annual Set for December 8

Farm Credit Governor Will be Key Speaker

Ralph L. Lewis, Jr., vice president of Gulf Oil Corporation, and Donald Wilkinson, Governor, Farm Credit Administration, will be among the speakers scheduled for the Michigan Association of Farmer Cooperatives annual meeting on December 8 at the Hilton Inn, Lansing.

Also on the agenda will be the business meeting, including reports and elections; an address by Larry Connor, new chairman of MSU's Department of Agricultural Economics; a report from American Institute of Cooperation youth delegate Marie Wroste, state FFA secretary; introduction of county Extension staff by Gordon Geyer, director of Cooperative Extension Service, and a review of "Michigan Legislature and Cooperatives" by Robert E. Smith, legislative counsel for the Michigan Farm Bureau.

The meeting will begin with 9:30 a.m. registration and is scheduled to adjourn at 2:45 p.m.

We'd like to take this opportunity to extend Season's Greetings to our patrons. It has been a pleasure serving you during the past year and we look forward to your continued support in the New Year.

Have a joyful Holiday and prosperous New Year!

FARM BUREAU SERVICES, INC.
FARMERS PETROLEUM COOPERATIVE, INC.
"Farm Bureau--Growing with Agriculture"
This just isn't the kind of work that can be done on the phone. During the day, farmers are very seldom accessible by phone and the best chance I have to meet with them is if I go right out to the barn or the orchard. Frequent night meetings often stretch an eight-hour schedule to 14 or 15 hours. "Sometimes the day isn't long enough to get everything done before midnight," he admits, "but I get a sense of commitment from working with farm people that I could never find in a routine, eight-to-five job. Through Farm Bureau, I'm staying close to agriculture and a way of life that I feel is meaningful."
It's Your Roots

Did you, or did you ever, see someone get angry at a piece of machinery because it wouldn't work and proceed to kick the living bejabbers out of it? Of course, we all have had this experience.

And herein lies the point of this story. If you are going to do a job with a machine or a piece of equipment, you have to become a vital part of that machine -- an informed, sensible and skilled operator.

The resemblance is close when it comes to trying to "go places" with Farm Bureau -- or get it to do its job. Some folks treat it just like the above illustration. They never have studied the composition of Farm Bureau, nor what it takes to make it work properly. They wouldn't know the ignition key from the gear shift, nor the radiator cap from the oil dip stick. Yet, they want to drive the whole shebang.

For example, I met a Farm Bureau member the other day who tackled me to criticize Farm Bureau. No harm in that -- it's a healthy thing. He was a farmer and he made the decisions.

I asked him, even though I had a very strong statement when, in Revolutionary thought. I knew what the answer would be, if he had never had the time to go to a Michigan Farm Bureau annual meeting because he just had too many things in order before he went south for the winter. Well, the fact is that he found it a lot easier to stand off and kick the outfit because it doesn't go where he thought it should then to get in and become a working part of the operation.

To him, the members who were interested in being involved, who took time and gave effect to attend meetings and to develop Farm Bureau policies were wrong.

Ben Franklin made a pretty straight and strong statement when, in Revolutionary days, he said, "In truth we had better hang together, or it is likely that we may all hang separately."

There was an element of this thinking when farmers organized their Farm Bureau organization in 1919. They put it a bit differently, however. They said, "We face problems that no single farmer can handle working alone. We need this organization to create a working team of farmer-members to tackle these problems with our combined strength -- our money, our thinking, our skills and our influence."

Since 1919, farm problems have changed in numerous ways. There are more of them, they are bigger, tougher, more complex, and more serious to the future of agriculture. What does it all mean?

It means that farmer-members have to be better informed, more vigorous in personal efforts, more united in support of common interests. What is necessary to make effective use of Farm Bureau? Well, first, and frankly, the member needs to take a good look at himself and ask, "What have I done to help make Farm Bureau go - to make it succeed in the things I would like it to do?"

Some members see Farm Bureau only through a crack in the wall -- a single problem or a single issue -- a single service. There is nothing wrong with using a service -- except that it is only a small part of the whole Farm Bureau action system.

These members never realize what it takes to get real power performance out of the whole outfit. If members want to make sure that Farm Bureau will do the job desired, they must become a vital part of the whole operation. They must become involved at the grass roots level. And, what better way to become at the local level than to become an active member in a Community Group?

Getting involved at the Community Group level can be an educational and a rewarding experience. The more members involved in Community Group activities, the greater the understanding of how Farm Bureau works at the grass roots level, for it is here that many of the ideas are developed which later become Farm Bureau policies. It is here that members become involved in projects to better local conditions. It is here that members learn how Farm Bureau works. And it is here that members become informed and develop into the future leaders of the organization.

From reviewing the entries submitted for the Star Awards at this year's Michigan Farm Bureau annual meeting, one common factor stood out. The more active Community Groups' members, the more successful the county was in getting members involved at the grass roots. They are the members who spark their organization. They are the members who:

- Believe in the value and power of present and future united action, who feel personally responsible for the success of Farm Bureau programs;
- Who think over problems and issues, attend meetings - community, county, state and even national meetings, who speak out and match ideas with other farmer members;
- Who remember to look at matters in terms of the whole agricultural scene, and not merely in terms of their own personal interests;
- Who take an active part in suggesting policies, and who support the policies which have been decided upon by a majority of their fellow members or delegates;
- Who support policies with letters to Congress and the Legislature;
- Are real supporting members, willing to take office in local, county, or state offices or committees.

Yes, when all is said and done, Farm Bureau is working at the grass roots level -- working because members care, working because members do get involved, working because most members are informed, sensible and skilled operators going places with one of their farm tools - Farm Bureau.

What's Happening . . .

December 8  Michigan Association of Farmer Cooperatives Annual Meeting
Dec. 8-9  MFB-Michigan Association of FFA "Producers Forum"
Dec. 14-15  New Presidents Conference
Jan. 14-18  AFBF Convention

Hilton Inn, Lansing
Valley Plaza Ramada Inn, Midland
Farm Bureau Center, Lansing
Miami Beach, Florida
Farm Bureau Life's newest insurance policy, a plan designed to pay off a home mortgage or to meet other financial obligations in the event of the death of either the husband or wife, was introduced throughout the state in November. The policy is designed to ease the large financial burden, particularly mortgage payments, that results after the death of either spouse. Joint Life Decreasing Term gives the surviving spouse the means to pay off a home mortgage or to meet other financial responsibilities. If both spouses die at the same time, the amount of insurance remains at a level amount and does not decrease over the term period. In introducing the new product, Farm Bureau Life said the Joint Life Decreasing Term Policy meets the needs of a growing number of families who rely on more than one income to afford the homes they buy. Although the husband is the primary wage earner in many homes, many wives hold jobs outside the home and contribute to mortgage payments in 50 percent of America's households. And the woman who works inside the home at wife and mother provides household services which could cost more than $17,000 annually to replace. See your Farm Bureau Insurance Agent for more information on Joint Life Decreasing Term.

**To Pay Belong to Farm Bureau**
Now, for no cost but some well-spent time, your Farm Bureau Mutual Insurance agent can show you how important an annual insurance review is to you.

**1982**

**1981**

**1980**

**1979**

**1976**

**1975**

**1970**

**FREE ANNUAL REVIEW SERVICE**

**A Farm Insurance MUST!**

HOW AND WHEN SHOULD NEW MACHINERY BE ADDED TO YOUR FARMOWNERS POLICY? WHAT EFFECT IS INFLATION HAVING ON YOUR FARMING OPERATIONS? WILL TAX LAW CHANGES HAVE A STRONG IMPACT ON YOU? Your Farm Bureau Mutual agent will take the time and effort to help you answer these questions. You'll better understand where you should spend dollars and where you shouldn't. It's that type of commitment that earns the respect of Michigan's farmers. DEPENDABLE, PROFESSIONAL, TIMELY ANNUAL REVIEW SERVICE... ANOTHER REASON WHY FARM BUREAU MUTUAL IS MICHIGAN'S LARGEST FARM INSURER.

**FARM BUREAU INSURANCE GROUP**

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