Saginaw Terminal Ready for Wheat Harvest

“There were people everywhere,” was the comment heard at the “Open House and Appreciation Day” on July 15 when the rebuilt Saginaw Grain Terminal operated by the Michigan Elevator Exchange Division of Farm Bureau Services, Inc. was open for public viewing. Visitors also toured Farm Bureau Services Retail Store and Distribution Center. In attendance were hundreds of interested farmers, business associates as well as local and state officials.

The grain terminal, which was severely damaged by a fire and explosion in January 1976, has been rebuilt and, with improved loading and unloading capacities, is restored to be the state’s major grain and bean marketing agency serving Michigan agriculture. It is ready to handle the current wheat harvest and will be in full operation for the fall grain and bean harvest season.

The renovated Saginaw facility will have improved loading and unloading capacity to handle Michigan crops. Load out equipment to fill rail hopper cars already is in service to move wheat to market.

Ship loading facilities are expected to be back into action after September 1 when final dredging of the Saginaw River adjacent to the terminal will be completed. This will further expand the terminal’s importance as a grain exporting center on the Great Lakes.

While storage capacity in the terminal’s ten huge silos will remain as before, many improvements have been incorporated during the rebuilding process.

The new Saginaw Terminal’s receiving capabilities now will be able to handle 27,000 bushels per hour, whereas the original plant had a capacity of 18,500 bushels.

The renovated plant will have three legs of 15,000, 12,000, and 10,000 bushels per hour to replace the two prior legs with capacities of 15,000 and 3,500 bushels per hour.

The terminal now will also have two self-unloading receiving pits plus a 67-foot dumper and 50-foot dumper. Before, the plant had three 50-foot dumpers, 2 cradle hoists and pits, and one ear corn pit.

The new Saginaw Terminal’s receiving capabilities now will be able to fill seven cars per hour compared with four previously.

The ship loadout capacity will be increased from 14,000 to 25,000 bushels per hour.

While the terminal storage capacity in ten 120-ft. high tanks remains the same, the new head house size is 24-ft. by 39-ft. by 100-ft. and the new workhouse will measure 24-ft. by 26-ft. by 120-ft.

Improved drying capacity also has been built into the newly renovated facility. The new drying capacity will total 7,000 bushels per hour compared with 5,500 bushels previously.

Cleaning capacity, track length, and warehousing will be approximately the same as before the explosion.

Vote in the Primary - August 8
From the Desk of the President

Farmers Could Be Majority in Primary Vote

Apathy is a killer. It destroys creativity, constructive action, enthusiasm, determination, the will to win. It can cause the abandonment of long-sought hopes and dreams. Can you imagine what would have happened — or not happened — if our pioneer forefathers had been so apathetic that their ancestors had looked at the odds against gaining their freedom, shrugged their shoulders, and said, "Well, if they win, it can cause the abandonment of long-sought hopes and dreams. Can you imagine what would have happened — or not happened — if our pioneer forefathers had been so apathetic that their ancestors had looked at the odds against gaining their freedom, shrugged their shoulders, and said, "Well, if they win, it..."?

With farmers a mere four percent of the population today, it would be easy for us to catch a bad case of apathy. Can that kind of minority really have any impact? Well, it's happened time and time again, as we've begun to see, that this is an election year may contribute to this new awareness: the outcome of what will affect us as farmers and which offers an opportunity to prove that we can make an impact even though we are small in numbers. That event is the Primary Election.

If there is one paramount illustration of apathy, it is in the meager number of people who participate in the Primary Election (as few as 15 percent of all eligible voters)! It's a combination of apathy and lack of understanding regarding the importance of a primary that keeps voters from the polls.

Participating in the primary election provides more than an opportunity to vote for the candidates of our choice. Just previous to this important election, you will find candidates more willing to express their viewpoints on issues of concern to you — and more probably more accessible than they ever will again. They want to win and your vote and support is important to them.

This provides you with the opportunity for agricultural input, to educate them about some vital farming "facts of life." It's a chance for you to "sound them out" on their philosophy and their thinking about important farm issues.

Because members decide they must become more actively involved in political decisions if they wish to have an influence on the many decisions being made which will directly affect agriculture, the Michigan Farm Bureau now has a political action arm called AgriPAC.

Based on demonstrated records of agricultural understanding and support, this political action committee designed itself with the candidates as "Friends of Agriculture." These "Friends" will receive AgriPAC. 

Our "Days" with You

One of the purposes of the FARM NEWS, your editors believe, is to revitalize interest in membership to the farmers who voluntarily contribute their time and talents to make this organization viable. It is a big state containing many of those kinds of members, so we're never quite satisfied with the outcome of the action is so we can give appropriate recognition and we often have to depend on members "coming to us" at statewide meetings or activities.

This is why we've appreciated the opportunities our new series, "A Day in the Legislative Life of a Regional Farm News Editor," has given us to visit county Farm Bureau leaders on their own turf. It's not merely about the "days" we've experienced with our editors. It's the action is so we can give appropriate recognition and we often have to depend on members "coming to us" at statewide meetings or activities.

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We cannot wait until the General Election to vote for friends of agriculture; they are important people. We've known cases where the members "live" - in fields and barns and orchards, in farm homes and county offices and affiliate company facilities. It has been an education!

These regional reps are modeled after the "Days with You," they're tried (quite successfully) to shift our focus away from them to "their" people. They're concerned because one day in a region doesn't allow us to visit the people in all their districts. See your July and August issues of Michigan Farm News for a list of the "Friends.

Don't let apathy rob you of your freedom of choice. In the Primary, you can vote for the best. If you wait for the General Election, you may not find an issue to which you and a group of other people who are less apathetic toward agriculture. That's still a choice, but a poor one.

We cannot wait until the General Election to vote for friends of agriculture; they are important people. We've known cases where the members "live" - in fields and barns and orchards, in farm homes and county offices and affiliate company facilities. It has been an education!

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Agriculture needs friends in political office, people who realize the importance of agriculture and will support the industry in the decisions they make.

We're often guilty, of focusing on the state's major agricultural commodities, such as dairy, fruit and field crops. Michigan's diverse agriculture is a real source of pride to all of us and we should not forget the contributions of some other...
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Available Body Styles

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Econo-Plan Reduced
Blue Cross-Blue Shield Rates Change

New rates for Blue Cross - Blue Shield coverage in the Farm Bureau Group have recently been announced and will be effective Aug. 20, 1978. The rate increase is higher than last year, but the adjustment isn't completely negative. While the Comprehensive and Complementary Plans were increased substantially, the specific Econo-Plan group rate was REDUCED. That's right, the Econo-Plan was reduced by an average of 19.5 percent for “under 65” coverage and by 9 percent for “over 65” coverage.

Why the big increase in the Comprehensive plan? Why the huge increase in the Econo-Plan? There are similar reasons in both cases. First, INFLATION - this continues as the number one culprit. Health care costs continue to increase faster than most other segments of our economy. Then to compound matters further, the second reason - more people needing services. That's utilization and for 1977-78, the Farm Bureau subscribers utilized Blue Cross - Blue Shield 1.3 million dollars more in benefits than was paid in premiums!

The Farm Bureau group must “pay its way”. That is, over a period of years the group must “make-up” any previous year’s underwriting loss. Conversely, if group business shows an underwriting gain, then the group rates would receive a credit over that same time span. For, 1978-79 there is a portion of that 1.3 million dollars which must be paid back to the Blues.

The huge increase in the Comprehensive rate was brought about, in part, for an additional reason - continued increases in the Medicare deductible and co-payments required. In 1973 the Medicare deductible was $92. The co-payment was $23 for days 61-90 in the hospital. Also, a “lifetime reserve” day required a co-payment of $46-day by the subscriber. Today, those Econo-Plan “lifet ime reserve” day required a co-payment of $46-day by the subscriber.

The new rate for Econo-Plan coverage 'offers Farm Bureau subscribers a favorable ratio of benefits paid to income realized. That is, in the Farm Bureau Group and want information on changing to the Econo-Plan, call your Farm Bureau secretary.

P.D. Committee Appointed

The three candidates are: Paul Hillegonds (R. Holland), 5th House District (portions of Allegan and Van Buren counties); Phil Arthurhultz (R. Whitehall), 33rd State Senate District, vacated by Anthony Derezinski who is running for Congress. The candidates were selected for endorsement on the basis of recommendations from county Farm Bureau leaders in those districts.

Two Person
Single
F Rider
One Person Complementary

OECO-PLAN

American Dairy Association's Magic Cow Helps Menominee Promote Dairy Products

Donna (Continued from Page 2)

QuARTERLY RATES 1978-1979
COMPREHENSIVE PLAN

COMMISSIONER RCCI

FARM NEWS
AUGUST, 1978
Farm Bureau Monitors Trade Talks

Elton R. Smith, president of the Michigan Farm Bureau, was one of 15 national Farm Bureau leaders who participated in a special trade mission to Europe in late June. While in Europe, the farm leaders monitored the multilateral trade negotiations held in Geneva.

At the time the group was in Geneva, the negotiations were entering their most critical stage, when efforts are made to balance the demands and concessions between trading partners, and a "politically acceptable" final package is prepared for ratification. Top U.S. trade officials assured the farm delegation that final agreement would not be reached unless there were significant gains for agricultural trade.

Throughout the mission, including meetings with European Economic Community officials in Brussels, Allan Grant, AFBF president, who headed the group, urged that final agreement provide for expanded mutually advantageous agricultural trade.

Robert Strauss, U.S. special representative for trade negotiations, had set July 15 as a target date for completion of talks on major trade areas. Agreement was not reached by that date and since August is a traditional holiday month for Europeans, little progress is expected before September.

"When we began setting the platform for these negotiations," explained Tom Hammer, assistant director, AFBF national affairs, "the U.S. was really the only nation that was genuinely interested in conducting these negotiations. The Europeans and Japanese, as far as agriculture is concerned, have become a major force in our economic system and we have indicated that we must negotiate on agriculture if we have any kind of a trade agreement at all," Hammer said.

The European Community has a structure of tariffs and subsidies to take care of foreign competition, which puts American farmers in the position of competing — not with other farmers — but with foreign treasuries. This is one major area, Farm Bureau believes, which must be resolved.

The U.S. congressional mandate for participation in the negotiations expires January 3, 1980. A package must be presented to Congress well ahead of that date for review, consideration and legislative action. Farm Bureau officials hope a package is brought back to Congress by January or February of 1979 since chances for an extension of the deadline are slim.

As the nation's largest farm organization, Farm Bureau will play a major role in advising the Congress as to approval or disapproval of any final agreement.

Women's Leader Conference Set

The Michigan Farm Bureau Women's state committee has scheduled a State Leader Conference for Farm Bureau Women September 28 and 29 at Long's Convention Center in Lansing.

The two-day conference will provide participants the opportunity to learn techniques on how to work with people, how to carry out leadership responsibilities, how to plan and carry out projects and how to get the full participation of Farm Bureau members.

Every county Farm Bureau is invited to be represented. Reservations should be sent to Helen Atwood, Manager, Women's Department, Michigan Farm Bureau, by September 15.

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Inheritance Tax

There are two inheritance tax proposals which will have particular importance to agriculture, $1447 in the Senate (introduced by Senator Corbin) and H.B. 3888 (introduced by Rep. Quincy Hoffman). Mr. Hoffman's version is more comprehensive and will be helpful to more people. These two bills have not had any consideration. However, another bill H.B. 3892 introduced by Rep. Powell has passed.

It is a bill that received very little publicity as it made its way through the Legislature and in general was not realized how important it is to everyone. It exempts from the taxation the amount received the required number of signatures. However, all signatures and petitions must be obtained by the State in order to be sure that the signatures are valid and laws governing the petitions were followed.

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Legislative Notes

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Nine Proposals Expected on Ballot

There are now nine proposals which might be expected before the voters in the November 7 election. Six resulted from petition drives which backers have filed the required number of signatures. However, all signatures and petitions must be obtained by the State in order to be sure that the signatures are valid and laws governing the petitions were followed.

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Budgets

Total budget approved by the legislature prior to the summer recess was $14,252,100,000. This was slightly higher than the Governor's recommended budget of $14.16 billion. The state is in good financial condition as no tax increase is required.

The Rainy Day Fund. School aid to local districts was increased by about 6.7 percent.

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Household Tax Relief

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Voucher System

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Mandatory Sentencing

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Other proposals such as commercial, industrial, recreational, speculative, non-residential, etc., would be assessed at the present limit.

Every citizen will need to study all the proposals before reaching a decision. Some people will have lower taxes, but others will have higher taxes because there will be major tax shifts.

The present system should not be ignored. Property taxes in Michigan are based, to a large degree, on income and the ability to pay. Generally speaking, those under $5 owning a residence or farm are refunded property taxes at 60 percent of the difference between the present limit and the amount of the tax. Those over 65 are refunded 100 percent of the difference. Renters are also eligible for a refund. The refund limit in both cases is $1200. There are other special provisions for the elderly, blind, disabled, etc. Farmers can choose voluntarily to have an additional tax relief program by taking advantage of PA 116 in which case all property taxes, without any limit, are refunded in excess of 7 percent of the household income.

The affect of the various proposals is not yet known. However, simple, they are all extremely complex in their effect. Farm Bureau will prepare a summary, both pro and con, on each proposal in order to help all members arrive at a decision on how to vote in November.

Mandatory Sentencing

This proposal would require persons convicted of

(Continued on Page 7)
Emergency Credit Bill Approved

A House-Senate conference committee recently approved a bill authorizing up to $4 billion in emergency credit for farmers who need help to survive the economic squeeze which has gripped many segments of agriculture in recent years. The bill was supported by Farm Bureau.

The conference bill, the broadest measure passed by Congress in recent years, also includes provisions which would:

- bring major credit programs of the Farmers Home Administration into line with current conditions by raising loan ceilings and allowing interest rates on some loans to rise.
- create a special new FmHA mortgage program for beginning and low-income farmers.
- and extend a special cattle mortgage credit program for one year, through September 30, 1979.
- In addition, an amendment to the bill would authorize cattlemen to approve a beef promotion checkoff program.

Capitol Report

It is claimed, however, that it would not allow them to strike.

Constitutional Convention

This issue will be on the ballot automatically because the Constitution requires that the question be voted on in the next general election. For the 16 years thereafter, it will determine whether another Constitutional Convention will be held.

Investments

This issue was also placed on the ballot by legislative action. It would authorize the state to deposit its funds in credit unions, savings and loan associations or banks.

Other Proposals

At least two petition proposals for livestock and income. The measure would be made eligible for FmHA credit, and a special small-farmer loan program could be created.

Under the small-farm program, beginning farmers and low-income borrowers unable to qualify for regular FmHA mortgages could get special treatment. If borrowers could get credit from both programs but only up to a combined limit of $650,000.

Another section of the bill, designated as Title II, would allow the Farmers Home Administration to guarantee or insure loans for either complete refinancing of farmers' debts or for making principal and interest payments on those debts.

Additional loans could be made for continuing farm operations - but not for production above normal levels. Individual farmers could get loans of up to $400,000 under the Title II program.

Total loans could reach $4 billion over the period ending May 15, 1980. The funds, under guarantee and insurance provisions, would come from both the private market rather than the taxpayer. Total Title II and federal credit programs could provide $600,000 to $1 billion to markets and operating loans would be limited to $650,000 per borrower. A borrower, in real estate, could also get credit from both programs but only up to a combined limit of $650,000.

Several important new features also would be added to the FmHA lending programs which are designed, in general, for farmers who cannot qualify for credit from banks and other non-federal sources. For the first time, family-farm corporations, par- ents and children of farmers could get credit and these new programs would be a win-win situation for both farmers and the government.

Capitol Report (Continued from Page 6)

CROP INSURANCE

Legislation that would provide a nationwide, share-the-cost, all-risk crop insurance program has been introduced in the House (H.R. 12929) and hearings were held July 27 by the House Agriculture Committee's Subcommittee on Conservation and Credit.

Crops covered by the program which are of importance to Michigan agriculture include: wheat, corn, barley, sunflowers, dry beans, soybeans, oats, sugar beets and rye. Fruits and vegetables are not covered in the proposal.

Each farmer participating in the program would pay a premium based on the coverage he chooses and the risks involved in his farming operation. Three levels of coverage are provided to lead farmers to increase the risk they take on in an attempt to increase the return they receive for their production. The premiums for the 50, 70 and 90 percent of normal crop production - would be provided. At the 50 percent level, the federal government would pay approximately half of the premium. At the higher levels of coverage, the proportion paid by the farmer would increase and the government would pay a smaller share.

Farm Bureau supports the legislation with amendments.

ENERGY

Six months after their first meeting, conferences on natural gas pricing broke their deadlock by accepting a deregulation proposal. However, when the complete energy package agreed to by the conferences finally reaches Congress for approval, the natural gas issue will face major controversy.

The conferences agreed to raise federal price ceiling on natural gas from the present $1.49 to $1.93, and then allow it to increase by an additional 10 percent a year until January, 1985, when the lids would come off.

Fuels have been introduced regarding gasohol. The political appeal of a simultaneous solution to the oil shortage and agricultural oversupply has overwhelmed the energy balance and economic arguments which were the basis for the bill. The bills vary from an extreme of mandating national use by 1990 to more moderate positions of tax incentives for pilot plants.

OSHA

The House Appropriations Committee has reported H.R. 12929, which appropriates funds for fiscal year 1979 Department of Labor programs, including OSHA.

The bill continues the present exemption from OSHA inspections for farms with 10 or fewer employees. However, it adds the language: "... provided they do not maintain farm labor camps." Thus the exemption would be lost for farms with labor camps.

The Senate Appropriations Committee deleted the reference to labor camps and Farm Bureau will support the Senate version when the bill goes to conference later this year.
Trade Wars

By Dr. Paul Kindinger
Director, Market Development & Research Division

There may never be a single shot fired, not a single bomber may leave the hanger and the troops may be at home resting in their easy chair watching Monday Night Football; but outside there could be a world war going on. The difference between this world war and those earlier ones is that the bloodshed will all take place on the "economic" battleground.

Trade wars are not new. They were present in the Middle Ages and will probably exist long after this century is over. The effects, however, are damaging to all involved. An end should be put to these devastating retaliatory engagements, if at all possible. But, in order to end them, we must recognize what starts them.

The first round begins when surplus conditions develop domestically. This may be the result of declining demand, overproduction and high inventories, a shift in demand to lower priced substitute products or a combination of these conditions. Very often, today, the lower priced substitutes come from outside the U.S.

Round two follows naturally from round one. Our workers and plants become under-utilized or, worse yet, unemployed. Planned investments in new plants and equipment are abandoned. Meanwhile, our dollars are flowing out of the U.S. at a rather healthy (or unhealthy, depending on your preference) pace. The net result is our dollars will stay at home; formerly unused capacity will again be put to work, and our people will again be back at work. A happy ending for all! Right? Wrong!

The war really heats up in round four. By now our trading partners have decided to shut down their borders and reductions in trade barriers, not a "trade war"!

Farmers View Their Role in International Trade

Farmers who attended the Michigan Farm Bureau's 4th Annual Grain Marketing Seminar at Long's Convention Center on June 28, took a look at their role in international trade. They also learned some helpful hints on determining their marketing plan and were challenged to sharpen their skills as price forecasters.

VERN SORENSON

The current GATT II negotiations and what they mean to Michigan farmers was the topic of Vern Sorenson, professor of Agricultural Policy, Michigan State University.

The major difference between the GATT negotiations today and 10 years ago, Sorenson said, is the tremendous expansion in total agricultural trade, from about $40 billion to over $100 billion, and an increase in the number of participants. One of the most drastic changes, he said, is that countries have entered world markets.

While agricultural exports represent a major source of farm income, Sorenson said, this has also led to increased instability and uncertainty in agricultural markets. The trade expansion has been capitalized into the farm production system, mostly in land prices, he explained. High grain prices stimulated all-out production, which, in turn, sent grain prices plummeting.

He predicted that, in the GATT II negotiations, farmers in protected countries will fight hard to retain the protection they currently have against foreign competition, and that pressures for protectionism, here as well in other countries, is growing.

"Agriculture must, at a minimum, keep from giving support to an increasingly strong protectionist movement by labor and industry and even a few groups in agriculture," he warned.

"The overall cost of protectionism to agriculture would be very high."

While the answer on farm legislation may not be in, he said, it is clear that domestic agricultural policy and trade policy are inseparable. This means that current efforts to solve farm ills must be viewed in light of their implications for longer term trade and market growth, he said.

"The current challenges go well beyond the traditional approach that has called for a domestic U.S. farm policy," Sorenson said. "The policy issues involve conflicts of interest among various groups including farm, consumer, and international interests. The policy issues are broad and difficult to deal with, but their importance is such that they must be dealt with - and need the input of farm leaders."

MYRON LASERSON

Myron R. Laserson, senior vice president, North American Grain Division, Continental Grain Company said a failure to maintain high prices by restricting U.S. grain production actually could result in having less grain to sell. And, accordingly, even higher prices to the U.S. consumer.

Another danger, he warned, was discouragement of the growth of the U.S. domestic livestock industry which could result in a cutback of our inputs of grain and oilseed meals.

According to Laserson, if the U.S. is to continue in the position of a dependable supplier, this nation must have adequate supplies. "You can't do business from an empty wagon," said Laserson.

The export executive also commented that our livestock industry is an important food reserve that could be threatened by cutbacks in production. Laserson applauded the American farmer for the outstanding economy of scale and suggested that the productive farmer looks to return per acre, not price per bushel.

Farmers must become price forecasters, Darrel Good, grain marketing specialist from the University of Illinois, told the group and they have more knowledge in this area than they realize.

"Farmers have an inherent skill in determining the value of their commodities," Good said, "and they need to spend more time sharpening their skills, learning to be good price forecasters."

Farmers are the biggest market speculators, Good said, with housewives the feeding and retired people third on the list. "You can't expect to win every time," he said, "and you shouldn't get discouraged."

Winding up the agenda for the 4th annual grain marketing seminar was Donn Kunz, manager of Michigan Farm Elevator Exchange grain department, who presented the groups with a "Marketing Outlook for 1978."
Pests Invade Michigan Fields

The worst infestation of grasshoppers in 30 years is occurring in parts of Michigan, according to Dr. Bob Ruppel, crop specialist with Michigan State University. The type of grasshopper which is eating alfalfa and soybeans in Charlevoix, Antrim, Shiawassee, Missaukee and Genesee counties is a different type of grasshopper from those that are eating corn and wheat in the Midwest.

Dr. Ruppel explains that the grasshopper creating the problem in the Midwest is migratory, one that builds up in the southern states and then moves into crops over a wide area. Those in Michigan are the type that don't move far, essentially only from the type that don't move far, except for the salt marsh grasshopper which is eating alfalfa and soybeans in Michigan, according to Dr. Ruppel, crop specialist with Michigan State University.

Another pest on the increase in Michigan is the armyworm. Dr. Ruppel says armyworms have shown up in corn in the past several years, but few damage reports were received. But recently, Ruppel reports, armyworm infestation has surfaced in Ingham, Clinton and Washtenaw counties. Ruppel says the problem lies in corn fields which contain wheat grasses.

"If grasses have corn with weed grasses in it, or if they have corn next to grasses, I suggest they take a look for the armyworm right now," Ruppel advises. "If they're going to have problems, it should be showing up right now. Farmers who have had problems controlling grass weeds would take a look at those fields right now and do something about the worm immediately if it's there, they would have a good chance of controlling it."

Governor Promises Help

Foreign Sugar "Dumping" Concerns State Producers

Governor William G. Milliken met with sugar beet growers in Sebewaing July 8 to discuss their increasing concern over unfair competition from foreign producers. The Governor assured the growers that he would help them tell Washington the problems being created by the dumping of foreign sugar on the U.S. market at below market prices.

The meeting between Milliken and the sugar beet growers took place following the Sebewaing Sugar Festival parade at which the Governor appeared. Milliken said the Carter Administration is "encouraging the situation through some of its agricultural policies" and "is not concerned enough with the farmers in this area."

State Representative Loren Armbruster pointed out that about one-half of the sugar consumed in this country is imported. The farmers said the key to the solution is to try to reduce imports from 7.25 million to 4 million tons yearly — in order to stimulate U.S. production and raise the domestic price enough to allow farmers a profit.

About half the farmers present told the Governor they were in favor of the Farm Land Preservation Act to reduce the burden of property taxes on their farm operations. Daniel Herman of Unionville, Tuscola County Farm Bureau member, said it is important for farmers to hold onto the land they own if foreign investors make major inroads on agriculture, he said, U.S. consumers would suffer "a tragedy...and we're going to find we can't meet the real needs of this country in the years to come."

Governor Milliken said there is a growing awareness by the nation's governors of the importance of agriculture. "I'll do what I can through the National Governors' Association," he said. "I have had a great clout in Washington with the administration and with Congress."

Milliken is chairman of the NGA.

Michigan's 2,250 sugar beet growers produced 253 million pounds of sugar last year. The industry contributes more than $50 million a year in farm income to the state's economy.

PBB Testing Requirements Eased

Dairy farmers in Michigan who have culled 15 percent of their dairy cattle for slaughter, with no PBB found in tested cows, will be exempted from provisions of Act 77, effective October 1, 1978.

All farmers will be notified by mail before October 1 as to whether their farms are exempt from the testing program because less than 15 percent of their dairy cows have been tested for PBB will be eligible for exemption status when the 15 percent requirement has been met, provided tested animals contain no PBB. All nonexempt farms will be reviewed continuously to determine if they have met the 15 percent requirement.

A farm which has had one or more violative animals will become exempt after evaluation and testing by MDA which indicates PBB is no longer a problem on that farm.

Farmers who are not originally exempt, but become exempt after meeting the requirements of the resolution, will be sent exempt slaughter certificates by the PBB unit as soon as they qualify. These certificates must accompany a dairy cow to slaughter as proof that the animal is exempt.

Producers Should be Alert for African Swine Fever

by Jack H. Anderson
Market Development and Research Division

U.S. Animal Health officials are concerned about the spread of African Swine Fever in the Dominican Republic, which was confirmed July 8. The spread of the disease into Brazil was confirmed on June 6. It has been spreading rapidly in that nation. The Dominican Republic is only 125 miles from Puerto Rico, causing much concern. Swine in the United States have no resistance to this disease, and there are no effective vaccines. Hog producers should be on alert to inspect their animals for symptoms of fever, red blotsches, internal bleeding and collapse and be certain that garbage fed to swine is cooked. The only previous time the disease was introduced into this hemisphere was in Cuba in 1971. Over one third of Cuba's swine were killed or destroyed at that time.

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1978 Young People's Citizenship Seminar Provides Political Forum for Youth

By Connie Lawson

Entering their own "world of politics" on June 19, over 200 Michigan high school students found themselves face to face in the 1978 Young People's Citizenship Seminar held at Albion College, Albion, Michigan. The sessions were sponsored by the Michigan Farm Bureau and county Farm Bureau organizations, and several students participated as part of the seminar's elected speakers. The event involved the participation of an informed electorate in the democratic process of self-government.

The students were encouraged to take part in political activities of the Federalist and Populist parties, to express their concerns on individual issues through political party conventions and to run for "public" office. A third group of young citizens was designated as the Independents. These voters were free to "swing" their support to the campaigns of either of the two existing political parties.

The young people were also introduced to the social, economic and political viewpoints expressed by seminar instructors: Dr. Clifton Ganus, president, Harding College, Seearcy, Arkansas; Dr. John Furby, noted lecturer; Dr. Paul Kindinger, director of Market Development, Michigan Farm Bureau; Albert Almy, director of Public Affairs, Michigan Farm Bureau; Mrs. Maria Schultz, Ukrainian refugee and naturalized U.S. citizen; Ron Nelson, local affairs specialist, Michigan Farm Bureau and Chris Hardie, national FFA vice-president.

Periodic "tilt" sessions were an effective adjunct to the presentations of the seminar speakers. In these informal discussion groups, the students freely exchanged ideas and tackled issues introduced in the general sessions. Their discussions formed the basis for many of the issues expressed in party platforms developed during the week of political activity.

The students adapted quickly to their role as grassroots decision makers. At the close of the June 19 activities, 100 percent voter registration had been accomplished in all four sessions. The participating students received confirmation that their name would appear on the primary ballot. The legal requirements had been fulfilled. Now the campaigns moved into action.

Placards, posters and handbills appeared overnight in dormitories and at general sessions promoting campaign slogans and the candidates competing for nomination in primary elections. The vigorous campaigning continued through Wednesday afternoon. Aggressive campaigners posted themselves along the route to the polls to urge a vote for themselves or their candidates. At the "ballot box" - campaigning was prohibited within 100 yards of the polls.

The students may have been apprehensive about operating the voting machines for the first time, but election assistants offered last-minute instructions and the young people moved smoothly through their introduction to mechanical balloting. By late afternoon, the voting results were reported to the students assembled in the auditorium, ready to open their political party conventions. Under the chairmanship of an elected party leader, the Populists and Federalist parties developed a campaign platform, and nominated candidates for Supreme Court Justices and the State Board of Education.

Fittingly, the evening banquet speaker, Michigan House Minority Leader Dennis O. Cawthorne, stressed the importance of primary elections in the "real world" and the need to be involved in grassroots politics. Cawthorne told the young people that they wanted to dispel the myth that politics in Michigan is high-minded and difficult to enter. Candidates, he said, depend almost entirely on the volunteer help of local campaign workers. "Circulating petitions, knocking on doors...these are not glamorous jobs, but they are necessary in a successful political campaign.

On June 22, the day of the general elections, the pace characteristic of the 1978 Citizenship Seminar was at its peak. Signs, banners and spontaneous cheers punctuated the speeches in the general sessions, but the enthusiasm of the youthful voters was fully apparent at political rallies held prior to the elections. Ballot issues were strenuously debated by the candidates and campaign platforms were greeted with noisy approval. Election results followed in each of the four precincts. Although results of the ballots will not be announced until the following morning, these young people had truly entered, and participated in, their own world of politics.

The youthful energy that had charged the day's events spent itself in a lively talent show and evening recreation ending with candlelight vespers. The closing moments of this important day were emotionally charged, too. Students and counselors spoke quietly of new friendships, new insights and a heightened political awareness.

Results of the June 22 "general elections" were announced the following morning. Successful candidates in the election were: Jim Potter (Federalist) - State Senator; Darlene Rouleau (Federalist) - House of Representatives; Gina Erwin (Populist) - County Sheriff; Christy Christmas (Populist) - Prosecuting Attorney; Jean Engler (Federalist) - County Clerk; Margie Krussell (Populist) - Register of Deeds; Douglas Koerr (Populist) - County Drain Commissioner; Dan Egeler and Charlene Renner (Populists) - Supreme Court Justice; and Teresa Gasper and Rita Kettler (Populists) - State Board of Education.

TONY BARCROFT

They presently milk about 30 cows and raise yearlings and calves on their 160-acre farm. Their herd average is nearly 16,000 lbs per head. Platforms developed during sessions surfaced issues, concerns.

Seating capacity for all four sessions, the seminar speakers. In these informal discussion groups, the students freely exchanged ideas and tackled issues introduced in the general sessions. Their discussions formed the basis for many of the issues expressed in party platforms developed during the week of political activity.

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

The Farmer of the Week Award sponsored by the Michigan 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.

The Farmer of the Week Award winners for June were:

**ROBERT ANDERSON**
Week of June 18 - Robert Anderson, 34, a dairy and crop farmer from Paris in Mecosta County. He currently farms 700 acres, raises corn, hay, oats, and milks 70 cows. His total dairy herd numbers 170 head. Anderson is president of the Big Jackson School Board, treasurer of the Vassar FFA Club, and served on the Newaygo County branch of the Dairy Herd Improvement Association. Anderson is a member of the board of the Mecosta County Farm Bureau, and a past president of the Mecosta County Young Farmers. He and his wife, Betty, have two children.

**HENRY HUDSON**
Week of June 25 - Henry Hudson, 58, who milks a large dairy herd on 142 acres near Fowlerville in Livingston County. Hudson is Handy Township supervisor and tax assessor, member of the Livingston County Planning Commission, president of the Livingston County Farm Bureau, past Oakland County Champion Fleck Master, and past member of the Livingston County Landfill Advisory Board, the County Township Association Advisory Board, and the American Country Life Association. Hudson and his wife, Ollie, have two children.

**ERWIN WEBER**
Week of June 5 - Erwin Weber, 47, a dairy and cash crop farmer from Vassar in Tuscola County. Weber, who has been farming all his life, currently farms 240 acres and milks about 50 cows. He is a member of the Arbella Township Board of Review, past member of the Board of Trustees of St. Paul Lutheran Church in Millington and served on the new church’s building committee; past commander of the Millington American Legion Post and current president of the local Legion Post corporation, and member of the Tuscola County Farm Bureau. Weber and his wife, Loretta, have four children.

**DENNIS WANGLER**
Week of June 12 - Dennis Wangler, who farms 650 acres and milks 100 cows on his dairy and beef operation near West Branch in Ogemaw County. In addition to his dairy herd, Wangler has a herd of 150 top beef cattle. He farms with his wife and three sons. Wangler, 57, serves on the Ogemaw County Road Commission, is a director of the McDonald Co-Op Dairy, member of the Ogemaw County Farm Bureau, and winner of the 1973 Ogemaw County Farmer of the Year Award. He and his wife, Morris, have seven children.

For tips on possible uses of solar heating, we went to Dr. Merle Esmay, Agricultural Engineer at Michigan State University.

**Hot Water**
Hot water for house and/or farm use can be produced by passing the unheated water through a solar collector. All solar collectors work on the same basic principles. Light radiation enters the collector through glass or clear plastic; it is absorbed by a black surface that is consequently raised in temperature, and the heat is carried away by a fluid. It has been estimated that 30 to 60 percent of house hot water and 20 to 50 percent of dairy hot water can be heated by solar energy at a reasonable cost.

**Barn Heating**
Animal body heat produces a fairly warm environment, provided the enclosure is well insulated. But high humidity under these circumstances can be a problem. Ventilation air exchange is necessary to alleviate high humidity. If the ventilation air is preheated by a solar collector, humidity can be reduced while maintaining an optimum temperature.

For other ways to conserve energy through solar heating, write to Agricultural Engineering Department, Michigan State University, E. Lansing, MI 48824.
Dr. Don Paarlberg of Purdue University will speak on farm export during the noon program, which is scheduled for Grand Valley College.

MSU specialists will conduct public interviews with each farm host, probing the management practices used at the operation visited. The tour is sponsored by MSU's Department of Agricultural Economics and the Cooperative Extension Service.

The stops are:

**Forenoon**
- 10 a.m. Farm Family Interview
  1. Hannenburg
  2. G and B Farms
  3. Henry Baker
  4. Albin Lothschultz
  5. John Koster
  6. Dale Lowing
  7. Gordon Schreur
  8. Alvern Hop
  9. Gritter Brothers Egg Company

**Noon**
- LUNCH AND PROGRAM — Grand Valley State Colleges
- 12 noon to 1:45 p.m.

**Afternoon**
- 1:30 p.m. Farm Family Interview
  5. John Koster (beef)
  6. Dale Lowing (swine)
  7. Gordon Schreur (dairy)
  8. Alvern Hop (poultry)
- 2:45 p.m. Gritter Brothers Egg Company
  (egg processing)

Alberns and Arlene Hop and children Lonnie, Tammy, Lorna and Wanda will host visitors to their poultry operation. They have 53,500 layers and market eggs daily through the Hamilton Farm Bureau Co-op.

Michigan State University's State Farm Management Tour, which features eight Michigan Farm Bureau members' agricultural operations, will be in Ottawa County, August 17.

“We selected farms we feel are representative of the type of agriculture found throughout the county,” says Larry Stebbins, MSU Cooperative Extension Service director in Ottawa County.

MSU specialists will conduct public interviews with each farm host, probing the management practices used at the operation visited. The tour is sponsored by MSU’s Department of Agricultural Economics and the Cooperative Extension Service. Coordination of the tour is being handled by Stebbins; Dr. Carl Hoyt, agriculture and marketing specialist in Ottawa County; and Dr. Myron Kelsey, MSU agricultural economics specialist.

An attractive garden at the entrance of the Lowing Farm will greet visitors on the State Farm Management Tour. Daughter Deborah is the pretty gardener.

Judy Koster and daughter Shellee are active in 4-H horse riding and showing programs. They, along with John and sons Bradley and Ken, will greet guests at their feeder cattle operation.

Alberns and Arlene Hop and children Lonnie, Tammy, Lorna and Wanda will host visitors to their poultry operation. They have 53,500 layers and market eggs daily through the Hamilton Farm Bureau Co-op.
Features Eight Ottawa Member Farms

grow. This is a partnership between Bernard, Gerry, and Raymond Gerber who are also members of the Vriesland Co-op that aids in obtaining farm production stock. This family farm is operated by the grandfather who in 1893 began growing celery, onions and other vegetables on the Star Summit farm, 16th Avenue, Byron Center, opened by Henry and Ruth Baker. The current Holstein dairy operation consisting of 200 cows has a 2-year rolling herd average of 630 pounds of butterfat. Since Baker began the operation in 1957 the herd has produced up to 16,545 pounds of milk and 610 pounds of butterfat. Crops include corn, corn silage, hay and oats, which are marketed through the herd. A new dairy parlor, having a double-five herringbone pattern, was built in 1974.

- Alverne and Arlene Hop, 124th Avenue, Holland, stand with 20 acres in 1956 and now have 53,000 layer chickens supported by 600 acres used to produce corn that is fed through the poultry operation.

Drenthe, have 225 acres supporting 81 registered Holsteins that have a rolling herd average of 15,545 pounds of milk and 610 pounds of butterfat. Crops include corn, corn silage, hay and oats, which are marketed through the herd. A new dairy parlor, having a double-five herringbone pattern, was built in 1974.

- John and Judy Koster, 1104 Lindene Drive, Grand Rapids, operate 440 acres to produce 550 head of beef cattle. Cows, four of which are sold to local clients, the rest through processors. Crops grown include corn, oats and alfalfa.

- Gordon and Shirley Schreurs, 5875 Adams Street, and Joe and Judy Koster, 1104 Lindene Drive, Grand Rapids, operate 440 acres to produce 550 head of beef cattle. Cows, four of which are sold to local clients, the rest through processors. Crops grown include corn, oats and alfalfa.

- Dale and Sue Loving, 17348 80th Avenue, Coopersville, made the transition from raising dairy cattle to a corn and soybean swine operation in 1974. They currently produce 290 acres of corn annually which is used to feed their feeder-finishing pig operation. Their nursery has a 700 head capacity and finishing facilities can hold 550 head.

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**Don, Doug and Tim, sons of Henry and Ruth Baker, give a helping hand on the Star Summit Farm, one of the stops on the Farm Management Tour.**
"Dole Country" Rally Held for Kansas Senator

Nearly 300 area residents, farmers and politicians turned out to hear Senator Robert J. Dole of Kansas speak on farm policy at a "Farmers Rally" on July 15 at the Eaton Rapids Civic Arena. Dole, who was the running mate for Republican Presidential candidate Gerald R. Ford in the last election, was on a statewide swing speaking on farm policy.

Sponsored by local leaders of the American Agricultural Movement (AAM), the rally, dubbed "Dole Country," was designed to show appreciation to Dole for his support for the American farmer, and to bring attention to the Cederberg Bill, H.R. 12777, the Economic Recovery Act of 1978, presented in the U.S. House of Representatives by Michigan's 10th District Congressman Elford Cederberg.

The Economic Recovery Act of 1978 would (1) establish an Ad Campaign Promotes Cooperatives

The National Council of Farmer Cooperatives, for the fourth year, has instituted an advertising campaign which emphasizes the benefits to consumers as the result of farmer cooperatives. The series of ads appear in the WASHINGTON POST and a weekly radio program "McCaffrey's Washington," a congressional radio program on WMAL in Washington, D.C. The objective of this campaign is to create an understanding among U.S. Congressmen of the importance and scope of farmer-owned cooperatives. One such ad appears in this issue of the MICHIGAN FARM NEWS. Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc., as well as several other Michigan farmer cooperatives, are members of the National Council of Farmer Cooperatives.

In addition to the series of ads in the WASHINGTON POST and the weekly radio program, the Council has prepared a booklet entitled "What Your Legislator Should Know About Farmer Cooperatives." This booklet is an excellent reference piece for use by both national and state government leaders. It covers several kinds of farmer cooperatives and their role in the marketplace. It also includes a review of a legislative inclusion the Capper-Volstead Act.

Copies of this booklet may be requested through the Public Relations Department, Farm Bureau Services, Inc., P.O. Box 30960, Lansing, Michigan 48909, 517/373-1800.

Market competition from Farmer Cooperatives helps you enjoy the best food buys in the world.

Food in America is more abundant and more reasonably priced than anywhere else in the world. One reason is the competition farmer cooperatives bring to the marketplace.

By forming their own marketing cooperatives, farmers become a factor in the marketplace. Co-ops compete for space on supermarket shelves with the labels of non-cooperative food companies. And in a free enterprise economy, more competition means better prices.

A strong farmer cooperative is a well-managed business owned by the farmers who use it. Working together, farmers are a healthy influence in the food market. As individuals, they couldn't begin to compete with the corporate giants in the food system. However, through cooperatives, individual family farmers can develop some muscle in the marketplace. Co-ops help family farmers hold onto their precious independence--probably the main reason why 5 out of 6 American farmers belong to one or more co-ops.

American agriculture and the American consumer have both thrived on our family farm system. Farmer cooperatives keep that system healthy.

Congressman Garry Brown (R-Schoolcraft) and Kansas Senator Robert Dole were escorted in a horse-drawn wagon to the Farmers Rally by Eaton County Sheriff Art Kelsey and a county deputy.

This message was brought to you by Farm Bureau Services, Inc., and Farmers Petroleum Cooperative, both members of the National Council of Farmer Cooperatives.
U.P. Women Hold Rally

Michigan Farm Bureau Women's District 11 includes the entire Upper Peninsula and that fact alone presents special program challenges to the Farm Bureau leaders in those far northern Michigan counties. East and West District vice chairmen have effectively carried out the program of work and activities under a single district chairman. That committee structure will be continued because it works, nevertheless, in the spirit of their 1978-79 program theme, "Stretch and Grow," the Farm Bureau Women of District 11 set a new precedent when a single Spring Rally was planned for the entire district. The rally, held at Northern Michigan University in Marquette on June 7, also marked the beginning of a new program of work for the Farm Bureau Women.

In a business meeting which headed the morning agenda, election of district officers was held. In District 11 West, Ann Jousma of the Copper Country Farm Bureau was elected first vice-chairman and Sue Graniskog, Menominee County Farm Bureau, was elected as second vice-chairman. Members of District 11 East selected Ellen Robere, Hiawatha Land Farm Bureau, to serve as chairman with Elizabeth LaTulip, Hiawatha Land Farm Bureau as vice-chairman.

Special guest speaker at the morning session was Mrs. Martha Thuemmel. Mrs. Thuemmel, who is a member of the Huron County Farm Bureau and a leader in the Farm Bureau Women's organization, was a delegate to the Associated Country Women of the World (ACWW) Assembly in Nairobi, Kenya. As Mrs. Thuemmel shared her own "stretch and grow" experiences in Farm Bureau and with the ACWW, she urged the District 11 women to set priorities for their own lives and to make Farm Bureau activities one of those priorities.

The challenge to "stretch and grow" was also evident in the presentation of Mr. Ken Cassidy, national director of Manpower Development, Vigorton Products Company, Cedar Rapids, Iowa. Mr. Cassidy called farmers "too complacent" and said that they must begin to realize the extent of their potential influence. "There is a need," he told the women, "to develop more Farm Power."

Organic Growers

Hold Field Day

The Southwest Chapter of the Organic Growers of Michigan held an educational and family-oriented Field Day on July 15 at the School of Homesteading in Bangor.

Those attending the Field Day saw educational exhibits and presentations on organic gardening, pest control, small farm economics, and were provided a walking tour of a working small farm, equipment investment, and a general philosophy of life and land.

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SEE YOUR LOCAL FARM BUREAU DEALER TODAY!
A Day in the Life of a Regional Representative

“Active committees—that's what builds a County Farm Bureau”—Rudy Reinbold, Saginaw Valley

Story By Donna Wilber
Photos by Marcia Ditche

A twinkle in the eye that seldom fades, a quick wit, and a working knowledge of agriculture and its unique problems -- make Rudy Reinbold a popular and respected Farm Bureau representative in the Saginaw Valley region.

A lifetime farmer and a Farm Bureau member since 1942, Rudy first became active in the organization as a membership chairman for Saginaw County. His success in this role led to other leadership positions, including county president. It was while Rudy was Saginaw County president that Larry DeVuyst (now on the MFB board), who was serving as regional representative for the Saginaw Valley, accepted a position as manager of the MACMA Feeder Pig Division. Rudy filled the vacancy Larry left in September of 1966 and has been regional representative of the Saginaw Valley ever since.

This makes him, in terms of experience, years of service and (eh?) age, one of the “senior” members of the field force, along with Don Ruhiig (South) and Hugo Kivi (Upper Peninsula).

The experience and years of service were evident when FARM NEWS editors spent their day with Rudy recently; the age wasn't. Perhaps it was his years as a semi-pro baseball player and brass band member that gave him the stamina to attend a late night board meeting and still face the next demanding day with vigor.

Our day began with an early morning call on Lyle LeCronier, Bay County Farm Bureau president. The heavy topics here clear any mental cobwebs as Rudy and Lyle discuss a “hot” local issue—the Bay County Farm Bureau’s opposition to a proposal that would make the county manager an elected position.

With the able assistance of county secretary Ellen Peppel, Lyle was in the process of drafting a statement voicing that opposition and explaining that an administrator appointed by the board of commissioners would be more responsive to that elected body and would not have veto power over the board. The statement was issued to all Bay County news media to share the concerns of local farmers on this issue and let the public know that the county Farm Bureau is a strong, vocal voice in the community.

Sandwiched in between two affiliate company stops - Farm Bureau Services in Pinconning and Farmers Petroleum Cooperative in Linwood -- to leave wheat marketing program information, is a visit with Mike Schwab, Bay County Policy Development chairman. Rudy and Mike discuss the problem of getting members involved in the P.D. process and also review political activities and AgriPAC’s selection of “Friends of Agriculture” in their area.

A noon luncheon business meeting of the Bay County Farm Bureau Women’s Committee is next on the agenda. FARM NEWS editors ignore the calorie counter and enjoy the culinary delights of the Farm Bureau Women, then ponder: “How do these Regional Reps manage to stay so trim?”

With the able assistance of Rudy as a persistent, enthusiastic auctioneer, the women replenish their treasury with the proceeds of an auction. The lively bidding on the donated items proves that one person’s “junk” is another person’s “treasure.”

An afternoon stop at the Saginaw County Farm Bureau office, where Rudy chatted with Insurance agent Dwight Ulman, surfaces some interesting topics. Ulman is a vice president of the Michigan United Conservation Clubs, so he and Rudy discuss a planned MUCC-Farm Bureau cooperative effort -- a statewide litter clean-up and a controversial issue on which the two groups find themselves currently at odds, the dredging of the river at the Saginaw grain terminal. The busy, efficiently operated Saginaw office -- with its own Credit Union and large meeting room -- reflects the fact that it serves the largest membership in the state.

Rudy credits former Saginaw County president Howard Ebenboch with “opening his eyes on how a county Farm Bureau should be run,” especially regarding the training and activation of committees. Howard, Rudy recalls, started Saginaw County’s tradition of calling the committees in to develop a program of work for the year ahead. This tradition, he believes, has been largely responsible for the growth and effectiveness of the county Farm Bureau, and has also served as a pattern for other counties.

“Active committees—that’s what builds a county Farm Bureau,” says Rudy, “but it does take time.” And he shares this philosophy with all the counties in the Saginaw Valley -- Bay, Gratiot, Isabella, Midland and Saginaw.

Surfacing leadership and keeping a program going — closely related concerns — are the biggest challenges of a regional representative, Rudy believes. “And the challenge is greater because you have to continually surface new leaders. If you don’t, county Farm Bureaus can become stale after awhile. It’s becoming easier, I think. The younger members usually have already had some leadership training and are ready to use it, he explains.

What’s the most satisfying part of his job? “A good program. It shows you you’ve done a good job of surfacing leadership to make the program a success.”

A noon luncheon auction of...
SUPPLY REPORT

By Greg Sheffield

GENERAL -- The supply situation is one of good availability of most supplies for summer use were in strong demand, but few shortages were reported.

Farm Bureau dealers were making arrangements now for fall needs. Emphasis on fall planting and harvesting chores and the inputs required are part of dealer-farmer production conferences.

FERTILIZERS -- Stocks of fertilizers for fall application to wheat fields and pasture lands are excellent now. Prices are still low and represent good buys for farmers. Farm Bureau wheat starters designed specifically for Michigan conditions, offer a good return to farmers in terms of higher yields.

The addition to anhydrous ammonia to silage has been catching on. However, it would be wise to consult your dealer before using it.

FEED SUPPLIES -- Dealers are promoting the large variety of feeds offered by Farm Bureau at highly competitive prices. Dairy farmers with some of the highest cattle gains in Michigan have been making written statements showing they achieve their gains from the配合 feed offered from Farm Bureau.

The exclusive formulation in NU PRO Dairy Feed boosts high producing cows to even greater volume.

LSA, liquid silage additive, is getting to be a standby for many dairy farmers putting up silage. They like the idea of improving silage nutrients in a simple inexpensive way.

Milk replacers, both Farm Bureau Insty Milk and Farm Bureau Milk Replacer, are special buys now at dealers. Fly sprays, too, our own cooperative brand, UNICO Fly Sprays, are an especially good buy now.

ANIMAL HEALTH BUYS -- Now, before colder weather arrives, is the best time to buy animal health products. For example, returning to Pakistan in mid-July, they went to Michigan, and after arriving in Michigan, they stayed a month. While in Michigan, they had the opportunity to tour agricultural areas of Florida and California before returning to Pakistan in mid-July.

Six Pakistani farm leaders were hosted by Mr. and Mrs. Andrew Jackson of Howell, Michigan, during a visit to Michigan last month. While in Michigan, the Pakistani farmers toured farms and agriculture-related industries.

The Pakistani farm leaders arrived in the United States in mid-July and visited agricultural areas of Florida and California before arriving in Michigan. After leaving Michigan, they went to Pennsylvania prior to returning to Pakistan in mid-July.

The Jacksons spent five weeks in Pakistan last winter as participants in the farm leader exchange program sponsored by FS and World Affairs, Inc., a nonprofit educational organization which works in cooperation with the U. S. Department of State and major U. S. farm organizations to promote mutual knowledge and understanding among farm peoples of the world.

Work out your animal health needs in a program approach and take advantage of the savings in service, time and better results. Farm Bureau dealers will be glad to sit down with you in your planning.

ANTIFREEZE OUTLOOK -- Farmers Petroleum has lined up some particularly good buys on antifreeze and it's not too early to plan your intentions with your dealer.

CUSTOM DIESEL FUEL RECOMMENDED -- If you're contemplating getting new equipment this fall, be sure and plan on using Farmers Petroleum's exclusive Custom Diesel Fuel. It's made especially for diesel equipment and helps motors last longer and perform better. Dealers have details on helping you care for your expensive diesel equipment.

FALL MOTOS, OIL BOOKINGS -- Dealers will soon be taking orders for UNICO motor oil and grease books. It's one of the best times to buy oil from Farmers Petroleum. Dealers will help you with your maintenance planning.

TIRES -- Farm tractor tires are in excellent supply for most sizes. Tires for wagons used for harvesting and fertilizer equipment are moving at a good pace. Passenger tires have also been in strong demand all summer.


And other patents pending

ATTENTION! TO ALL CAR OWNERS

--- ADD BETWEEN 1 TO 7 MORE MILES PER GALLON FOR YOUR CAR.

--- AN HONEST SUPER GAS FOR OUR CAR.

--- SIMPLE INSTRUCTIONS. Easy instructions show you how to install in minutes. No special tools or training needed. Fits most cars.

--- FREE ABSTRACTS OF RAM-JET TEST REPORT and other technical information.

WHAT DO PEOPLE SAY ABOUT THE RAM-JET SUPERCHARGER?

"I have a Ram-Jet. And so do many of my pasture owners. We found out that we average 11 to 15 more miles per gallon with much more engine pep and acceleration." -- Philip Shade, Plymouth, Connecticut

"The Ram-Jet is 100% power in just one minute. It's the greatest thing I've ever bought." -- The Rev. M. McKnight, Harvey, Illinois

LABORATORY TEST RESULTS

Tests by a leading U. S. Government approved testing laboratory proved less emissions and significant fuel savings after the RAM-JET Mini-Supercharger was installed: 18.5% MORE MILES PER GALON & lab test Nov. 11, 1977) 9% MORE MILES PER GALLON (NCTA, Tex., Oct. 11, 1977) 4.4% TO 27% FUEL SAVINGS (Users tests)

All lab tests proved reduced emissions (HC, CO, CO2, & NOX) which indicates more complete combustion with less exhaust contamination and carbon deposits to dirty or worn engine. Users report increased engine life along with reduced long term operating costs.

MAIL THIS NO-RISK COUPON TODAY!

KM ENTERPRISES, INC. DEPT.-B MICHLGAN FARM NEWS

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Please rush me the following

1 RAM-JET $14.95 2 RAM-JET $27.95 3 RAM-JET $37.95 4 RAM-JET $49.95
Add $5.00 for handling and packaging in cash, check or money order, or may charge my

[ ] MASTERCARD

[ ] VISA

Account # Exp. date of card

[ ] DIRECT SHIPMENT TO NAME

[ ] INFORMATION ABOUT RAM-JET DEALER PROGRAM

City Zip

[ ] Illinois Residents Add 5% Sales Tax
Alice Happel Honored by MSU

Alice Happel, Farm Bureau Women's District 1 Vice-Chairman from St. Joseph County received the Cooperative Extension Silver Salute Award for outstanding achievement in community leadership.

The award was presented to Mrs. Happel during College Week for Women at Michigan State University in June. It recognizes her leadership in local, county and state affairs.

She has been a 4-H club leader for 16 years and an Extension study group member for 21 years, and has served on numerous committees, the county 4-H council and the county Extension homemakers council. In addition, she has held a variety of council offices and represented St. Joseph County at a National Extension Homemakers conference.

Mrs. Happel has been an active member of the Happy Farmers Community Farm Bureau group for 20 years, holding various offices and serving on a host of county committees. In 1976, she was a "Legislative Leader" at the Washington Legislative Seminar.

She has been a member of the Association for Retarded Children for 15 years, serving on county committees and collecting and delivering material and monetary donations to the State Home for the Retarded.

Her contributions to education in her community include organizing and serving as president of the Parent-Teacher Association in her district, and serving on the study committee that led to the establishment of Glen Oaks Community College in 1969.

Wiseman New Vice-Chairman of MAIC

Robert Wiseman, executive vice-president of Farm Bureau Insurance Group, has been selected vice-chairman of the Michigan Association of Insurance Companies (MAIC).

Wiseman, who has headed Farm Bureau Insurance Group since 1974, will also serve as chairman of the MAIC executive committee.

The MAIC is a non-profit public information organization representing 46 insurance companies, most of which are Michigan based. Wiseman and other new officers were selected during the association's recent annual meeting at Bellevue.
Farm Bureau Support for Blood Drive Sought

According to Farm Bureau Women’s program manager, Helen Atwood, the Great Lakes Regional Red Cross Blood Center recently contacted the Michigan Farm Bureau Women to promote participation in the 34-county area blood donor program. “Because of past participation of the Lansing Farm Bureau Center and several county Farm Bureau organizations in our region, we are hoping to extend that participation to include Farm Bureau in our other counties,” said Mrs. Heidi Osweiler, Lansing Red Cross Consultant. “By passing on information about blood donation, we will be able to help the public about the Great Lakes Region Blood Program.

Such a program has been conducted in the Shiawassee County Farm Bureau as part of the County Farm Bureau Women’s program of work. Beth Durbin, County Women’s Committee Chairperson, has been associated with the activity for several years and explains the shared responsibilities of the Red Cross and the sponsoring organization. “About a month before the blood drive in this area, the Farm Bureau women arrange for an adequate facility and start publicizing the event. Personal contacts with Farm Bureau members and our neighbors begin about two weeks before the date of the blood drive. The Red Cross also makes contact in the community, so we generally have a good response.” Members of the Women’s Committee provide cookies and sandwiches for the canteen, where donors report briefly after giving blood. Approximately 12 women are needed to work in the canteen and assist the Red Cross personnel. “Our responsibilities are chiefly supportive,” says Beth, “Our Farm Bureau members and donors from the community are the really important people involved in this annual project.”

Farm Bureau members in the Great Lakes Region (indicated on the accompanying map) may contact the Lansing or Muskegon Red Cross Blood Centers for information about dates and locations of the bloodmobile in their vicinity. Red Cross consultants at either of these locations will also work with county Farm Bureau who wish to sponsor a blood drive. Interested individuals in the Great Lakes Red Cross Region should contact their county Red Cross facility for further information.
Ken Willard, recruited as an agent for Farm Bureau Insurance Group in 1952 while picking corn on his farm near Coopersville, is celebrating his 25th year with FBIG. Willard was a full time farmer when he joined the young insurance company, which was only three years old at the time. Since then, he has received many production awards for his high standards of sales and service.

Willard, who serves the northern part of Ottawa County, recently received a gold watch from FBIG in honor of his 25 years as an agent, and was the guest of honor at Ken Willard Day, a day-long outing attended by many of his fellow agents.

His son, Bob, is also an agent for Farm Bureau Insurance Group, making them one of more than a dozen father-son agent teams working for FBIG.

So far as Production Credit Associations can tell, they've set a world's record in production and distribution with their "Farming is everybody's bread and butter" bumper sticker. So they turned loose a farm truckload of matching balloons from the courtyard of the Farm Credit Banks building in downtown St. Paul to signify their claim for the record. As members of the Farm Credit Board of St. Paul released the tarp, more than 800 two-foot-long helium-filled balloons swirled up out of the truck box and soared across the sky.

If placed one per bumper of intermediate size cars standing bumper to bumper in a single lane, the line would reach from Minneapolis to Miami, Fla., probably creating the world's longest traffic jam. Laid end to end, the bumper stickers would reach more than 128 miles; they would weigh more than 10½ tons.

Roland T. (Ron) Baumann II joined the Farm Bureau staff on May 1 as Assistant General Counsel. A native of the Bloomfield Hills area, Baumann is a graduate of Wayne State University Law School and, prior to assuming his present position, he was in private practice in Southfield, Michigan.

Thirsty boys drink from an old fashioned pitcher pump at Uncle John's Cider Mill, north of St. Johns, during Clinton County's recent Rural-Urban Day. Eric Marvin, son of Lansing City Police helicopter pilot, Charles Marvin, drinks from the fountain as Jeanne Borton, Clinton County Farm Bureau Women's Committee secretary and her grandson, Nathan, look on. The 125 farmers and city guests toured three farms before arriving at John Beck's cider mill for a pig roast and picnic lunch.
LIVESTOCK

BORDER COLLIES, COLLIES & MINIATURE SHEEP: 2 females and a male. 6 weeks old. $415.00. Ivan Malnar, RR 2, Hart, MI 49420. Phone: (616) 873-3818.

FOR SALE: Border Collie puppies. (8 1t. 25f) 48174. Phone evenings (313) 721-0240.

FOR SALE: Novel Ford Tractor Motor, 988 series, complete with generator and starter. Ready to run, can be converted to diesel. Phone Brighton: (313) 290-3777.

WANTED: For Sale: 1500 head of cattle. Will sell as individuals for $2.30 per head. Jim Foy, (313) 739-7581.

CALF BEANS, WEANLING BEEF CALVES, HEIFERS. Very nice, come and see.

FREE LITERATURE. DEALER SHIPS AVAILABLE. PUCT ALUMINUM PIPE... Plummer Supply, P.O. Box 652-131 New Ulm, MN 56073.

FOR SALE: New Ford Tractor Motor, 988 series, complete with generator and starter. Ready to run, can be converted to diesel. Phone Brighton: (313) 290-3777.


FOR SALE: Yorkshire service bulls and open gills. Hogs feed on bloodlines at MSU. See D. A. Cook, 1/ mile East of Arden, 48371. Phone: (517) 439-3579.


FOR SALE: Calf, 3 month old, for show. Spanish cattle, very nice. Phone 517-766-5757.

PURE ARABIAN COLTS, some of northern Michigan's best. The Lannens. Two miles S. of Lake on Ginger Road, 48877. (517) 369-2277.

REGISTERED ANGUS — Yearlings Bulls & Heifers. Dickey Bates Farm, 1/ mile from FM A, 48371. Phone: (517) 645-7359.

DUKE LAND & RANCH LANDS & GILTS. Also cattle. P.O. Box 240, Prattville Road, Flint, MI 48841.


FOR SALE: Yorkshires service bulls and open gills. Hogs feed on bloodlines at MSU. See D. A. Cook, 1/ mile East of Arden, 48371. Phone: (517) 439-3579.


FOR SALE: Eighteen used telephone poles. 25 ft. long. 4 1/2 inches diameter. $2.50 each. Delivery. Contact Dick Gosche, 1665 S. Plainfield, 49240. (4. tf. 25p).

FOR SALE: Two large lots close to Lake Huron. 5 acres each. $26,000.00. Good Road. Owners. Writing: Eleanor, Olga & Martha Hesse, 9625 W. Lapeer Rd., Holly, MI 48442.

FOR RENT: Two cabins, both sleep six, one has 3 bedrooms. With electric heat. By the lake. Sugar Springs, 512,500. Low down payment. Phone (517) 647-3845. EMETT COUNTY ESTATE

REAL ESTATE

PEACH FARM — 3 acres in Watervliet Township. First class site, north slope. 3 BR, 2 BA. Well, Septic, Garage. $9,000.00. Phone Solid M-Chautauqua (616) 434-3732. 30186 38th St., Rockford, MI 49341.

KALASKA HACRES — 13.30 acres. Well, Pump, Fencing, Barn, 2 BR farm house, garage, 40 acres, 2 BR cabin, 5 acres, 50 acres. 5 acres, 50 acres. Great Road. K. Boileau, Kingston, MI 48741. Phone (517) 469-9712.

325 ACRE FAMILY DAIRY FARM, all cropland, one of the nicest set ups in Bossburg. Farm has 2 large sheds, one for milk, one for feed. Has finance farm, stock or tool, don't miss, call first to see it, phone (616) 495-5935. 4-25-78 (5. sc. 10p)

FOR RENT: Two bedrooms, sleeps six, one has 3 bedrooms with kitchen. By the lake. Sugar Springs, 512.500. Low down payment. Phone (517) 647-3845.

FOR SALE: Harrison. Lot with cabin, pond, private road. Lots, 1 acre, 2nd acres. Phone: Eleanor, Olgia & Martha Hesse, 9625 W. Lapeer Rd., Holly, MI 48442.

HAY LISTING

AFRICAN VIOLETS: Fresh cut leaves and blooms. Judy Baird, Box 126, Coldwater, MI 49036.

ABC COLDWATER DILLPICKLES! Can I~

MUSEUMS

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Government Farm Programs

The role of the federal government in relation to farm prices and income continues to be a highly controversial issue.

Prices of many farm products tend to be unstable in the wake of variations in the weather; the large number of producers who make independent decisions on what to be produced; the time required to increase or decrease production; and increases in production costs. Prices farmers pay generally fluctuate less than the prices farmers receive, and this often leads to a cost-price squeeze. This problem has been compounded by inflation and speculation in farmland. The average value of an acre of farmland rose 105 percent between March 1, 1973 and February 1, 1978. The Consumer Price Index (a measure of inflation) rose 31 percent in a roughly comparable 3 year period. Rising land values create a need for higher product prices.

Many different types of farm programs have been tried; some have worked better than others; but all have led to problems. Programs that raise market prices tend to encourage production and to reduce both domestic consumption and exports. Such programs can lead to large government expenditures; to government-owned surpluses which set a ceiling on market prices; and to acreage reduction and marketing supports which interfere with the efficient use of farm resources.

Many U.S. farm products are heavily dependent on exports. Exports can be subsidized; but subsidies discriminate against domestic consumers, are inconsistent with the economic principle that trade should be based on comparative advantage, encourage the proliferation of measures that restrict international trade, including U.S. exports, and lead to governmental control of exports.

The adverse effects of price support programs on domestic consumption and exports can be reduced - eliminated if other countries do not take counteraction - by substituting direct payments for support market prices. But direct payments require budget expenditures; such expenditures are vulnerable to political attack and invite limitations on payments to individuals.

Guaranteed prices for farm products - whether made effective by loans or payments - tend to encourage production that the market cannot produce the affected product or the right to grow this product if the program includes a quota or base which can be transferred. The capitalization of program benefits increases production costs as land changes hands and reduces our ability to compete for markets.

Performance payments for taking land out of production interfere with the market system less than high level loans or target prices, but such payments are vulnerable to political attack. Target prices are supported by loans for supporting farm prices or income is directly related to the support level - the higher the level the more severe the problems. Current farm programs are built on experience and represent an effort to keep the problems of supporting farm prices and income within manageable limits. Direct production controls (marketing quotas) have been abandoned for all commodities except peanuts, some of tobacco, and extra long staple cotton. The laws now applicable to wheat, upland cotton, rice, and grains, and rice include authority for price support loans, target prices, deficiency payments, disaster protection, acreage set-asides, payments for the diversion of additional acreage, and a grazeout program for wheat. Some commodities such as soybeans, are supported by loans with no provision for adjustments in production. Milk used in manufacturing is supported through the purchase of manufactured products, and this indirectly supports the price of fluid milk.

Current Problems and Issues

Some people say that loan rates and/or target prices should be much higher. While target prices theoretically could be raised without raising loan rates, the increased cost of higher target prices would create political pressure for higher loan rates which could price U.S. farm products out of the market.

People differ on how farmers should be paid for taking land out of production. One approach requires producers to set aside an acreage equal to a percentage of their planted acreage to qualify for program benefits. The second makes performance payments for the acreage that is set aside. A third requires that some land be set aside to qualify for program benefits and makes performance payments for the voluntary diversion of additional acres. A fourth approach - sometimes called the flexible parity program - offers producers a graduated scale of target prices, up to full parity, for increasing the percentage of their acreage that is set aside.

Some people say that the only thing we need is a law which would prohibit anyone from buying or selling a farm product at less than its parity price. The big question here is - What would happen if farmers produced more than the market would take at parity prices?

Current law requires the Secretary of Agriculture to recommend the programs used for manufacturing at not less than 80 percent of parity until March 31, 1979. The current dairy program includes built-in escalators which cause support prices to run ahead of inflation. In 1977 CCC purchases of dairy products were the equivalent of nearly 7 percent of milk production.

Farm Bureau Policy

Favors a market-oriented agriculture because we believe farmers will do better under the market than under government management. Seeks to avoid programs that would (1) make farmers dependent on government payments on a continuing basis, or (2) establish a government-controlled stockpile of agricultural commodities.

Favors effective use of set-aside authority, if necessary, to avoid burdensome surpluses.

Opposes per farm limitations on government payments.

Questions

What changes, if any, should be made in (1) Farm Bureau's approach to government farm programs, and (2) the current programs for individual commodities?

Marketing and Bargaining -- Programs and Problems

The marketing of agricultural products continues to be one of the greatest challenges to farmers and ranchers and their organizations.

While marketing systems for agricultural commodities operate daily, modifications of the systems may result in better incomes for producers.

Farm Bureau - at both the state and national levels - has been active since its origin in helping farmers to establish new marketing programs and to improve established programs. Since 1960, the American Agricultural Marketing Association has given leadership and direction to efforts to organize agricultural marketing programs in periods of stable prices where producers can better afford to develop personnel and facilities.

While there are many success stories, many efforts to organize agricultural marketing programs have failed due to a lack of understanding of the requirements for successful marketing programs.

Many farmers and ranchers do not recognize that a great commitment of money, manpower, and commodities is essential for successful farmer-owned marketing organizations. Many lack sufficient discipline and willingness to empower their marketing associations to market and negotiate contracts for their products. The best plans will not succeed without member support.

During periods of low farm prices and low net returns, farmers and ranchers become more interested in building marketing programs. They turn to their farm organizations for immediate help and are critical if such help is not provided.

While Farm Bureau can, and does, provide assistance in these low-price situations, it is much more productive to build marketing programs in periods of stable prices when producers can better afford to develop personnel and facilities.

Policy

Farm Bureau policy says: "We recommend that AFBF and state Farm Bureaus work aggressively to see that farm producers receive adequate prices for their commodities so that they may be able to compete with industry and other business and make a fair profit." It goes on to say that we will expand current marketing programs, develop new Farm Bureau marketing programs, support marketing and bargaining legislation, and assist farmers to understand the market system and to manage their production.

In accordance with delegate action, a Special Marketing Development Committee has been appointed by the AFBF president to develop a marketing strategy for American agriculture for presentation to the voting delegates in 1979. This committee is in the process of studying various marketing alternatives and methods of implementing successful Farm Bureau marketing programs.

Questions

What type of marketing programs do you feel Farm Bureau should offer producers? For what commodities? How can we assure adequate financing for Farm Bureau marketing activities? How can we gain enough producer commitment on a commodity that is effective? What is government's role in assisting farmers and ranchers to develop marketing programs?
Sunny Florida
Site of
AFBF
Annual Meeting

It's Time to Make Your Reservations

Options galore are featured for winter pleasure as Michigan members prepare to enjoy the annual convention of the American Farm Bureau Federation, to be held January 14 to 18, 1979 at Miami, Florida.

Any one who attends must have a package arrangement in order to obtain a hotel. This includes those who drive to Miami Beach or go by any means whatsoever.

HOTEL PACKAGE

One hotel has been assigned to Michigan, the Holiday Inn - Convention Center. Since the convention is being held during prime time at this resort area, the hotel requires pre-payment. Therefore, a package arrangement is planned which includes hotel room (based on two people sharing a twin room), tips to bellboys, a ticket to the Michigan Breakfast and one to a special opening night performance of Ringling Brothers - Barnum and Bailey Circus on January 16.

AIR TRANSPORTATION

Space has been reserved for Michigan Farm Bureau members and families to fly at a reduced group rate to Miami and back. Flights are scheduled to leave January 14 and return January 18.

Rates are based on a minimum of 40 people traveling together. Transfers from airport to hotel and return and tips for baggage handling at the airport are included.

Reservations will be accepted on a space available basis and must be made no later than November 22. A $200.00 per person deposit is required to hold a reservation, with the balance payable at least six weeks prior to departure. A full refund will be made if written request for cancellation is received at least 30 days prior to departure. Cancellation less than 30 days prior to departure will be subject to a cancellation fee of 25 percent of airline ticket assessed by carriers. For those providing their own transportation but desiring to room at the Holiday Inn, a $50.00 per person deposit is required to hold the room, with the balance payable at least six weeks prior to arrival.

POST CONVENTION FLORIDA TOUR

A special Florida tour has been arranged for Michigan Farm Bureau members with something different to do every day, on the following itinerary:


Monday, January 15 - Tuesday, January 16 - AFBF Convenve plans and time for Miami sightseeing on your own.

Wednesday, January 17 - Depart from your Convention Hotel this afternoon by special bus for Orlando, staying at the Sheraton Towers Hotel for five nights. No plans for this evening.

Thursday, January 18 - Today there will be an all day tour taking the group to Tampa on the west side of Florida, and a stop at the world famous Busch Gardens. After approximately two hours at the Busch Gardens, continue to an area south of Barto to visit the potash mines where much of the potash using in Michigan fertilizers is mined. Then, it is on to Cypress Gardens for approximately two hours. View the Gardens and see the water show. Return to your Orlando hotel late in the afternoon.

Friday, January 19 - Today an all day tour has been planned to visit the citrus producers and processors, as well as other interesting activities in the agricultural field.

Saturday, January 20 - At last! A day for Disney World. An attraction plus admission ticket will be provided for each tour participant. A free shuttle bus operates from your hotel to Disney World and you're on your own today.

Sunday, January 21 - Protestant and Catholic services are held at the hotel this morning. Late morning, board special buses for a trip to the east coast of Florida, visiting the Cape Kennedy Space Center. Return to your hotel in late afternoon.

Monday, January 22 - Transfer to the Orlando airport for your return fight home.

COST

Convention Only
Depart Michigan January 14, 1979 and return January 18, 1979. Not included in cost are personal expenses, telephone calls or meals.

Cost based on Group 40 airfares and two persons sharing a room: boarding at Chicago $333.26 per person, boarding at Grand Rapids $330.76 per person, boarding at Lansing $341.26 per person, boarding at Detroit $332.26 per person.

Convention and Post Convention Tour

Cost based on Group 40 airfares and two persons sharing a room: boarding at Chicago $524.11 per person, boarding at Grand Rapids $519.61 per person, boarding at Lansing $531.11 per person, boarding at Detroit $519.61 per person.

Reservation Request Form

Please reserve ___ spaces on the Michigan Farm Bureau tour checked below. Enclosed is check No.___ made payable to "Michigan Farm Bureau" in the amount of $_____. Balance due six weeks prior to departure.

NAME(S):

ADDRESS:

ZIP:

TELEPHONE:

Member of the ___ County Farm Bureau

(Convention only) ___

Boarding at ___

(Convention and Post-convention tour)

Boarding at ___

(Lodging only)


Mail complete reservation form with check or money order payable to "Michigan Farm Bureau" to: Kenneth Wiles, Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909.
IS YOUR HOME

A LIABILITY?

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AN ASSET?

MORTGAGE LIFE INSURANCE FROM FARM BUREAU LIFE CAN HELP MAKE YOUR HOME AN ASSET THROUGH:

1. FAMILY SECURITY
   If the breadwinner dies, the home mortgage is paid in full. The family has a home with no worries about how to meet mortgage payments.

2. AFFORDABLE COVERAGE
   You buy only the insurance needed to pay off your home mortgage. Inflation will not increase costs during the policy term.

3. UNIFORMLY DECREASING TERM INSURANCE
   Because your mortgage life insurance is predictable and continually covers only what you owe in mortgage payments, mortgage company interests are protected. A home loan is easier to get.

4. FLEXIBILITY
   A wide range of premium paying years can be selected to fit your budget. The mortgage can be fully paid; or a monthly income provision will pay mortgage installments; or you can choose to use dollars for other needs.

5. DEPENDABLE, PROFESSIONAL ASSISTANCE
   Your Farm Bureau Life Insurance agent will help you examine Mortgage Life Insurance options that will work best for you and your family. Professional assistance when you need it, where you need it, a Farm Bureau Insurance Group Hallmark.

CONTACT YOUR FARM BUREAU LIFE INSURANCE AGENT TODAY. . . . FIND OUT HOW MORTGAGE LIFE INSURANCE CAN HELP MAKE YOUR HOME AN ASSET.